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INTERNATIONAL

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International Insurance



Multirisk Travel Insurance Policy Wording



White Horse
Insurance UK Limited

Welcome Statement - About Your Policy Wording

We want you to get the most from your policy and to do this, you should read your

- policy wording;
- insurance product information document (IPID); and
- certificate of insurance

and make sure that you understand the exclusions and conditions which apply to your policy because if you do not meet these conditions, it may affect any claim you make. If you have any queries about your cover, you can call us on the number listed in the 'Contacting us' details below. Please make sure you have your policy number when you call us.

Remember, no policy covers everything. We do not cover certain things including, but not limited to:

- Losses that we do not state are specifically covered under 'What is covered'.
- Any circumstances known to you before you enrolled in your international programme when taking out this insurance or at the time of booking any trip which could have reasonably been expected to lead to a claim under this policy.

The things which are not covered by your policy are stated:

- In the 'General exclusions applying to all sections of the policy' and
- In the 'What is not covered' section of cover.

If we do not state that something is covered, you should assume that it is not covered.

Important Notice – If you are already travelling

If you buy this policy after you left your home country and you are already travelling, you are covered by this policy but only on the strict understanding that nothing has already happened which has led to or could reasonably be expected to lead to a claim under this policy. For the avoidance of doubt, anything that has happened prior to the purchase date of this policy is not covered. To prevent fraudulent claims, a waiting period of 14 days is applicable. No cover applies during this 14-day waiting period.

This means, for example, that if you have already lost an item of baggage, have already seen a medical practitioner or are feeling ill or have been injured and you are about to see a medical practitioner, then this policy will not pay for any part of any claim and any claim attempted in such situations is not covered.

Contacting Us

If you have any questions about your policy, please contact us by email at claims@servisegur.com or call us on +34 91 836 60 01.

We recommend that you save these important contact details into your mobile phone.

Contact Details

Emergency Medical Assistance

24 hour worldwide medical & emergency assistance service. If you need emergency medical treatment, need to go to hospital or need to return home earlier than planned.

Phone: +420 221 860 685

Claims Team

For any claim other than for emergency medical treatment.

Phone: +34 91 836 60 01

Email: claims@servisegur.com

When you contact us, you will need to tell us your name, your policy number and your contact details so we can keep in touch. Please try to have these and other useful information to hand.

Features and Benefits Table

This table shows the maximum benefits that each **insured person** can claim. All limits are per **insured person**.

Section	Section of Cover	Section Details	Limit
A	Curtailment	Limit	Up to £7,500
B	Delayed Departure	Limit	Up to £80
		Per 12 hours	£20
C	Missed Departure	Limit	Up to £7,500
D	Baggage Delay	Maximum after 12 hours	£100
E	Baggage, Personal Money and Travel Documents	Baggage, maximum	£ 2,000
		Single Article Limit	£ 250
		Valuables Limit	£ 250
		Personal Money, maximum	£ 250
		Travel Documents, maximum	£ 250
F	Emergency Medical, Repatriation and Other Expenses	Limit	Up to £10,000,000
		Infants born following Complications of pregnancy and childbirth	Up to £75,000
		Funeral Expenses or Burial Costs	Up to £5,000
		Emergency Dental Limit	Up to £300
G	Hospital Benefit	Limit	Up to £100
		Payment per complete 24-hour period in hospital	£20
H	Personal Accident and Public Transport Accident	Limit	Up to £25,000
		Permanent Total Disability - aged under 18	£5,000
		Permanent Total Disability - aged 18 to 70	£25,000
		Loss of Limbs or Sight - aged under 18	£5,000
		Loss of Limbs or Sight - aged 18 to 70	£12,500
		Death Benefit - aged under 18	£5,000
		Death Benefit - aged 18 to 70	£25,000
I	Personal Liability	Limit	Up to £2,000,000

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Your Policy

Introduction - About your insurance policy

Understanding this policy

The **guard.me United Kingdom** Multirisk insurance product is a group **policy** arranged by **guard.me** on behalf of the **policyholder** and is underwritten by White Horse Insurance UK Limited, a Branch of White Horse Insurance Ireland dac. The master **policy** certificate number of this insurance contract is WHGMMRUK2023. The provision of benefits is enabled by an insurance **policy** held by and issued to the **policyholder**.

This is **your** benefit guide and agreement with **us**. This agreement does not give **you** direct rights under the **policy** of insurance, but enables **you** to receive benefits as an **insured person**. Strict compliance with the terms and conditions of this agreement is required if **you** are to receive its benefit. Please read the **policy** carefully to ensure that it meets **your** needs. The **policy** document outlines the cover benefits, what is not covered, conditions and exclusions and is the basis on which **we** settle all claims. This document only constitutes a valid evidence of insurance when it is issued in conjunction with a **certificate of insurance**. **Your certificate of insurance** and any endorsements are all part of the **policy**.

The benefits summarised in this document depend on **you** being on a valid **trip** either alone or as part of a **group**, at the time of any incident giving rise to a claim.

In return for having accepted **your** premium, **we** will in the event of **bodily injury**, death or **serious illness** or other specified events happening within the **period of insurance** provide insurance in accordance with the operative sections of **your policy**. This **policy** provides cover for specific reasons only as per each “what is covered” section and should be read together with “what is not covered” and “special conditions”. **You** should take time to read and understand the general exclusions and general conditions which apply to all sections of this **policy**.

When taking out or making changes to this **policy**, **you** must take reasonable care to provide accurate and complete answers to all questions. The **policyholder** may ask **you** to provide further information and/or documentation to ensure that the information **you** provided when taking out or making changes to **your policy** was accurate and complete.

If **you** need to make any changes to the details contained in **your certificate of insurance**, **you** should contact the **policyholder** as soon as possible. The **policyholder** will then advise if those changes can be made and whether any additional premium is required.

Your guard.me policy

Your guard.me insurance product is a group insurance **policy** issued through **guard.me** and underwritten by White Horse Insurance UK Limited, a Branch of White Horse Insurance Ireland dac. **You** are an **insured person** under this **policy**, and cover is only available to **you** if **you** satisfy the eligibility criteria.

Arranged by

This insurance product has been arranged by **guard.me**. **guard.me** is regulated by the Central Bank of Ireland – No. 647026. Guard.me International Insurance Solutions Limited are a regulated insurance intermediary specialising in international student insurance.

About White Horse Insurance UK Limited

This **policy** is underwritten by White Horse Insurance UK Limited, a Branch of White Horse Insurance Ireland dac, a designated activity company incorporated in the Republic of Ireland. Registration No. 306045. Registered Office: Rineanna House, Shannon Free Zone, Shannon, County Clare, V14 CA36, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland.

White Horse Insurance UK Limited is a Branch registered in England and Wales. Registration No. FC039609. UK Branch Head Office: St Clare House 30-33 Minories, London, EC3N 1PE. White Horse Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority Firm Reference Number 203320. This information can be checked on the Financial Services Register website www.fca.org.uk.

The law applicable to this contract

The **policyholder** and White Horse Insurance UK Limited can choose the law which applies to this **policy**. Unless **we** agree otherwise, the laws of England and Wales govern this **policy**.

Your responsibilities

You must take reasonable care to provide complete and accurate answers to the questions the **policyholder** asks when **you** take out or make changes to **your policy**. **You** must tell the **policyholder** of any changes to the answers **you** have given as soon as possible. If any information **you** provide is not complete and accurate, this may mean **your policy** is invalid and that it will not provide cover in the event of a claim, or **we** may not pay any claim in full.

Eligibility criteria

The benefits provided under this insurance **policy** for each **insured person** during the **period of insurance** depend upon:

- The **insured person** is an international student (or **immediate family** travelling with an international student) attending an **international programme** on a valid **trip** either alone or as part of a **group**, at the time of any incident giving rise to a claim; or
- The **insured person** is a **group leader** travelling on a valid **trip**, at the time of any incident giving rise to a claim; and
- The **insured person** holds a valid visa for the full duration of the **period of insurance**; and
- The **insured person** is under 70 years old on the start date of the **period of insurance**. If the **insured person** reaches the age of 70 during the **period of insurance**, cover will continue until the **policy** end date as stated on their **certificate of insurance**, but not thereafter.

Territorial / Geographical limits

You are not insured to travel to a country, specific area or event to which the travel advice unit of the Foreign, Commonwealth & Development Office (FCDO) (www.gov.uk/fcdo) has issued travel restrictions.

If the travel advice unit of the FCDO has issued travel restrictions specifically related to **COVID** and **you** commence **your trip** or **holiday** whilst **COVID** travel restrictions are in effect, **you** are insured to travel, however there is no cover whatsoever under any section of this **policy** for any claim directly or indirectly related to **COVID** during **your trip** or **holiday**.

Duration

All trips: The duration of any **trip** is as stated on **your certificate of insurance** and must not exceed the **period of insurance**.

Holidays: The duration of any **holiday** must not exceed 21 consecutive days and must occur within the **period of insurance** as stated on **your certificate of insurance**. Note – if **your holiday** is longer than the maximum duration of 21 days, benefits will not apply to any part of that **holiday**.

There is no cover whatsoever for **trips** or **holidays** under this **policy** whilst in **your home country**.

When does this cover start?

Cover under this **policy** commences on the start date as stated on the **certificate of insurance** or when **you** depart **your home country** to commence **your trip**, whichever is later.

If **you** purchased this **policy** after **you** left **your home country** and **you** are already travelling, there is a **waiting period** of 14 days before this insurance takes effect.

If **you** purchase a new **policy** from **us** after **you** left **your home country** and **you** are already travelling, with no interruption to **your** insurance cover for **your trip**, the **waiting period** of 14 days does not apply.

When does this cover end?

All cover automatically ends on the earliest occurrence of a below listed event (whichever event is sooner):

- The cover end date as shown on the **insured person's** most recent **certificate of insurance**; or
- The **insured person** no longer meets the eligibility criteria; or
- The **insured person's** visa is revoked or has expired; or
- The **insured person's period of insurance** has expired; or
- Following emergency repatriation to the **insured persons home country**; or
- We** no longer underwrite this **policy**.

Claim settlement

All claim payments by **us** to **insured persons** will be made in GBP.

Special Notice - This is not a private medical insurance policy

This is not a private medical insurance policy and only gives cover in the event of an accident or sudden **serious illness** that requires emergency treatment whilst outside **your home country**. If **you** plan to receive elective treatment (treatment that is not necessary, but which **you** have chosen to have) when **you** travel on a **trip** or or **holiday** or choose to have any treatment abroad which is not an emergency, this will not be covered under the **policy**. If **you** need any medical treatment which results in a claim under this insurance, **we** will expect **you** to allow **us** or **our** representatives unrestricted and reasonable access to all of **your** medical records and information. It is essential that **you** read and understand the Important Conditions Relating to Health section of **your policy** wording to have the full protection of **your policy**.

Existing Medical Condition(s)

This insurance is designed to cover **you** for unforeseen events, accidents and **serious illnesses** occurring during the **period of insurance**. **You** must comply with the Important Conditions Relating to Health section to have the full protection of **your policy**.

We will not pay for claims which are in any way related to any **existing medical condition(s)** (unless **your existing medical condition(s)** is confirmed in the list of acceptable **medical conditions**).

Existing medical condition(s) means any past, current or reoccurring **medical condition(s)**, or set of symptoms whether these have been diagnosed or not, that have required **medical treatment** during the 24 months prior to the issue date of this insurance.

The following does not apply to this definition:

When a **medical practitioner** records no adverse changes to the stability, symptoms, or to the prescribed medication(s) of any **medical condition(s)** in the 24 months prior to the issue date of this insurance.

There is no cover under this **policy** for any **existing medical condition(s)** not listed in the list of acceptable **medical conditions**.

Pregnancy

This **policy** does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This **policy** will, however, cover **you** should complications arise with **your** pregnancy which fall within the definition of **complications of pregnancy and childbirth** which occurs during **your period of insurance**.

Important Notice – If you are already travelling

If **you** buy this **policy** after **you** left **your home country** and **you** are already travelling, **you** are covered by this **policy** but only on the strict understanding that nothing has already happened which has led to or could reasonably be expected to lead to a claim under this **policy**. For the avoidance of doubt, anything that has happened prior to the purchase date of this **policy** is not covered.

To prevent fraudulent claims, a **waiting period** of 14 days is applicable. No cover applies during this 14-day **waiting period**.

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this **policy** wording. For ease of reading the definitions are highlighted by the use of bold print.

Accident/Accidental/Accidentally

Means an event that is sudden and unexpected, which is caused by external and visible means at a time that can be identified.

Academic course

Means any accredited **educational course** with a duration of up to, but not limited to, one academic term or year for which monies have been paid by **you** or on **your** behalf.

Adverse weather conditions

Means rain, wind, fog, thunder or lightning storm, flood, snow, sleet, hail, hurricane, cyclone, tornado or tropical storm, which is not caused by or has not originated from a geological or catastrophic event such as, but not limited to, an earthquake, volcano or tsunami.

Baggage

Means luggage, clothing and personal belongings which belong to **you** (or for which **you** are legally responsible) which **you** wear, use or carry during a **trip**. It does not include **valuables**, **personal money** and documents of any kind.

For **baggage** claims, **we** pay the purchase price, less a deduction for a loss in value due to wear and tear. So, this cover is not on a 'new for old' basis and **we** will make a deduction per item when assessing **your** claim. If **you** are planning to take expensive items such as jewellery, photographic or telecommunications equipment or other items that **we** define as **valuables** or gadgets on **your trip**, **you** should check that **you** have enough cover for these items under an alternative insurance policy, for example a home contents insurance policy. Please note that there is no cover for items that are more than five years old on the date **you** start **your trip**.

Bodily injury

Means an identifiable physical injury sustained by **you** due to a sudden, unexpected, external and specific event. Injury as a result of **your** unavoidable exposure to the elements shall be deemed to have been caused by **bodily injury**.

Certificate of insurance

Means the insurance document which is provided to the **insured person**, and which includes both the **international programme details** and the **insured person's** details, the **period of insurance** and **policy** number.

Certified antigen test

Means a rapid antigen test conducted by trained healthcare personnel or trained operators in a healthcare, medical or clinical company with test results issued on a certificate which includes **your** personal details and test result. **Certified antigen test** excludes any **home** or self-administered **COVID** rapid antigen test(s).

Close relative

Means mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, stepparent, step child, step sister, step brother, foster child, legal guardian, partner or fiancé/fiancée.

Complications of pregnancy and childbirth

Means a diagnosis of 'per vaginal' bleeding, toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post-partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum or placenta prævia, stillbirths, miscarriage or threatened miscarriage, medically necessary emergency Caesarean section, medically necessary termination and premature births. This definition only applies if the complication happens more than eight weeks (or 16 weeks in the case of a known multiple pregnancy) before the expected delivery date.

Confiscation

Means **confiscation**, nationalisation, requisition, expropriation, deprivation, destruction of or damage to property by or under the order of any government or public or local authority.

Country of temporary residence

Means the country where **you** are undertaking an **international programme** that is not **your home country**, where **you** must have a residential address.

COVID

Means COVID-19, coronavirus disease, severe acute respiratory syndrome coronavirus (SARSCOV-2) or any mutation or variation of these.

Cultural program

Means a recognised cultural language course or programme organised by a licenced operator for the provision of cultural education and cultural facilities for which monies have been paid by **you** or on **your** behalf.

Curtailment/Curtail/ Cutting short your trip or holiday

Means:

- a) abandoning or cutting short **your trip** by returning to **your home country**, in which case **we** will work out claims from the day **you** returned to **your home country** and base them on the number of complete days of **your trip** **you** have not used; or
- b) **you** attending **hospital** outside **your home country** as an inpatient for a period of at least 48 hours. **We** will work out claims from the day **you** were admitted to **hospital** and base them on the number of complete days **you** were in **hospital**.

Claims under this section are calculated from the day **you** return to **your** home or when **you** are admitted to **hospital** as an inpatient. **We** will pay for **your** extra travel costs only and not for the loss of travel arrangements **you** have booked.

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.

Enrol, Enrolled, Enrolment

Means when **you** register **your** participation onto the official list of members of an **academic course**, college or university, **group** or **internship** placement or **cultural program** and pay **your** course **enrolment** fees.

Epidemic, Pandemic

Means any event(s) declared as an **epidemic** or **pandemic** by the World Health Organization or by a relevant national government body.

Existing medical condition(s)

Means any past, current or reoccurring **medical condition(s)**, or set of symptoms whether these have been diagnosed or not, that have required **medical treatment** during the 24 months prior to the issue date of this insurance.

The following does not apply to this definition: When a **medical practitioner** records no adverse changes to the stability, symptoms, or to the prescribed medication(s) of any **medical condition(s)** in the 24 months prior to the issue date of this insurance.

Full time education, Educational course

Means a programme of learning provided by a recognised educational body, with a duration of up to, but not limited to, one academic term or year which leads to a qualification by examination, assessment or certification which is either full-time study, or a mixture of study and work experience.

Group

Means a group of students solely travelling for the purposes of undertaking an **international programme** in a single educational establishment that departed their **home country** on the same day.

Group leader

Means a person who is travelling with a **group of international students** as their companion or chaperone.

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Means the **policy** intermediary authorised and regulated by the Central Bank of Ireland - No. 647026.

Holiday(s)

Means any excursion or journey for leisure purposes either within or outside **your country of temporary residence** up to a maximum duration of up to 21 days per **holiday**, which begins and ends within the **period of insurance**. **Your policy** does not cover a booked **holiday** which is longer than 21 days. This means **we** will not cover **you** for any claim relating to a booked **holiday** that is longer than 21 days, regardless of the date of the incident **you** are claiming for.

For return journeys to **your home country**, all cover is suspended from the time **you** arrive at **your** international departure point to return to **your home country** and starts again when **you** exit the airport in **your home country** to return to **your country of temporary residence**. There is no cover whatsoever under this **policy** whilst in **your home country**.

Home

Means the place where **you** normally reside in your **home country**.

Homeward journey

Means travelling to **your home** address in **your home country** from **your trip** destination.

Home country

Means the country where **you** were ordinarily domiciled and as detailed on **your certificate of insurance**.

Hospital

Means any establishment which is registered or licensed as a medical or surgical **hospital** in the country in which it is located and where the **insured person** is under the constant supervision of a **medical practitioner**.

Immediate family

Means wife, husband, daughter, son, stepchild, foster child, partner, civil partner or fiancé/fiancée of the **insured person enrolled** on the **international programme**.

Incidental/Incidental basis

Means that the sport or activity **you** are taking part in on **your trip** and/or **holiday** is on a strictly amateur basis and is not the specific reason for **you** going on **your trip** and/or **holiday**.

Internship

Means an **insured persons** professional learning experience in a trainee working position in an organisation (with or without pay) to gain work experience and/or satisfy requirements for an **academic course**, and which excludes **manual work**.

International programme

Means **academic course, full time education, educational course, internship or cultural program**.

Irrecoverable

Means **we** will only cover costs which **you** have not already recovered and which **you** are not entitled to recover from another third party.

Loss of limb

Means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight

Means total and irrecoverable **loss of sight** in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what you should see at 60 feet.)

Manual work

Means any work above ground level, work using cutting tools, power tools and machinery, work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant (equipment); undertaking work of a plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour/hands-on involvement of any kind, with the exception of bar and restaurant work, wait staff, chalet, maid, au pair and child care, and occasional light **manual work** at ground level including retail work, managerial/supervisory, sales or administrative work.

Medical condition(s)

Means any disease, **serious illness** or **bodily injury**.

Medical practitioner

Means a registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **you** or any person who **you** are travelling with.

Medical treatment

Means any medical procedure, medical advice, medical investigation or medical diagnosis from a **medical practitioner** during the 24 months prior to the issue date of this insurance.

Outward journey

Means travelling from **your home** or business address in **your home country** to **your trip** destination including international flights, sea crossings or rail journeys which are booked prior to **you** leaving **your home country** which is directly related to the outbound journey.

Pair or set

Means two or more items of **baggage** which are or used or worn together.

Period of insurance

Means

- The period of cover to which the insurance applies as stated on **your certificate of insurance**.
- This period is between and inclusive of the dates shown as cover start date and cover end date on **your certificate of insurance** starting at 00.01 hours on the cover start date and ending at midnight on the cover end date.
- Cover will automatically be extended day by day up to a maximum of 30 days after the expiry of the **period of insurance** if **your** return is necessarily delayed as a result of **your** ill health, provided that the Emergency Assistance Service has been notified and authorised the extension.

Permanent total disability

Means a physical or mental impairment that has a substantial and long-term adverse effect on **your** ability to carry out any form of employment and all of the following normal day-to-day activities:

- Dressing and undressing
- Getting up and down a flight of stairs
- Getting in and out of a bed or chair
- General household duties, including cleaning, ironing or shopping.

We will consider that **you** are unable to do any of the above activities when both of the following apply:

- **You** are unable to carry out the activity even with the use of equipment
- **You** always need the help of another person to do the activity.

Personal money

Means bank notes, currency notes and coins in current use, traveller's cheques and other cheques, postal or money orders, prepaid cards, coupons or vouchers, travel tickets, event and entertainment tickets, phone cards and credit, debit or charge cards all held for private purposes.

Policy

Means the documents consisting of the Insurance Product Information Document, Insurance **Policy** Wording, and **Certificate of Insurance**.

Policyholder

Means the person(s), firm, company or organisation who arranges this **policy** for the **insured person(s)**, who is a permanent resident or domiciled firm, company or organisation in the **United Kingdom**, and who is not an **insured person(s)**.

Positive COVID diagnosis

Means a positive PCR (Polymerase Chain Reaction) test result and/or a **certified antigen test** with a positive result.

Public transport

Means any publicly licensed aircraft, sea vessel, train or coach on which **you** are booked to travel.

Redundancy, redundant

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

The following are not included in this definition:

- Any employment which has not been continuous with the same employer for at least two years.
- Any employment which is not permanent.
- Any employment which is on a short-term fixed contract.
- Any instance where **you** had reason to believe that **you** would be made redundant at the time **you** booked **your trip** and/or **holiday** or the date **you** bought this insurance **policy**.

Regional quarantine

Means any period of restricted movement or isolation, including national lockdowns, within your **home** area or **trip** destination country, imposed on a community or geographic location, such as a county or region, by a government or public authority.

Serious illness

Means any disease, infection or **bodily injury you** suffer which unexpectedly manifests itself for the first time during **your trip** and/or **holiday**.

Single article

Means any one article, collection, pair or set.

Strike or industrial action

Means any form of industrial action which is carried out with the intention of stopping, restricting or interfering with the production of goods or provision of services.

Terrorism

Means 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 government(s), 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.

Theft

Means any theft committed by violence, threat of violence, mugging, assault or through break in by a third party (i.e. a person who is not a relative, **close relative** or **travel companion**).

Travel companion, Travelling companion

Means any person named on **your certificate of insurance** or booking invoice (or both).

Trip(s)

Means any journey made by **you** within the **period of insurance** (excluding one-way **trips**) either alone or part of a **group, holidays** which begin and end within the **period of insurance** are covered up to a maximum duration of 21 days per **holiday**.

If **you** purchased this **policy** after **you** left **your home country** and **you** are already travelling, there is a waiting period of 14 days before this insurance takes effect. If **you** purchase a new **policy** from **us** whilst **you** are already travelling, with no interruption to **your** insurance cover for **your trip**, the **waiting period** of 14 days does not apply. For return journeys to **your home country**, all cover is suspended from the time **you** arrive at **your** international departure point to return to **your home country** and starts again when **you** exit the airport in **your home country** to return to **your country of temporary residence**. There is no cover whatsoever under this **policy** whilst in **your home country**.

You are not insured to travel to a country, specific area or event to which the travel advice unit of the Foreign, Commonwealth & Development Office (FCDO) (www.gov.uk/fcdo) has issued travel restrictions. If the travel advice unit of the FCDO has issued travel restrictions specifically related to **COVID** and **you** commence **your trip** or **holiday** whilst **COVID** travel restrictions are in effect, **you** are insured to travel however there is no cover whatsoever under any section of this **policy** for any claim directly or indirectly related to **COVID** during **your trip** or **holiday**.

Unattended

Means when **you** cannot see or are not close enough to **your baggage, personal money**, property or vehicle to stop it being damaged or stolen, it is classed as being **unattended**.

United Kingdom, UK

Means England, Scotland, Wales and Northern Ireland.

Unsubstantiated

Means when **you** have not supplied an original receipt, proof of purchase or an insurance valuation (which **you** got before the date of the incident **you** are claiming for).

Valuables

Means jewellery, gold, silver, precious metals, precious or semi-precious stone articles, watches (not including smart watches), telescopes, items made of leather (including designer footwear, handbags or purses), binoculars, sunglasses or reading glasses or prescription glasses (not including smart glasses), furs, cameras, camcorders, photographic, audio, video, computer (including laptops and tablets) or television equipment (including CDs, DVDs, speakers, E-readers, games consoles (including hand-held devices), computer games and associated equipment.

Waiting period

Means the 14-day period after this **policy** has been purchased during which no claims can be made unless otherwise specified by this **policy**. Any incident occurring during this **waiting period** is not covered.

War

Means **war**, invasion, act of foreign enemies, hostilities (whether **war** be declared or not), civil **war**, rebellion, revolution, insurrection, military or usurped power.

We, Us, Our

Means White Horse Insurance UK Limited, a Branch of White Horse Insurance Ireland dac.

You, Your, Insured person(s)

Means the person named as the insured in the **certificate of insurance**, who is travelling on a **trip** and who is eligible for cover under this group insurance **policy** issued through the **policyholder** and underwritten by White Horse Insurance UK Limited.

Important Conditions Relating to Health

This insurance is designed to cover **you** for unforeseen events, accidents and **serious illnesses** occurring during the **period of insurance**. **You** must comply with the following conditions to have the full protection of **your policy**.

We will not pay for claims which are in any way related to any **existing medical condition(s)** (unless **your existing medical condition(s)** is confirmed in the list of acceptable **medical conditions** shown below).

Existing medical condition(s) means any past, current or reoccurring **medical condition(s)**, or set of symptoms whether these have been diagnosed or not, that have required **medical treatment** during the 24 months prior to the issue date of this insurance.

The following does not apply to this definition:

When a **medical practitioner** records no adverse changes to the stability, symptoms, or to the prescribed medication(s) of any **medical condition(s)** in the 24 months prior to the issue date of this insurance.

There is no cover under this **policy** for any **existing medical condition(s)** not listed in the list of acceptable **medical conditions**.

It is essential that **you** read and understand the Important Conditions Relating to Health section of **your policy**. If, after reading the Important Conditions Relating to Health section, **you** decide that this **policy** does not meet **your** requirements or if **you** have any **existing medical condition(s)** not listed below, **you** should consider purchasing an alternative insurance policy that meets **your** specific needs.

Please refer to the general conditions applicable to the whole **policy** section and **your** entitlements to cancel this **policy**. **You** should also refer to the General Exclusions section.

List of Acceptable Medical Conditions	
Medical Condition	Cover Limitations / Conditions
Acid reflux	Provided that there is no ongoing medical treatment
Acne	Provided that there is no ongoing medical treatment
Allergic rhinitis	Provided that there is no ongoing medical treatment
Arthritis	The affected person must be able to walk independently
Asthma	The affected person must have been diagnosed whilst under 50 years of age and the asthma controlled by no more than 2 inhalers
Attention Deficit Hyperactivity Disorder	Provided that there is no ongoing medical treatment
Blindness or partial sightedness	Provided that there is no ongoing medical treatment
Carpal tunnel syndrome	Provided that there is no ongoing medical treatment
Cataracts	Provided that there is no ongoing medical treatment
Chicken pox	If completely resolved with no ongoing medical treatment
Colds or influenza	Provided that there is no ongoing medical treatment
Cuts and abrasions	Not self-inflicted and requiring no medical attention
Cystitis	Provided that there is no ongoing medical treatment
Deafness	Provided that there is no ongoing medical treatment
Diarrhoea and vomiting	If completely resolved with no ongoing medical treatment
Dyspepsia	Provided that there is no ongoing medical treatment
Eczema	Provided that there is no ongoing medical treatment
Enlarged prostate	Benign only
Essential tremor	Provided that there is no ongoing medical treatment
Food allergy (for example milk, fish, egg, wheat, soy, or sesame allergies), that, if left untreated, does not require <u>hospital</u> treatment	Provided that there is no ongoing medical treatment
Glaucoma	Provided that there is no ongoing medical treatment
Gout	Provided that there is no ongoing medical treatment
Haemorrhoids	Provided that there is no ongoing medical treatment
Hay fever	Provided that there is no ongoing medical treatment

Irritable bowel syndrome	Provided that there is no ongoing medical treatment
Ligament or tendon injury	Provided that there is no ongoing medical treatment
Macular degeneration	Provided that there is no ongoing medical treatment
Menopause	Provided that there is no ongoing medical treatment
Migraine	Providing there are no ongoing investigations
Nasal polyps	Provided that there is no ongoing medical treatment
Nut allergy (for example peanut, tree nut allergies), that, if left untreated, does not require hospital treatment	Provided that there is no ongoing medical treatment
Premenstrual Syndrome or Premenstrual Tension	Provided that there is no ongoing medical treatment
Psoriasis	Provided that there is no ongoing medical treatment
Repetitive Strain Injury	Provided that there is no ongoing medical treatment
Sinusitis	Provided that there is no ongoing medical treatment
Skin or wound infections	If completely resolved with no ongoing medical treatment
Tinnitus	Provided that there is no ongoing medical treatment
Tonsillitis	Provided that there is no ongoing medical treatment
Underactive thyroid	Provided that there is no ongoing medical treatment
Urticaria	Provided that there is no ongoing medical treatment
Varicose veins	Provided that there is no ongoing medical treatment

Contacting the Emergency Medical Assistance Service

In the event of a **serious illness** or **bodily injury** which leads to **you** being an inpatient in **hospital** or before any arrangements are made for repatriation, **you** must contact the Emergency Assistance Service on +420 221 860 685. The service is available to **you** and operates 24 hours a day, 365 days a year for advice, assistance, repatriation, and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment, **you** must contact the Emergency Assistance Service as soon as possible. The Emergency Assistance Service has the medical expertise, contacts, and facilities to help should **you** be injured in an accident or fall ill. The Emergency Assistance Service will also arrange to transport **you** to **your home country** when this is considered to be medically necessary.

Private medical treatment may not be covered unless authorised specifically by the Emergency Assistance Service.

The Emergency Assistance Service are open 24/7 for advice and assistance with **your** return **home**. The Emergency Assistance Service will also arrange transport **home** if **you** have news of **serious illness**, deterioration or death of a **close relative** at **home**.

To obtain assistance please call **our** emergency assistance service:

Emergency Medical Assistance	Telephone
24 hour worldwide medical & emergency assistance service. If you need emergency medical treatment, need to go to hospital or need to return home earlier than planned.	+420 221 860 685

Telephone calls are recorded and may be monitored.

Payment For Medical Treatment

Inpatient expenses

If **you** are admitted to a **hospital/clinic** while on a **trip**, the Emergency Assistance Service will arrange for medical expenses covered by the **policy** to be paid directly to the **hospital/clinic**. To take advantage of this benefit someone must contact the Emergency Assistance Service for **you** as soon as possible.

Outpatient expenses

For outpatient treatment, **you** should pay the doctor/**hospital**/clinic yourself and claim back medical expenses from **us** after **your** outpatient treatment.

Please beware of requests for **you** to sign for excessive treatment or charges.

If in doubt regarding any such requests, please call the Emergency Assistance Service for guidance.

Claims Team	Contact Details
For any claim other than for emergency medical treatment.	Phone: +34 91 836 60 01 Email: claims@servisegur.com

Telephone calls are recorded and may be monitored.

Reciprocal Health Agreements

If **you** are travelling from a country that has a reciprocal health agreement with the **United Kingdom**, **you** may be entitled to avail of the benefits under this reciprocal health agreement.

Examples of a reciprocal health agreement include the Global Health Insurance Card (GHIC), the European Health Insurance Card (EHIC) or the Reciprocal Health Care Agreement (RHCA) with Australia. Under such reciprocal health care agreements, **you** may have the right to access a range of public health services either free of charge or at reduced cost.

International students who are eligible for the GHIC:

- Non-EU students on a course for 6 months or longer in the **UK** can apply for a GHIC.
- EU students who arrived in the **UK** after 31 December 2020 who will have paid the Immigration Health Surcharge can apply for a GHIC.

Please visit the NHS website for information on how to apply for a GHIC (<https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic/>).

International students who are not eligible for the GHIC:

- Non-EU students on a course for less than 6 months cannot apply for a GHIC.

Availing of reciprocal health agreement benefits will not impact or reduce **your policy** coverage. For assistance regarding reciprocal health agreements, please call **our** Emergency Assistance Service on +420 221 860 685.

General Conditions Applicable to the Whole 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. Dual insurance

If, at the time of any incident which results in a claim under this **policy**, there is another insurance covering the same loss, damage, expense, or liability, then **you** must disclose this to **us** at the time of submitting a claim. In these circumstances, **we** will not be liable to pay or contribute more than **our** proportional share (not applicable to Section H – Personal Accident and **Public Transport** Accident).

Under Section F - Emergency Medical, Repatriation and Other Expenses: In the event that **you** hold a private health insurance policy, **your** private health insurer must pay the first amount as stated in their policy and **we** will commence cover once that limit has been reached.

2. Reasonable precautions

You must take, at all times, all reasonable precautions to avoid injury, **serious illness**, disease, loss, **theft**, or damage and take all reasonable steps to safeguard **your** property from loss or damage and to recover any lost or stolen property.

3. Cancellation

Cancellation by the policyholder

Statutory Cancellation Rights

If this insurance does not meet the **policyholder** requirements, please contact **guard.me** within 14 working days of the purchase date and providing no claim has been made or is pending, the premium will then be refunded in full, and the **policy** will be cancelled.

Cancellation Outside the Statutory Period

The **policyholder** may cancel this **policy** at any time after the cancellation period by contacting **guard.me**. If the **policy** is cancelled outside of the terms of the Statutory Cancellation Rights, referenced above, the **policyholder** will not receive a premium refund.

Non-payment of premiums

We can cancel the **policy** immediately by sending the **policyholder** written notice if the **policyholder** does not pay the premium.

Cancellation by the insured person

Cancellation within 14 working days of the purchase date: **You** may not cancel this **policy**; however, **you** may choose to end **your** cover and **your** entitlements to all benefits under this **policy** by writing to the **policyholder** within 14 working days of the purchase date. Please contact the **policyholder** for a premium refund providing **you** have not travelled, and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Cancellation after 14 working days of the purchase date: **You** may choose to end **your** cover and **your** entitlements to all benefits under this **policy** by writing to the **policyholder** 14 working days after the purchase date. If **you** cancel outside of the terms of the Statutory Cancellation Rights, referenced above, the **policyholder** will not receive a premium refund.

Cancellation by White Horse Insurance UK Limited

We may, at any time, cancel any insurance **policy** by giving 14 working days' notice in writing where there is a valid reason for doing so. A cancellation notice will be sent to the **policyholder** by email or by post to the **policyholder's** last known address. Valid reasons may include, but are not limited to,:

- Where **we** reasonably suspect fraud;
- Non-payment of premium;
- Threatening and abusive behaviour;
- Non-compliance with **policy** terms and conditions; and
- The **policyholder** has not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

If **we** cancel the **policy** and/or any additional covers, the **policyholder** will receive a refund of any premiums they have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover. Where **our** investigations provide evidence of fraud or misrepresentation, **we** may cancel the **policy** immediately and backdate the cancellation to the date of the fraud or the date when the **policyholder** provided **us** with incomplete or inaccurate information. This may result in this **policy** being cancelled from the date the **policyholder** originally took it out and **we** will be entitled to keep the premium. If the **policy** is cancelled because of fraud or misrepresentation, this may affect the **policyholder**'s eligibility for insurance with **us**, as well as other insurers, in the future.

4. Duty of care

You and the **policyholder** must take care to answer all questions honestly and to the best of **your** knowledge. **You** must not make any misrepresentation of a fact that could influence **us** in accepting this insurance, this includes the **trip** or **holiday** destination, duration and age of all insureds on this **policy**.

General Exclusions Applicable to All Sections of The Policy

These exclusions apply throughout **your policy**. **We** will not pay for claims arising directly or indirectly from:

1. War risks, civil commotion, and terrorism

War, risk of **war**, invasion, acts of foreign enemies, hostilities or warlike operations (whether **war** be declared or not), civil **war**, rebellion, **terrorism**, revolution, insurrection, civil commotion or unrest assuming the proportions of or amounting to an uprising, military or usurped power, but this exclusion shall not apply to losses under Section F – Emergency Medical, Repatriation and Other Expenses, Section G – **Hospital** Benefit and Section H - Personal Accident and **Public Transport** 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**.

2. Radioactive contamination

Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive, or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

3. Sonic bangs

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

4. Date recognition

The failure or inability of any equipment or any computer programme, whether or not **you** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.

5. Sanctions

We will not be deemed to provide, and **we** will not be liable to pay any claim or provide any benefit here under to the extent that the provision of such cover, payment or such claim of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America.

6. Cyber-terrorism

Any consequences of **cyber-terrorism** including, but not limited to, the delay or cancellation of flights due to the failure of critical systems.

7. Professional sports or entertaining

Your participation in or practice of any professional sports or professional entertaining.

8. Sports or activities

Your participation in or practice of:

- a) any other sport or activity unless it is stated as being covered under the **policy** section entitled sports and activities.
- b) **Your** engagement in or practice of **manual work**, flying except as a fare paying passenger in a fully licensed passenger-carrying aircraft or racing unless it is stated as being covered under the **policy** section entitled sports and activities.

Sports and activities are only covered on an **incidental**, non-competitive and non-professional basis. Under no circumstances will any claims arising from any activities not listed be covered regardless of whether undertaken as part of an organised excursion or event.

9. Motorised vehicle

You using a motorised vehicle:

- a) unless **you** have a full and valid current driving licence that permits the use of such vehicles in **your country of temporary residence** (see Sports and Activities).
- b) unless **you** have a full and valid current driving licence that permits the use of such vehicles in **your holiday** destination (see Sports and Activities).

10. Self-inflicted injury, drug use or solvent abuse

Your wilfully, self-inflicted injury or **serious illness**, sexually transmitted diseases, 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).

11. Self-exposure to needless peril

Your self-exposure to needless peril (except in an attempt to save human life).

12. Alcohol abuse

You drinking too much alcohol or alcohol abuse or alcohol dependency where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgment 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, and **you** need to make a claim as a result.

13. Jumping from vehicles, buildings, or balconies

Unless **your** life is in danger or **you** are attempting to save human life, **you**:

- a) jumping or diving from a pier(s), a wall(s), a bridge(s), or a rock(s) including tombstoning or shore diving,
- b) climbing on top of or jumping from a vehicle,
- c) climbing or jumping from a building or balcony,
- d) climbing or moving from any external part of any building to another part (excluding where stairs, ramps or walkways are being used) and falling, regardless of the height.

14. Unlawful action

Your own unlawful action or any criminal proceedings against **you** or any loss or damage deliberately carried out or caused by **you**.

15. 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. Examples of such loss, damage or additional expense would be the costs incurred in preparing a claim or loss of earnings, inconvenience, distress, or loss of enjoyment following **bodily injury, serious illness**, or disease.

16. Unsubstantiated claims

Any claims where **you** have not supplied the necessary documentation as reasonably requested by **us** to substantiate **your** claim. Examples of necessary documentation include, but is not limited to, original receipt(s), proof of payment(s), bank, or credit card statements or evidence of loss (which **you** received before the date of the incident **you** are claiming for).

17. Armed forces

Operational duties of a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance services or employees of a Government department.

18. Recoverable costs

Any unused and additional costs incurred by **you** which are recoverable from:

- a) The providers of the accommodation, their booking agents, travel agent or other compensation scheme.
- b) The providers of the transportation, their booking agents, travel agent or any compensation scheme.
- c) **Your** credit or debit card provider or PayPal.

19. Travelling against government or other regulatory advice

Your travel to a country, specific area or event to which the travel advice unit of the Foreign, Commonwealth & Development Office (FCDO) (www.gov.uk/fcdo) has issued travel restrictions. If the FCDO or a regulatory authority in a country to/from which **you** are travelling has issued travel restrictions specifically related to **COVID** and **you** commence **your trip** or **holiday** whilst **COVID** travel restrictions are in effect, **you** are insured to travel however, there is no cover whatsoever under any section of this **policy** for any claim directly or indirectly related to **COVID** during **your trip** or **holiday**.

20. Travelling against public transport requirements

Your travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

21. Virtual currency

Any virtual currency including, but not limited to, crypto currency, including fluctuations in value.

22. Known circumstances

Any circumstances known to **you** before taking out **your policy** or at the time of booking any **trip** and/or **holiday** which could reasonably have been expected to lead to a claim under this **policy**.

23. Period of insurance

You not complying with, or any claim that occurs outside of **your period of insurance**.

24. No return ticket(s)

Any claim for travel costs incurred to reach **your home country** if **you** had not purchased a return ticket(s).

25. Recommended treatment

Medical condition(s) for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.

26. Existing medical conditions

Any **existing medical conditions** that do not comply with the Important Conditions Relating to Health section of **your policy**.

27. Pandemic or epidemic

Claims or losses arising directly or indirectly from any **pandemic** or **epidemic** unless specifically listed as covered by this **policy**.

28. COVID moratorium

You will not be covered for any **COVID** claims arising within 7 days of the date **you** took out this insurance or the time of booking any **trip**, whichever is the later, except where the insurance is taken out within 48 hours of booking the **trip**.

29. Exposure to an infectious disease

You choosing to or being unable to travel because **you** were legally required to or were recommended to quarantine or isolate as a result of exposure to an infectious disease (including **COVID** if **you** have not had a **positive COVID diagnosis**).

30. Positive COVID test requirements

COVID where **you** have not received a positive PCR test or a **certified antigen test** with a positive result.

31. Home or self-administered COVID tests

Any home or self-administered **COVID rapid antigen test(s)**.

32. Other costs

Any costs **you** would have been required or been expected to pay if the event resulting in the claim had not happened.

33. Loss of enjoyment

Your loss of enjoyment.

34. Unnecessary danger

You placing yourself in unnecessary danger (for example, not wearing suitable head protection or protective clothing when taking part in a specific sport or activity, or not wearing a seatbelt while in a moving vehicle).

35. Cycle helmet

Any claim arising from injuries sustained whilst **you** are cycling, where **you** are not wearing an appropriate cycle helmet at the time of the incident.

36. Decompression

Any claim arising as result of flying less than 24 hours after a scuba dive.

37. Search and rescue costs

Any claim arising from air and/or sea search and rescue.

38. Visa and travel documents

Any claim arising as result of **you** failing to obtain, hold, produce or maintain the required immigration, work, residence or similar visas permits or documents for the country to which **you** are travelling.

39. What is Not Covered

Under all sections, any claim arising from a reason not listed in What is Covered.

Claims Conditions

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. Claims

For all claims, please contact us by email at claims@servisegur.com or call us on +34 91 836 60 01. The claim notification should be made as soon as possible after any **bodily injury, serious illness, disease**, incident, event or the discovery of any loss or damage which may lead to a claim under this **policy**.

You must tell **us** and provide full details in writing immediately if someone is holding **you** responsible for damage to their property or **bodily injury** to them. **You** must also tell **us** if **you** are aware of any court claim form, summons, or impending prosecution. Every communication relating to a claim must be sent to **us** as soon as possible. **You** or anyone acting on **your** behalf must not negotiate, admit, settle, refuse or make any arrangement for any claim without **our** permission in writing.

We may also pursue any claim to recover any amount due from a third party in the name of anyone claiming cover under this **policy**.

You or **your** legal representatives must supply at **your** own expense all information, evidence, original invoices, receipts, reports, details of private medical insurance (if applicable), medical certificates as required by **us** and any assistance that may be needed including details of other insurance policies (if applicable) that may cover the claim.

We reserve the right to require **you** to undergo an independent medical examination at **our** expense. **We** may also request and will pay for a post-mortem examination.

We may refuse to reimburse **you** for any claims which **you** cannot provide proof of payments such as an original receipt, bank, or credit card statements.

Please keep copies of all documents sent to **us**.

2. Transferring of rights - Subrogation

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. Fraud

You must not act in a fraudulent manner. If **you** or anyone acting for **you**:

- a) Make a claim under the **policy** knowing the claim to be false or fraudulently exaggerated in any way.
- b) Make a statement in support of a claim knowing the statement to be false in any way.
- c) Submit a document in support of a claim knowing the document to be forged or false in any way.
- d) Make a claim for any loss or damage caused by **your** wilful act or with **your** connivance/involvement.

Then:

1. **We** will not pay the claim.
2. **We** will not pay any other claim which has been or will be made under the **policy**.
3. **We** may make the **policy** void from the date of the fraudulent act.
4. **We** will be entitled to recover from **you** the amount of any claim already paid under the **policy**.
5. **We** will not refund any premium.
6. **We** may inform the Police of the circumstances.

We, **our** agents, and fraud prevention agencies obtain and share information with each other to prevent and detect fraudulent claims to help protect **our** customers and ourselves from such activity.

Sports and Activities

Sports and activities are only covered on a non-competitive, non-professional, **incidental basis**. **You** are not covered when participating in any sports or activity training courses or qualification course(s). Under no circumstances will any claims arising from any activities not listed be covered regardless of whether undertaken as part of an organised excursion or event.

You are covered under Section F – Emergency Medical, Repatriation and Other Expenses, and Section G – Hospital Benefit for the following activities provided that the activity is on an **incidental basis**. Under this insurance contract, **incidental basis** means that the sport or activity **you** are taking part in on **your trip** and/or **holiday** is on a strictly amateur basis and is not the specific reason for **you** going on **your trip** and/or **holiday**. Any sport or activity marked with * is excluded under Section H – Personal Accident and **Public Transport** Accident and Section I – Personal Liability.

If **you** participate in any listed activity below, **you** are required at all times to wear the appropriate safety equipment for that activity (for example protective clothing and/or suitable head protection). Please note that a general exclusion of cover exists under **your policy** with **us** for claims arising directly or indirectly from **your** “self-exposure to needless peril”.

If **you** use a motorised vehicle during **your trip**, **you** must hold a full and valid current driving licence that permits the use of such vehicles in **your country of temporary residence** or **your holiday** destination.

Sport and Activity Description / Title	Personal Accident remains as	Personal Liability Cover is
Abseiling (within organisers guidelines) *	Excluded	Excluded
Aerobics	Standard	Standard
Angling	Standard	Standard
Aqua Skipping	Standard	Standard
Archery*	Excluded	Excluded
Badminton	Standard	Standard
Baseball	Standard	Standard
Basketball	Standard	Standard
Blade Skating	Standard	Standard
Board Sailing	Standard	Standard
Body Boarding	Standard	Standard
Bouldering (indoors on climbing wall only)	Standard	Standard
Bowls / Bowling	Standard	Standard
Camel Riding	Standard	Excluded
Canoeing (including white water canoeing, grades 1 - 3 only, rivers only) *	Excluded	Excluded
Catamaran Sailing	Standard	Excluded
Clay Pigeon Shooting*	Excluded	Excluded
Climbing (indoors on climbing wall only)	Standard	Standard
Cricket	Standard	Standard
Croquet	Standard	Excluded
Cross Country Skiing*	Excluded	Excluded
Curling	Standard	Standard
Cycling (leisure, not racing or downhill racing)	Standard	Standard
Darts	Standard	Standard
Deep Sea Fishing	Standard	Standard
Dingy Sailing	Standard	Excluded



Dry Skiing	Standard	Standard
Elephant Riding / Trekking*	Excluded	Excluded
Falconry	Standard	Standard
Fell Walking / Running (under 1,000 metres altitude) *	Excluded	Excluded
Fencing*	Excluded	Excluded
Field Hockey*	Excluded	Excluded
Fishing	Standard	Standard
Fives	Standard	Standard
Floorball	Standard	Standard
Flow Riding	Standard	Standard
Football (soccer only, excludes American football)	Standard	Standard
GAA Football*	Excluded	Excluded
Glass Bottom Boats / Bubbles	Standard	Standard
Glacier Skiing*	Excluded	Excluded
Go Karting (within organisers guidelines) *	Excluded	Excluded
Golf	Standard	Standard
Handball	Standard	Standard
Hiking (under 1,000 metres altitude)	Standard	Standard
Hill Walking (under 1,000 metres altitude)	Standard	Standard
Horse Riding (no polo, hunting, jumping, or racing) *	Excluded	Excluded
Hot Air Ballooning (organised pleasure rides only) *	Excluded	Excluded
GAA Hurling*	Excluded	Excluded
Ice Skating (on recognised ice rinks)	Standard	Standard
Indoor Climbing (on climbing wall)	Standard	Standard
Inner Tubing / Tubing	Standard	Standard
Jet Boating (passenger only and no racing or competition) *	Excluded	Excluded
Jet Skiing (no racing)*	Excluded	Excluded
Jogging	Standard	Standard
Karting (no racing)	Standard	Excluded
Kayaking (grades 1 - 3 only, rivers only)	Standard	Standard
Kite Surfing	Standard	Standard
Korfball	Standard	Standard
Netball	Standard	Standard
Octopush	Standard	Standard
Orienteering	Standard	Standard
Paintballing*	Excluded	Excluded
Pedalos	Standard	Standard
Pilates	Standard	Standard
Pony Trekking	Standard	Standard
Racquetball	Standard	Standard
Rambling (under 1,000 metres altitude)	Standard	Standard
Roller Blading (Line Skating / Skate boarding)	Standard	Standard
Rounders	Standard	Standard
Rowing	Standard	Standard
Running, Sprint / Long Distance (amateur)	Standard	Standard

Sail Boarding / Wind Surfing	Standard	Standard
Sailing (if qualified or part of an organised activity in territorial waters only)*	Excluded	Excluded
Scuba Diving ++ (See note below)	Standard	Standard
Ski touring*	Excluded	Excluded
Snowmobiling*	Excluded	Excluded
Skiing (on piste or off piste with a guide)	Standard	Standard
Snowblading	Excluded	Excluded
Snowboarding (on piste or off piste with a guide)*	Excluded	Excluded
Snorkelling	Standard	Standard
Soft Ball	Standard	Standard
Squash	Standard	Standard
Stand up paddle boarding	Standard	Standard
Surfing	Standard	Standard
Swimming	Standard	Standard
Table Tennis	Standard	Standard
Tai Chi	Standard	Standard
Tennis	Standard	Standard
Tenpin Bowling	Standard	Standard
Trampolining	Standard	Standard
Track Events	Standard	Standard
Tree Canopy Walking	Standard	Standard
Trekking (under 1,000 metres altitude)	Standard	Standard
Tubing	Standard	Standard
Tug of War	Standard	Standard
Volleyball	Standard	Standard
Wake Boarding	Standard	Standard
Walking (under 1,000 metres altitude)	Standard	Standard
Water Polo	Standard	Standard
Water Skiing	Standard	Standard
Whale Watching	Standard	Standard
Wind Surfing / Sail Boarding	Standard	Standard
Wind tunnel flying	Standard	Standard
Zorbing	Standard	Standard
Zip Lining	Standard	Standard

++Scuba diving:

Scuba diving to the below listed depths. Provided **you** are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organisation and **you** are not diving alone:

- PADI Open Water – 18 metres
- PADI Advanced Open Water – 30 metres*
- BSAC Ocean Diver – 20 metres
- BSAC Sports Diver – 30 metres*
- BSAC Dive Leader – 30 metres*

We must agree with any equivalent qualification. If **you** do not hold a qualification, **we** will only cover **you** to dive to a depth of 18 metres. **You** will not be covered under this **policy** if **you** travel by air within 24 hours after participating in scuba diving.

Section A – Curtailment

This insurance **policy** provides cover for curtailment for specific reasons only. Please note that even if **you** claim for a reason that is unforeseen or out of **your** control, there is no cover under this insurance **policy** unless the reason is listed under the “What is Covered” section below.

What is Covered

If **your trip** is cut short for one of the reasons below, and these reasons are beyond **your** control and **you** were unaware of these at the time **you** booked **your trip** or began **your trip**, whichever is the later, **we** will pay **you** up to the amount shown in the Features and Benefits Table for any unused, **irrecoverable** travel, tuition and accommodation costs and any pre-paid excursions, tours or activities at **your trip** destination which **you** have paid or will have to pay if **your trip** is **curtailed** before completion.

Reasons for **cutting short your trip**:

1. The death, **bodily injury** or **serious illness, complications of pregnancy and childbirth** of:
 - a) **you**; or
 - b) a **close relative**; or
 - c) **your travelling companion**; or
 - d) any person **you** have arranged to stay with during **your trip**.
2. The police have asked **you** to return to **your home** due to serious damage to **your home** or business (where **you** are the owner, manager or principal of the business) caused by **theft** or a malicious third party who is not related to **you**.
3. **You** or **your travelling companion** or any person **you** are staying with on **your trip** are a member of the armed forces, police, fire, nursing or ambulance services, or employees of a government department, and **your/their** authorised leave is cut short for operational reasons, provided that such cancellation could not reasonably have been expected to cut short **your trip** at the time **you** bought this insurance or at the time of booking any **trip** (whichever is the later).

Special conditions relating to claims

1. If **you** cut short **your trip** due to any **bodily injury** or **serious illness**, **you** must get a medical certificate from a **medical practitioner** immediately to confirm **you** need to return **home** before **your** booked return date.
2. **We** will confirm the necessity to return **home** before **curtailment** due to **bodily injury** or **serious illness**.
3. This **policy** does not cover any claims arising directly or indirectly from an **existing medical condition** of any person on whom **your trip** depends unless their **medical practitioner** can confirm that at the date of **you** buying this insurance **policy** or booking **your trip** (whichever is later) he/she would have seen no substantial likelihood of the patient’s **medical condition** deteriorating to such a degree to cause a necessary claim for **cutting short your trip**. If the **medical practitioner** will not confirm this, any claim arising from an **existing medical condition** will not be covered.
4. All claims arising from a terminal prognosis, any set of symptoms where a diagnosis has not been made and any **medical condition** for which a non-traveller is on a waiting list for or has knowledge of the need for surgery, treatment or investigation at a hospital (as an inpatient or outpatient), clinic (a doctor’s surgery, a medical specialist’s or physiotherapist’s clinic, or a nursing home) at the time of booking a **trip** (whichever is later) are automatically not covered.
5. This **policy** does not cover any claims arising directly or indirectly if during the 90 days immediately prior to **you** purchasing the **policy** or prior to booking any **trip** (whichever is later), **you** or any person on whom **your trip** depends on had required surgery, inpatient treatment or hospital consultations.
6. Reimbursement will be calculated strictly from the date **you** return to **your home country**.
7. **You** must provide written confirmation from the college, university or language school that rearrangement of the **international programme** and/or any part of it (for which tuition fees have been paid), has been considered and is not suitable for any future date.
8. If **you curtail your trip** due to stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner** specialising in the relevant field.

What is not covered

Any claims arising directly or indirectly from the following:

1. Any **existing medical conditions**.
2. Any claim where **you** do not get our pre-authorisation before returning to **your home country**.
3. Any costs for transportation and/or accommodation not arranged by **us** or incurred without **our** prior approval.
4. Any claim due to a **regional quarantine**.
5. Any claim arising from **complications of pregnancy and childbirth** which first arise before departing on **your trip**.

6. Any claim relating to IVF treatment.
7. Claims where **you** have not provided the necessary documentation requested by **us**.
8. Any claim arising directly or indirectly from circumstances known to **you** prior to the date **you** purchased the **policy** or the time of booking or commencing any **trip** (whichever is later) which could reasonably have been expected to give rise to a claim.
9. Any claims arising directly or indirectly from **redundancy** caused by or resulting from misconduct leading to dismissal, resignation or voluntary redundancy, or if **you** were warned or told about redundancy before the date **you** bought this insurance or the time **you** booked **your trip**.
10. Any costs for **curtailment** of the **trip** due to **bodily injury** or **serious illness** where **you** do not provide a medical certificate from the **medical practitioner** treating the injured/ill person, stating that it was necessary for **you** to return to **your home country** due to **bodily injury** or **serious illness**.
11. Claims for **travelling companions** if they are not **insured persons**.
12. Any costs paid for using any airline mileage reward scheme, for example Avios (formerly air miles), or any card bonus point schemes, any timeshare, holiday property bond or other holiday point's scheme and/or any associated maintenance fees.
13. Any unused or additional costs incurred by **you** which are recoverable from:
 - a) The providers of the accommodation, their booking agents, travel agent or compensation scheme.
 - b) The providers of the transportation, their booking agents, travel agent or compensation scheme.
 - c) **Your** credit or debit card provider or PayPal.
14. Any costs or charges for which the **public transport** provider will compensate **you**.
15. Claims where **you** have not complied with the terms of contract of the travel agent, tour operator or provider of transport.
16. **Strike or industrial action** or air traffic control delay existing or publicly declared by the date these benefits became effective or **you** booked **your trip** (whichever is the earlier).
17. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority, a Port Authority or any similar body in any country.
18. The cost of airport departure duty, taxes and fees.
19. Any claim resulting from the failure of the provider of any service forming part of **your** booked **trip** to provide any part of **your** booked **trip** (apart from excursions) including error, insolvency, omission or default.
20. Any **curtailment** caused by work commitment or amendment of **your** annual leave/vacation entitlement by **your** employer unless **you** or any **travelling companion** or person **you** are staying with on **your trip** are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled for operational reasons.
21. Any claim resulting from **your** inability to travel due to failure to hold, obtain or produce a valid passport, visa, inoculation certificates, travel tickets and so on, that **you** need to travel.
22. Anything mentioned in the General Exclusions Applicable to All Sections of the Policy.

Section B – Delayed Departure

What is Covered

If **you** have arrived at the terminal and have checked in or attempted to check in during **your outward journey** or **homeward journey** and the departure of **your** pre-booked scheduled **public transport** (according to **your** travel itinerary) is delayed at the final departure point for more than 12 hours from the scheduled departure time due to:

1. **strike or industrial action**; or
2. **adverse weather conditions**; or
3. mechanical breakdown of or a technical fault occurring in the scheduled **public transport** on which **you** are booked to travel; then

we will pay **you**:

- a. £ 20 for the first full 12 hours that **your** departure is delayed, and
- b. £ 20 for each additional full 12-hour period of delay.

The maximum we will pay **you** per **trip** is £80.

Special conditions relating to claims

1. **You** must check in according to the itinerary **you** have been given.
2. **You** must get written confirmation from the carriers (or their handling agents) of the number of hours **you** were delayed and the reason for the delay.
3. **You** must keep to the terms of contract of the travel agent, tour operator or transport provider.

What is not covered

Any claims arising directly or indirectly from the following:

1. Any costs or charges for which any carrier or provider must, has or will reimburse **you** and any amounts paid in compensation by the carrier.
2. Claims where **you** have not checked in or attempted to check in according to the itinerary supplied to **you**. **You** must also arrive at the departure point before the advised departure time.
3. Claims where **you** have not complied with the terms of contract of the travel agent, tour operator or provider of transport.
4. Claims where **you** have not obtained confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
5. **Strike or industrial action** or air traffic control delay which had commenced, or for which the start date had been announced before **you** booked **your** travel arrangements for **your trip**, and/or **you** purchased the **policy**.
6. Withdrawal from service (temporary or otherwise) of **public transport** on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
7. Any claim where **you** have not been delayed for more than 12 hours of the scheduled departure time.
8. Any claims for delayed departure under this section if **you** have claimed under Section C - Missed Departure or Section A - Curtailment.
9. Privately chartered flights.
10. A **holiday** within **your country of temporary residence**
11. Anything mentioned in the General Exclusions Applicable to All Sections of the Policy.

Section C – Missed Departure

What is Covered

If **you** arrive at the airport, port or rail terminal too late to commence **your** international **trip** as a result of:

1. The failure of other scheduled **public transport**; or
2. The vehicle **you** are travelling in breaking down or being involved in an accident; or
3. An accident or breakdown which happens ahead of **you** on a motorway or dual carriageway, and which causes an unexpected delay to the vehicle **you** are travelling in; then

we will pay **you**, up to the amount shown in the Features and Benefits Table, for **your** reasonable extra costs of travel and accommodation (room only) that are necessary:

- a) to reach **your** booked destination; or
- b) **your** connecting flights outside **your country of temporary residence**.

You can claim only under section C – Missed departure or section B – Delayed departure for the same event.

Special conditions relating to claims

1. Claims are strictly calculated from the time of **your** scheduled departure to the time of **your** actual departure.
2. If **your** claim arises from any delay on a motorway or dual carriageway, **you** must get written confirmation from the police or emergency breakdown services of the location of the delay, the reason for the delay and how long **you** were delayed for.
3. **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to take **you** to the departure point.
4. Cover under this section is only applicable if **you** have incurred additional travel and/or accommodation (room only) expenses in either:
 - a) reaching **your** booked destination; or
 - b) **your** connecting flights outside **your country of temporary residence**.

What is not covered

Any claims arising directly or indirectly from the following:

1. Claims where **you** have not allowed sufficient time (i.e., a reasonable period of time as allowed on a recognised itinerary/route map for the journey based on the method of transport to arrive in time for check-in) for the scheduled **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.
2. Claims where **you** have not provided a written report from the carrier confirming the length and reason for the delay.

3. Extra expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
4. Costs in excess of the original provider's alternative arrangements for expenses incurred where **you** take alternative transportation.
5. All amounts paid in compensation by the carrier.
6. Claims where **you** have not retained and provided original receipts for costs above £5.
7. 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 the manufacturer's instructions.
8. Claims where **you** have not obtained a written report from the police or emergency service, or a repairer's report and/or receipt within 7 days of **you** returning **home** if the vehicle **you** are travelling in breaks down or is involved in an accident.
9. Withdrawal from service (temporary or otherwise) of **public transport** on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
10. Any claims under this section if **you** have claimed under Section A - Curtailment or under Section B - Delayed Departure.
11. Any expenses when reasonable alternative travel arrangements have been made available by the **public transport** operator within 12 hours of the actual departure time or actual connecting flight time.
12. Privately chartered flights.
13. **Strike or industrial action** which had commenced or for which the start date had been announced before **you** made **your** travel arrangements for **your trip**, and/or **you** purchasing the **policy**.
14. Denied boarding due to **your** drug or alcohol abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator.
15. Anything mentioned in the General Exclusions Applicable to All Sections of the Policy.

Section D – Baggage Delay

What is Covered

We will pay **you**, up to the amount shown in the Features and Benefits Table, for the emergency replacement of clothing, medication and toiletries if the checked in **baggage** is temporarily lost in transit during the **outward journey** and not returned to **you** within 12 hours of **your** arrival, as long as **you** get and send **us** written confirmation from the airline confirming the number of hours that **your baggage** was delayed.

If the loss is permanent the amount will be deducted from the final amount to be paid under Section E - **Baggage, Personal Money** and Travel Documents. **You** are not covered with **us** if **you** successfully claim through the responsible airline.

Special conditions relating to claims

1. **You** must obtain written confirmation from the airline, confirming the number of hours **your baggage** was delayed.
2. **You** must:
 - a) obtain a Property Irregularity Report from the airline or their handling agents.
 - b) give written notice of the claim within the time limitations of the carrier and retain a copy.
 - c) retain all travel tickets and tags to submit with a claim. All amounts are only for actual receipted expenses in excess of any compensation paid by the carrier.
3. The amounts shown in the Features and Benefits Table are the total for each delay, irrespective of the number of beneficiaries travelling together.

What is not covered

Any claims arising directly or indirectly from the following:

1. Claims which do not relate to **your outward journey** on a **trip** outside of **your country of temporary residence**.
2. Claims due to delay, **confiscation** or detention by customs or other authority.
3. Claims arising from **baggage** shipped as freight or under a bill of lading.
4. Any costs or charges for which any carrier or provider must, has or will compensate **you**.
5. Reimbursement for items purchased after **your baggage** was returned.
6. Reimbursement where itemised receipts are not provided.
7. Claims where **you** do not obtain written confirmation from the carrier (or their handling agents), confirming the number of hours the **baggage** was delayed and when the **baggage** was returned to **you**.
8. Any purchases made outside of 4 days of the actual arrival at the destination.
9. Anything mentioned in the General Exclusions Applicable to All Sections of the Policy.

Section E – Baggage, Personal Money and Travel Documents

What is Covered

Baggage

We will pay **you** up to the amount shown in the Features and Benefits Table for the accidental loss or **theft** of or damage to **your baggage** and **valuables** that happens during **your trip**.

The amount payable will be the value at the time of purchase less a deduction for wear and tear based on the age of the property at the time of the accidental loss or **theft** of or damage as shown in the **Baggage** Wear and Tear Table below, (or if the item can be repaired economically, **we** will pay the cost of repair only).

The maximum **we** will pay for any one article, **pair or set** of articles is equal to the **Single Article** Limit shown in the Features and Benefits Table. The maximum **we** will pay for all **valuables** in total is equal to the **valuables** limit shown in the Features and Benefits Table.

Personal Money

We will pay **you** up to the amount shown in the Features and Benefits Table for the accidental loss of **personal money** that happens during **your trip**.

Travel Documents

We will pay **you** up to the amount shown in the Features and Benefits Table (under 'Travel Documents') for reasonable extra travel and accommodation expenses (room only) run up by **you** while having to get emergency or temporary Travel Documents (including passports, visas, driving licences and green cards) that happens during **your trip**.

Special conditions relating to claims

- You** must report the loss, **theft** or attempted **theft** of all **baggage**, **valuables**, **personal money** or travel documents to the local police within 24 hours of discovering it has been lost or stolen and get a written report from them.
- If **your baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **you** must report to them, written details of the loss, **theft** or damage and get written confirmation from them that **you** reported the loss, **theft** or damage.
- If **your baggage** is lost, stolen or damaged whilst in the care of an airline, **you** must do the following:
 - Get a property irregularity report from the airline (there may be a delay before the airline will provide this).
 - Give formal written notice of the claim to the airline within the time limit included in their conditions of carriage (please keep a copy of **your** notice). If **you** do not do this, **you** will not be covered under this insurance **policy**.
 - Keep all travel tickets, tags and original receipts for **your** emergency purchases as **you** will need these to make a claim under this **policy**.
- You** must supply original receipts for delayed, lost, stolen or damaged items as these will help **you** to support **your** claim.
- For **baggage** claims, **we** will pay the purchase price less a deduction for loss in value due to wear and tear as listed within the **Baggage** Wear and Tear Table.

Baggage Wear and Tear Table	
Baggage up to 1 year old	85% of purchase price
Baggage up to 2 years old	70% of purchase price
Baggage up to 3 years old	50% of purchase price
Baggage up to 4 years old	25% of purchase price
Baggage up to 5 years old	10% of purchase price
Baggage over 5 years old	No payment
Baggage - Where there are no receipts	No payment

What is not covered

Any claims arising directly or indirectly from the following:

- Loss or **theft** of or damage to **baggage**, **valuables**, **personal money**, passport or travel documents left **unattended** at any time (including in a vehicle or while in the care of a carrier), unless they were in a locked hotel safe or locked safety deposit box or left in **your** locked (doors and all windows) accommodation.

2. Loss or **theft** of, or damage to, **baggage** in an **unattended** motor vehicle between 9pm and 9am (local time) or **baggage** in an **unattended** motor vehicle between 9am and 9pm (local time), unless it is in the locked boot, which is separate from the passenger compartment or, for those vehicles without a separate boot, locked in the vehicle and covered from view.
3. Loss or damage due to **your baggage, valuables, personal money**, passport or travel documents being delayed, **confiscated** or detained by customs or any other authority.
4. Claims which are not supported by the proof of ownership or insurance valuation (obtained prior to the loss) of the item(s) lost, stolen or damaged.
5. Incidents of loss or **theft of baggage or valuables** which are not reported to the local police within 24 hours of discovery and a written report is not obtained - a Holiday Representatives Report is not sufficient.
6. Lost, stolen or damaged items damaged whilst **you** are on a **trip** when **you** do not obtain a damage/repair statement from an appropriate agent within 7 days of **your** return to **your country of temporary residence**.
7. Cheques, traveller's cheques, postal or money orders, pre-paid cards, coupons or vouchers, travel tickets, event and entertainment tickets, phone cards and credit, debit or charge cards if **you** have not kept to the issuer's conditions or if the issuer provides a replacement service.
8. Claims relating to currency when **you** do not produce evidence of the withdrawal.
9. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
10. Any amounts already paid under Section D - **Baggage Delay**.
11. All items used in connection with **your** business, trade, profession or occupation.
12. Damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moths, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or liquid damage.
13. Loss or damage due to loss in value, variations in exchange rates or shortages due to an error or due to fraudulent or attempted fraudulent use of credit cards.
14. Claims arising from loss or **theft** from **your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
15. Claims arising from damage caused by leakage of powder or liquid carried within **baggage**.
16. Claims arising from **baggage** shipped as freight.
17. Anything mentioned in the General Exclusions Applicable to All Sections of the Policy.

Section F – Emergency Medical, Repatriation and Other Expenses

This section provides cover for the reasons shown under the 'What is Covered' section below, whilst **you** are on a **trip** during **your period of insurance**. Under this section of **your policy**, an emergency shall mean; for the immediate relief of pain or discomfort because **you** suffer a **serious illness** or a **bodily injury**.

What is covered

We will pay **you** up to the amount shown in the Features and Benefits Table for the following expenses which are necessarily incurred as a result of **you** suffering unforeseen **bodily injury, serious illness**, disease or **complications of pregnancy and childbirth**, whilst **you** are on a **trip** outside **your home country**:

1. Emergency medical, surgical, **hospital**, ambulance and nursing fees and charges incurred.
2. Emergency dental treatment for the immediate relief of pain to **your** natural teeth up to £300 incurred outside of **your home country**.
3. Reasonable additional transport expenses (economy class) and/or accommodation expenses (room only) incurred, up to the standard of **your** original booking, if it is medically necessary for **you** to stay beyond **your** scheduled return date.
This includes, with the prior authorisation of the Emergency Assistance Service, reasonable additional transport expenses (economy class) and accommodation expenses (room only) incurred for one person who is either a **close relative** or friend, to remain with **you** or to travel to **you** from **your home country** or **your country of temporary residence** to escort **you** and additional transport expenses (economy class) and/or accommodation expenses (room only) incurred to return **you** to **your home country** if **you** are unable to use **your** original, booked return ticket.
4. In the event of **your** death, the cost of funeral expenses plus the reasonable cost of conveying **your** ashes to **your home country**, or the additional costs of returning **your** body to **your home country**. This includes, with

the prior authorisation of the Emergency Assistance Service, reasonable additional transport expenses (economy class) and accommodation expenses (room only) incurred up to a maximum of £2,000 in total for two **close relative(s)**, to travel from **your home country** to escort **your** ashes or body back to **your home country**.

- Only with the prior authorisation of the **Emergency Assistance Service**, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home country**, if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the **outward journey** unless the Emergency Assistance Service agree otherwise.

If a **close relative** or a friend travels to **you** to escort **you home**, they will need to make sure that they have taken out adequate travel insurance for their own needs.

Special conditions relating to claims

- You** must give notice immediately to the Emergency Assistance Service of any **bodily injury** or **serious illness** which necessitates **your** admittance to **hospital** as an inpatient or before any arrangements are made for **your** repatriation. There is no cover under this **policy** for expenses incurred without **our** prior approval.
- In the event of **your bodily injury** or **serious illness**, **we** reserve the right to relocate **you** from one **hospital** to another and arrange for **your** repatriation to **your home country** at any time during the **trip**. **We** will do this if, in the opinion of the **medical practitioner** in attendance or the Emergency Assistance Service, **you** can be moved safely and / or travel safely to **your home country** to continue treatment.
- You** must claim against **your** private health insurance **policy** first for any inpatient medical expenses abroad up to **your policy** limit.
- For medical expenses incurred in the United States of America (USA), **we** will only pay for reasonable and necessary emergency treatment, surgical, **hospital** and transportation costs in accordance to the negotiated rate with the provider, if one exists. If no negotiated rate with a provider exists, then **we** will pay a maximum amount of 150% of the USA Medicare rate.

What is not covered

- Any claim for pregnancy which falls outside of the definition of **complications of pregnancy and childbirth**. This section is designed to provide cover for unforeseen events, accidents, **serious illness** and diseases and normal childbirth would not constitute an unforeseen event.
- Any claim arising from **your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.
- Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside **your home country**.
- Any expenses which are not usual, reasonable or customary to treat **your bodily injury** or illness.
- Treatment or services provided by a private clinic or **hospital**, health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service. This includes any physiotherapy costs.
- The cost of treatment or surgery, including exploratory tests e.g., **COVID** tests, which are not directly related to the **bodily injury** or illness which necessitated **your** admittance into **hospital**.
- Additional costs arising from single or private room accommodation.
- The cost of private treatment unless authorised specifically by the Emergency Assistance Service.
- Any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and/or the Emergency Assistance Service can be reasonably delayed until **your** return to **your home country**.
- Any expenses incurred as a result of **your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service, it is safe to do so. **Our** liability to pay further costs under this section after that date will be limited to what **we** would have paid if **your** repatriation had taken place.
- Any claims where **you** unreasonably refuse the medical repatriation services **we** agree to provide and pay for under this **policy**. If **you** choose alternative medical repatriation services, **our** liability to pay further costs for repatriation will be limited to what **we** would have paid if **your** repatriation had taken place at the time and costs agreed and arranged by **our** Emergency Assistance Service.
- Any expenses **you** incur after or upon **your** return to **your home country**.
- Any claim for travel costs incurred to reach **your home country** if **you** had not purchased a return ticket.
- The cost of flight tickets exceeding economy class for an accompanying non-medical escort in the event of medical repatriation unless **we** agree otherwise.
- Any claims arising directly or indirectly in respect of:

- a) Costs of telephone calls other than:
 - i. Calls to the Emergency Assistance Service notifying and dealing with the problem for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **you** telephoned; and
 - ii. Any costs incurred by **you** when **you** receive calls on **your** mobile telephone from the Emergency Assistance Service for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls.
 - b) The cost of taxi fares, other than those for travel to or from **hospital** relating to **your** admission, discharge, attendance for outpatient treatment or appointments or for the collection of medication prescribed by the **hospital**.
16. Claims arising directly or indirectly as a result of **your** failure to comply with the terms and conditions of the Important Conditions Relating to Health section.
17. Anything mentioned in the General Exclusions Applicable to All Sections of the Policy.

Section G – Hospital Benefit

What is Covered

We will pay **you**, up to the amount shown in the Features and Benefits Table, for every complete 24 hours **you** have to stay in **hospital** as an inpatient or are confined to **your** accommodation on the order of a **medical practitioner** outside of **your home country** as a result of **bodily injury** or **serious illness** **you** sustain. **We** will pay the amount above in addition to any amount payable Under Section F – Emergency Medical, Repatriation and Other Expenses.

This payment is meant to help **you** pay for additional expenses such as taxi fares and phone calls incurred during **your** stay in **hospital**.

Special conditions relating to claims

You must give notice as soon as possible to the Emergency Assistance Service or **us** of any **bodily injury** or **serious illness** which necessitates **your** admittance to **hospital** as an inpatient or confinement to **your** accommodation on the orders of a **medical practitioner**.

What is not covered

Any claims arising directly or indirectly from the following.

1. Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** or **serious illness** which necessitated **your** admittance into **hospital**.
2. Time spent in **hospital** relating to any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and the Emergency Assistance Service can be delayed reasonably until **your** return to **your home country**.
3. Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
4. Time spent in **hospital** or confinement to **your** accommodation on the orders of a **medical practitioner** as a result of a disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
5. Any additional period of hospitalisation or confinement to **your** accommodation on the orders of a **medical practitioner** following **your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
6. Any claims arising directly or indirectly from **your** failure to comply with the terms and conditions of the Important Conditions Relating to Health section.
7. Any time spent in a **hospital** in **your home country**.
8. Anything mentioned in the General Exclusions Applicable to All Sections of the Policy.

Section H - Personal Accident and Public Transport Accident

What is covered

We will pay up to the amount shown in the Features and Benefits Table:

1. if **you** sustain a **bodily injury** caused by an **accident** during a **trip**, which shall solely and independently of any other cause, result within 12 months in **your** death, **loss of limb**, **loss of sight** or **permanent total disability**; or
2. if **you** sustain **bodily injury** caused by an **accident** whilst travelling on **public transport** during a **trip**, which shall solely and independently of any other cause, result within 12 months in **your** death, **loss of limb**, **loss of sight** or **permanent total disability**.

Special conditions relating to claims

1. **Our medical practitioner** may examine **you** as often as **we** deem necessary in the event of a claim.
2. Under **permanent total disability**, **you** need to be certified by **our medical practitioner** that there is no likelihood of an improvement in **your** condition.

Provisions

Benefit is not payable to **you**:

- a) under more than one of the items shown in the Features and Benefits Table per **trip**;
- b) under **permanent total disability**, until one year after the date **you** sustain the **bodily injury**; or
- c) under **permanent total disability**, if **you** are able or may be able to carry out any relevant employment or relevant occupation.

In the event of **your** death, the death benefit payment will be paid into the deceased's estate.

What is not covered

1. Any payment under **permanent total disability** within 12 months from the date **you** sustain **bodily injury**.
2. Any **permanent total disability** or death that is caused by a worsening of physical health (e.g., a stroke or a heart attack) and not as a direct result of a **bodily injury**.
3. Under 'What is covered' point 2, any claim when **you** are not travelling on **public transport**.
4. **Your** failure to comply with the terms and conditions of the Important Conditions Relating to Health section.
5. Normal and habitual travel (commuting) between **your** place of study and place of employment or second residence will not be considered as a covered **trip**.
6. Anything mentioned in the General Exclusions Applicable to All Sections of the Policy.

Section I - Personal Liability

What is covered

We will pay up to the amounts shown in the Features and Benefits Table, inclusive of legal costs and expenses, against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause occurring during a **trip** outside **your home country**, in respect of **accidental**:

1. **Bodily injury**, death, **serious illness**, or disease to any person who is not in **your** employment or who is not a **close relative** or member of **your** household.
2. Loss of or damage to property that does not belong to **you** and is neither in the charge of or under the control of **you**, a friend, a **close relative**, anyone in **your** employment or any member of **your** household other than any temporary **trip** and / or **holiday** accommodation occupied (but not owned) by **you**.

Special conditions relating to claims

1. **You** must give **us** written notice as soon as possible of any incident, which may give rise to a claim.
2. **You** must forward every letter, writ, summons, and process to **us** as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay, or negotiate any claim without **our** written consent.
4. **We** will be entitled if **we** so desire to take over and conduct in **your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** shall give **us** all necessary information and assistance which **we** may require.
5. In the event of **your** death, **your** legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this **policy**.

What is not covered

1. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **you** under agreement unless the liability would have attached in the absence of such agreement.
 - b) Ownership or occupation of land or buildings (other than occupation only of any temporary **trip** and / or **holiday** accommodation).
 - c) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - d) Ownership, possession or use of mechanically propelled vehicles, automobile, aircraft, watercraft (other than surfboards or manually propelled rowboats, punts, or canoes) or any mechanically propelled conveyance.
 - e) Activities or volunteer work organised by, or under the auspices of, a charitable, voluntary, not for profit, social or similar organisation when liability for such activities or work should reasonably be included within the organisation's own Public Liability **policy**.
 - f) The transmission of any communicable disease or virus.
2. Any claims arising directly or indirectly from **COVID**.
3. Any liability arising out of actions between **insured persons**.
4. Anything mentioned in the General Exclusions Applicable to All Sections of the Policy.

How to Claim – Claims procedure

You must comply with the following conditions to have the full protection of **your policy**. If **you** do not comply, **we** may at **our** option cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment. When contacting the claims department, please have the following information to hand:

Ref: **guard.me** Multirisk **United Kingdom**

- Name of **your policy** and who it was purchased from (school / agency)
- **Policy** number
- Issue date (purchase date) of this insurance
- Where the incident occurred
- Value of claim
- Brief circumstances
- Travel dates
- Incident date

Failure to have the above information to hand may result in **your** claim being delayed. **We** may refuse to reimburse **you** for any claims which **you** cannot provide proof of payments such as an original receipt, bank, or credit card statements.

For emergency medical assistance claims

In the event of a **serious illness** or **bodily injury** which may lead to inpatient **hospital** treatment or before any arrangements are made for repatriation **you** must contact the:

- Emergency Assistance Service on +420 221 860 685.

For all other claims:

To make a claim other than any claim for medical emergencies please contact:

White Horse Insurance UK Limited by either:

- Telephone: +34 91 836 60 01
- Email: claims@servisegur.com

The claim notification should be made as soon as possible after any **bodily injury**, **serious illness**, **disease**, incident, event or the discovery of any loss or damage which may lead to a claim under this **policy**. Please keep a copy of all documents sent to **us**. To help **us** agree a quick and fair settlement of a claim, it may sometimes be necessary for **us** to appoint a claims handling agent.

You will need to obtain some information about **your** claim while **you** are away. **We** may ask for more documentation than what is listed below to substantiate **your** claim. If **you** do not provide the necessary documentation **your** claim could be refused. Below is a list of the documents required to assist **us** to deal with **your** claim as quickly as possible.

For All Claims

- **Your** original booking invoice(s) and travel documents showing the dates of travel and booking date.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance that may also cover the incident.
- Any documentation **you** have to substantiate **your** claim.
- For all claims relating to illness or injury a medical certificate will need to be completed by the treating **medical practitioner** treating **you**, a **close relative**, or any person with whom **you** are travelling or staying with. For any claims due to a death, **we** will require a medical certificate from the **medical practitioner** treating **you**, a **close relative**, or any person with whom **you** are travelling or staying with and a copy of their death certificate.
- Original receipts or proof of ownership for stolen, lost or damaged item(s).

Curtailment

- Original receipt or booking invoice for new flight.
- Original booking invoice for any unused pre-paid excursions confirming date and amount paid.
- For all claims relating to illness or injury a medical certificate will need to be completed by the treating **medical practitioner** treating **you**, a **close relative**, or any person with whom you are travelling or staying with during the **trip**.
- If **you** are curtailing due to a death, **we** will require a medical certificate from the **medical practitioner** treating **you**, a **close relative**, or any person with whom you are travelling or staying with during the **trip** and a copy of their death certificate.

Delayed Departure

- Written confirmation from carrier (or their handling agents) confirming length and reason for delay.
- Original receipts for purchases of refreshments and meals, or additional accommodation if necessary.

Missed Departure

- Proof of reason for missed departure:
 - Failure of **public transport** – letter confirming length and reason of delay.
 - Breakdown – report from the breakdown company showing date and what was wrong with vehicle.
 - Motorway Problem – Highways agency printout of that date and **you** must get written confirmation from the police or emergency breakdown services of the location of the delay, the reason for the delay and how long **you** were delayed for.
- Evidence of additional travel/accommodation expenses incurred as a result of missed departure.

Baggage Delay

- Property Irregularity Report (PIR) from the airline or their handling agents.
- Letter from airline confirming reason and length of delay and when item(s) were returned to **you**.
- Original itemised receipts for any emergency purchases made.
- give written notice of the claim within the time limitations of the airline and retain a copy.
- retain all travel tickets and tags to submit with a claim. All amounts are only for actual receipted expenses in excess of any compensation paid by the airline.

Baggage and Personal Money

- If lost or stolen, a police report confirming **you** reported the incident to the police within 24 hours of noticing the item(s) missing.
- If **baggage** is lost or damaged by the carrier, please obtain a Property Irregularity Report (PIR) and letter from the airline confirming the item(s) lost. Please also keep all luggage tags where possible.
- If **personal money** was lost or stolen, a police report confirming what happened and what was lost, and any bank statements/bureau de change receipt as proof of ownership.
- A damage report and repair estimate for damaged item(s).
- Keep any damaged items damaged beyond repair as **we** may need to inspect them.

Travel Documents

- Police or embassy report confirming **you** reported to the local authorities within 24 hours of noticing **your** passport missing.
- Original receipts for any additional accommodation or travel expenses incurred.

Medical Expenses

- In case of any **medical emergency**, **you** must contact the Emergency Assistance Service as soon as possible.
- For outpatient treatment (excluding fractures) **you** should pay for the treatment. Please keep all original receipts and obtain a medical report from the hospital confirming the illness or injury, any treatment and admission and discharge dates if applicable.
- A medical report from the **medical practitioner** is required confirming the treatment and medical expenses.
- If there are any outstanding expenses, please send a copy of the outstanding bill. Please also mark on it that it remains outstanding.
- If **you** incur any additional expenses after the prior authorisation of the Emergency Assistance Service, please provide these receipts.

Hospital Benefit

- Medical report confirming the dates of admission and discharge.

Personal Liability

- Detailed explanation of the circumstances surrounding the incident, including any photographs and video evidence (where applicable).
- Every writ, summons, or other correspondence received from a third party.
- Full details of any witnesses, providing written statements where possible.

Complaints Procedure

We know that sometimes, no matter how hard **we** try, **we** don't always get it right. If **you** have a complaint, it's important that **you** know that **we** are committed to providing **you** with an exceptional level of service and customer care. **We** want to hear about **your** complaint so that **we** can try to put things right.

If **you** have a complaint about **your** insurance or about the way **your** claim has been dealt with, please write to:

The Customer Experience Manager
White Horse Insurance UK Limited c/o White Horse Insurance Ireland dac
Rineanna House
Shannon Free Zone
Shannon
County Clare
Republic of Ireland
V14 CA36.

Email: complaints@white-horse.ie

We will endeavour to deal with any complaint as quickly as possible. **Our** Customer Experience Manager will issue a final response to **your** complaint. If **we** cannot agree on a solution, or if after 8 weeks, **we** have not answered **your** complaint, **you** may contact the Financial Ombudsman Service. Please note that if **you** wish to refer a complaint to the Financial Ombudsman Service, **you** must have completed the above procedure before the Financial Ombudsman Service will consider **your** complaint.

The Financial Ombudsman
Exchange Tower,
Harbour Exchange Square,
London
E14 9SR.

Email: www.financial-ombudsman.org.uk
Telephone: 0800 023 4567 / 0300 123 9123

Your legal rights are not affected, and the above complaints procedure is in addition to **your** statutory rights.

Compensation Scheme

In the unlikely event that **we** are unable to meet **our** obligations, **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the FSCS. Their contact details are Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, United Kingdom. Call: 0800 678 1100 or 020 7741 4100, Fax: 020 7741 4101
Website: www.fscs.org.uk.

Data Protection – White Horse Insurance UK Limited

White Horse Insurance UK Limited, a Branch of White Horse Insurance Ireland dac holds **your** personal information in accordance with all applicable data protection laws. To administer **your policy** White Horse Insurance UK Limited, a Branch of White Horse Insurance Ireland dac will collect and use information about **you** provided by **you**. This notice applies to anyone who is insured under this insurance **policy** and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by **us** for the purposes of administering **your policy** including decision making on provision of insurance cover, underwriting, processing and claims handling. **We** may also use **your** personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime. The information **you** have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third-party service providers used by **us** in fulfilling **your** insurance contract.

We may send **your** personal information in confidence to other companies who provide services to **us** for processing and storage. This may mean sending information to countries outside of the United Kingdom, European Union or European Economic Area that may not have the same levels of privacy legislation as in the United Kingdom, European Union or European Economic Area. When **we** do this, **we** will ensure that **we** transfer the data securely and accordingly to regulatory requirement.

You have various rights in relation to personal information that is held by **us**, including the right to request access to **your** personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how **we** use **your** information and what rights **you** have in relation to **your** personal information; however, **you** can obtain more information about how **we** use **your** data by reviewing **our** full Privacy Policy. **Our** privacy policy is available to read on **our** website www.whitehorseinsurance.eu. **Your** data will be treated in accordance with **our** Privacy Policy.

Data Protection – guard.me

We, at **guard.me** International Insurance Solutions Limited (“guardme.ie”), have made our Privacy Notice as clear and transparent as possible to help you understand how we collect and use your information.

Collecting personal information from our **policyholders** and their beneficiaries under the policies is essential to our ability to offer our customers high-quality insurance products and services. We take great care to keep all personal information collected accurate, confidential, and secure. Our Privacy Notice sets out our compliance with the General Data Protection Regulations of the EU (GDPR) and explains your rights as a customer of ours. We set high standards for collecting, using, disclosing, and storing personal information and are fully committed to protecting the confidentiality and security of the information that you provide to us.

We may collect information from our customers which is personal information of other people, for example, beneficiaries on the policies or their family members who may be included on the customer policy. If you, as a customer, give us information about another person, it is your responsibility to ensure and confirm that:

- you have told the individual who we are and how we use personal information, as set out in this privacy notice; and
- you have permission from the individual to provide that personal information to us and for us to use it, as set out in this Privacy Notice.

The Company is committed to protecting your privacy. When your policy and/or service is purchased, you give consent for your personal data to be collected and processed by us in accordance with this Privacy/Data Protection Notice.

This information may also be shared with third parties, such as insurance companies, providers of benefits under the policy of insurance or with service providers to **guard.me**. We collect and process your personal data in line with applicable privacy and data protection legislation. We take great care to keep your personal information accurate, confidential, and secure. We collect, use, or disclose your personal information only with your permission, which you may withdraw at any time, subject to legal and contractual restrictions and reasonable notice. We collect only the information we need for the purposes we have identified to you. Our files are kept for the purpose of providing and servicing insurance products and services that we believe are right for you. We will not sell your personal information. Our Data Protection Officer can be contacted at adminint@guard.me.

This notice explains certain aspects of how we use your information and what rights you have in relation to your personal information; however, you can obtain more information about how we use your data by reviewing our full privacy policy. Our privacy policy is available to read on our website www.guardme.uk. Your data will be treated in accordance with our privacy policy.