



# International Emergency Medical Expenses & Travel Insurance

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[www.bannergroup.com](http://www.bannergroup.com)

Banner Financial Services is a trading name of Harrison Beaumont Insurance Services Ltd who is authorised and regulated by the Financial Conduct Authority. (FCA Registered Number 303968) Registered Office: Pond Hall, Pond Hall Road, Hadleigh, Suffolk IP7 5PP. Registered in England & Wales, registration number 04582221.BAN288 (1125)

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## Pre-Existing Medical Conditions

This policy will only provide cover in respect of an event or occurrence which is sudden, unforeseen and beyond **Your** reasonable control. Anyone named under the policy must read and understand this Section relating to **Pre-Existing Medical Conditions**.

### What is a Pre-Existing Medical Condition?

A **Pre-existing Medical Condition** is any condition for which **You** (or any other person not necessarily travelling but upon whom travel depends such as an **Immediate Relative**) have ever received treatment (including surgery, tests or investigations by a doctor or a consultant/specialist, or prescribed drugs/medication), except where stated under the "Pre-Existing Medical Conditions that ARE NOT excluded" heading below.

### Pre-Existing Medical Conditions that ARE NOT excluded:

Asthma (under control), Attention Deficit Hyperactivity Disorder, Blindness, Blood Pressure (regulated and under control), Cholesterol (under control), Colitis (no **Hospital** admissions in last 12 months), Common Cold /Influenza, Cuts & Abrasions (non self-inflicted), Deafness, Diabetes diet controlled, Diabetes tablet controlled, Diabetes Insulin controlled (only if under control and no other health conditions / no **Hospital** visits or hypo black outs in last 12 months), Diarrhoea and/or vomiting (resolved), Eczema, Fungal Nail Infection, Gastric Reflux, Glaucoma, Gout, Haemorrhoids (Piles), Hay Fever, Hip Replacement (provided not within 6 months), Migraine (confirmed diagnosis, no ongoing investigations), Nasal Polyp(s) (benign), Neuralgia, Neuritis Nut Allergy, Reflux Oesophagitis, Rhinitis (Allergic), Sinusitis.

Any conditions arising from any medical operations that occurred over twelve (12) months prior to the date of booking the **Covered Trip** that have had NO complications or further treatment since the surgery was undertaken shall also not be considered as a **Pre-Existing Medical Condition**. If **You** wish to discuss this further, please contact Banner Financial Services.

### This is NOT Private Medical Insurance

One of the many benefits of travel insurance is the easy access it affords to professional assistance if **You** suddenly fall ill abroad. However, travel insurance is **NOT** a substitute for private medical insurance. It is important to note that cover is only provided for necessary emergency treatment in the event of an **Accident** or unexpected **Illness** that has been approved by **Our Assistance Company**.

**THIS IS NOT A PRIVATE MEDICAL INSURANCE POLICY AND WILL NOT RESPOND IN THE SAME WAY A PRIVATE MEDICAL INSURANCE POLICY DOES.**

**THIS POLICY RESPONDS TO MEDICAL EMERGENCIES AND ASSISTANCE AND REPATRIATION WHERE NECESSARY.**

**SHOULD YOU REQUIRE A MORE COMPREHENSIVE MEDICAL EXPENSES COVER YOU SHOULD SEEK A SEPARATE PRIVATE MEDICAL INSURANCE POLICY.**

### Health Changes

If **Your** health changes after the date this policy was purchased, then **You** must contact the medical screening helpline (via Banner Financial Services) immediately if:

- **You** have reason to believe that **Your** journey may need to be cancelled or curtailed; or
- **You** are aware of any other circumstance that could reasonably be expected to result in a claim on this policy; or
- A doctor has advised **You** against travelling or **You** believe would do so if his/her advice was sought; or
- **You** have any medical condition for which **You** received a terminal prognosis.

Provided a journey was booked before the change of health occurred, **You** may have a valid cancellation claim if **You** have to cancel **Your** journey, or if **We** cannot provide the cover required.

If advised about **Your** change of health, the medical screening helpline (via Banner Financial Services) will tell **You** if **We** can provide cover for any claim arising from this change of health, and if so, whether any additional premium is required, or any additional terms apply. If **We** agree to cover any change in health, then **We** will confirm this in writing. If **You** do not let the medical screening helpline know about any of **Your** changes of health, then **You** may not have the cover **You** need and it may invalidate **Your** policy or reduce the amount of any claim.

### Important Note on Cancellation or Curtailment for Pre-Existing Medical Conditions

There is no cancellation or curtailment cover for a **Pre-Existing Medical Condition** of persons not necessarily travelling but upon whom travel depends, such as an **Immediate Relative**. Please also see general exclusions for additional details of other excluded medical conditions.

# International Emergency Medical Expenses and Travel Insurance Certificate

This policy is a contract between **You** (named in the Schedule of Insurance) and Everest Syndicate 2786 at Lloyd's (hereafter referred to as **Us, Our, We**).

This policy (which includes all endorsements attached to it) is only valid when issued in conjunction with the Schedule of Insurance.

Provided the premium specified has been paid in the required manner **We** will provide the insurance specified in this policy and Schedule of Insurance and any attached endorsements during the **Period of Insurance**.

Each **Insured Person** is insured separately, such that the terms and conditions of the policy apply separately to each **Insured Person**.

This policy is underwritten by Everest Managing Agent Limited, Syndicate 2786 which is authorised in the UK by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**Please read this document carefully in conjunction with Your Schedule of Insurance**

If **You** have any reason to believe that the Schedule of Insurance is incorrect and does not provide the cover **You** requested, then please return it to Banner Financial Services.

***Please note, this document is only valid if the Schedule of Insurance has been issued by Banner Financial Services.***

## Schedule of Sums Insured Applicable to Each Insured Person

(PLEASE SEE THE POLICY WORDING FOR COVERAGE DETAILS)

Sections	Excess GBP	Sum Insured GBP
<b>1. EMERGENCY MEDICAL AND DENTAL EXPENSES</b>		
<b>Emergency</b> Medical, Repatriation, Evacuation and Travel Expenses	GBP50	up to GBP5,000,000
<b>Emergency Medical Expenses in Home Country</b>	GBP50	up to GBP10,000
<b>Emergency</b> Dental Expenses (for the relief of immediate pain only)	GBP50	up to GBP500
<b>2. TRAVEL EXPENSES</b>		
Cancellation and Curtailment, Travel Delay and Journey Continuation	GBP50	up to GBP2,000
<b>3. PERSONAL ACCIDENT</b>		
Death	GBPNil	up to GBP10,000
Loss of limb(s)/eye(s)	GBPNil	up to GBP25,000
<b>Permanent Total Disablement</b> (For persons under 18 the maximum payment under this section is GBP5,000)	GBPNil	up to GBP25,000
<b>4. PERSONAL LIABILITY</b>		
	GBP50	up to GBP2,000,000
<b>5. PERSONAL PROPERTY</b>		
Personal Baggage (Single Item Limit of GBP300)	GBP50	up to GBP2,000
<b>Money and Cash (Cash Limit GBP500)</b>	GBP25	up to GBP1,000
<b>6. BUSINESS EQUIPMENT</b>		
(Included with Short Term & Multi-Covered Trip cover, optional extra with Annual cover)	GBP100	up to GBP1,500
<b>7. HIJACK</b>		
	GBPNil	up to GBP1,000

## Important Information

This document, the Schedule of Insurance and any endorsements attached form **Your** policy. This document sets out the conditions of the insurance between **You** and **Us**. Please read this policy carefully and if the coverage or benefits provided do not meet **Your** requirements or **You** do not comply with the conditions set out in this section, please contact Banner Financial Services.

It is important that:

- **You** check that the Sections of Cover that **You** have requested are included in the Schedule of Insurance.
- **You** check that the information **You** have given **Us** is accurate – please see “Information That **You** Provide to **Us**” further below.
- **You** notify Banner Financial Services as soon as practicable of any inaccuracies in the information that **You** have provided to **Us**.
- **You** comply with **Your** duties under each Section of Cover for which **You** are insured, and under the terms and conditions of this policy as a whole.

## Reciprocal Health Agreements

If **You** are travelling to countries covered by a reciprocal health agreement between the United Kingdom and the country in which **You** are travelling, **You** can use a valid Global Health Insurance Card (GHIC) and can apply by a postal application from the Post Office or online through [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or by telephoning +44 (0)845 606 2030. Only certain countries are included in the agreement, so please check the above website before **You** travel.

If **We** agree to pay for a medical expense which has been reduced because **You** have used a GHIC or private health insurance, **We** will not deduct the **Excess** under Section 1 – Emergency Medical and Dental Expenses.

## Information that You Provide to Us

**We** are relying upon the information **You** provide to **Us** through Banner Financial Services, in deciding whether to provide **You** with this policy and on what terms and at what premium.

If **You** become aware that any information **You** have given **Us** is not complete or accurate or **You** fail to notify Banner Financial Services that the information **You** have provided **Us** is inaccurate or incomplete, and **We** establish that **You** deliberately or recklessly provided **Us** with false or misleading information, then **We** may treat this policy as if it never existed and decline all claims.

If **You** need to update **Your** policy during the **Period of Insurance**, including requesting additional travel or a change in travel plans, please contact Banner Financial Services to arrange this. Mid-term adjustment fees may apply as per **Your** Schedule of Insurance.

If **We** establish that **You** carelessly provided **Us** with false or misleading information, then the cover and benefits under this policy could be affected and **We** might, for example:

- Treat this policy as if never existed and return **Your** premium paid; or
- Cancel **Your** policy and refuse to pay any claim; or
- Revise the premium; or
- Charge an additional premium or not pay a claim in full.

**We** will write to **You** through Banner Financial Services if **We** are going to treat this policy as if it never existed or need to amend the terms of **Your** policy.

## Privacy Notice

### Who We are

Everest Managing Agent Limited, Syndicate 2786.

### Basic information

**We** collect and use relevant information about **You** to provide **You** with **Your** insurance cover or the insurance cover that benefits **You** and to meet **Our** legal obligations.

This information includes details such as **Your** name, address and contact details and any other information that **We** collect about **You** in connection with the insurance cover from which **You** benefit. This information may include more sensitive details such as information about **Your** health and any criminal convictions **You** may have.

In certain circumstances, **We** may need **Your** consent to process certain categories of information about **You** (including sensitive details such as information about **Your** health and any criminal convictions **You** may have). Where **We** need **Your** consent, **We** will ask **You** for it separately. **You** do not have to give **Your** consent and **You** may withdraw **Your** consent at any time. However, if **You** do not give **Your** consent, or **You** withdraw **Your** consent, this may affect **Our** ability to provide the insurance cover from which **You** benefit and may prevent **Us** from providing cover for **You** or handling **Your** claims.

The way insurance works means that **You** information may be shared with and used by a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. **We** will only disclose **Your** personal information in connection with the insurance cover that **We** provide and to the extent required or permitted by law. **We** will never sell any personal information **You** provide **Us**.

### Other people's details You provide to Us

Where **You** provide **Us** or **Your** agent or broker with details about other people, **You** must provide this notice to them.

### Want more details?

For more information about how **We** use **Your** personal information please see **Our** full privacy notice(s), which is available online on **Our** website or in other formats on request. Website: <https://www.everestglobal.com/gb-en/about-us/privacy/privacy-security-and-trust>.

### Contact Details

**You** have rights in relation to the information **We** hold about **You**, including the right to access **Your** information. If **You** wish to exercise

**Your** rights, discuss how **We** use **Your** information or request a copy of **Our** full privacy notice(s), please contact **Us** at:

Address: Compliance  
Everest Syndicate 2786  
40 Lime Street  
London EC3M 7AW

E-mail: [syndicatecompliance@everestglobal.com](mailto:syndicatecompliance@everestglobal.com)

## Claims Procedures – How to Make a Claim and Medical Assistance Notification

### Hospitalisation or Emergency Medical Treatment

In the event of **Illness** or **Bodily Injury** during **Your Covered Trip** which results in **You** needing **Hospitalisation** or emergency medical treatment, **You** must notify **Our Assistance Company**, Healix Assistance (Healix), on:

Telephone: +44 (0)20 8049 8301  
E-mail: [EverestRe@healix.com](mailto:EverestRe@healix.com)

Alternatively, Healix can be contacted via the Healix Travel Oracle Mobile App which can be downloaded onto **Your** smart phone from the Apple App store or Google Play store using access code EVE2204221. Further details of the app can be found in the Guide attached to this Policy.

### All Other Claims Circumstances

For all other claims, **You** should notify **Your** claim as soon as practicable but no later than ninety (90) days to **Our** Claims Administrator, at the following address:

Online: <https://intake.sedgwick.com/u/EverestRE/EverestTravelClaims>  
Telephone (Ireland claims number): +353 (0)1 261 2122  
Telephone (UK claims number): +44 (0)14 1240 1912  
E-mail: [everestre@ie.sedgwick.com](mailto:everestre@ie.sedgwick.com)

**Our** Claims Administrator will promptly send **You** a Claim Form once contact is made. If **You** encounter any issues with this process, **You** should contact Banner Financial Services. Banner Financial Services will be able to assist **You** with making the claim and any further issues that may arise.

## Fraudulent Claims

If **You** or any other person acting on **Your** behalf submits any claim under this policy through concealment, misstatement or deliberative provision of false information, **We** shall be under no liability to make payment in respect of such claim and **You** must pay back any benefit that **We** have already paid that was subject to the concealment, misstatement or deliberative provision of false information.

## Cooling-Off Period and Cancellation

If this policy does not meet **Your** requirements and **You** wish to cancel this policy, please contact Banner Financial Services within the Cooling-Off Period, which is fourteen (14) days from the commencement of the **Period of Insurance** specified in the Schedule of Insurance or within fourteen (14) days from receipt of the policy documents from Banner Financial Services, whichever time period is later.

If **You** have not made a claim and **You** do not intend to make a claim during this Cooling-Off Period, **We** will refund the premium **You** have paid to **Us** in full to **You** via Banner Financial Services. Please contact Banner Financial Services to obtain this

refund.

If **You** wish to cancel this policy after the Cooling-Off Period has expired, **You** may do so at any time by giving thirty (30) days written notice to **Us** via Banner Financial Services. For:

- Short-term policies and already travelled policies, no refund of premium will be payable.
- Annual policies and multi-covered trip policies, provided **You** have not made a claim and **You** do not intend to make a claim, **We** will refund the premium **You** have paid to **Us** to via Banner Financial Services, less the amount of premium which relates to the time period under which **You** have been covered under this policy including the notice period referenced above. Annual policies and multi-covered trip policies cancelled after the Cooling-Off Period may incur a fee as shown in **Your** Schedule of Insurance.

## Our Rights to Cancel this Policy

**We** may cancel this policy by giving at least fourteen (14) days written notice to **Your** last known address. **We** will only do this for a valid reason, for example:

- Failure to pay the premium;
- Non-cooperation or failure to supply information or documentation upon request;
- A change in risk occurring such that **We** are no longer able to provide the insurance cover.

If this policy is cancelled by **Us** then, provided **You** have not made a claim, **We** will refund the premium less the amount of premium which relates to the time period under which **You** have been covered under this policy.

Where **We** cancel the policy due to fraud, the policy will be cancelled from the time of the fraudulent act and there will be no premium refund.

## Disputes and Complaints

**We** are dedicated to providing **You** with a first class service and **Our** wish is to ensure that all aspects of **Your** insurance are dealt with promptly, fairly and efficiently at all times. If **You** feel that **We** have not offered a first class service or **You** have any questions or concerns about this policy or the handling of **Your** claim, please contact **Us** as per the below and **We** will do **Our** best to resolve the problem.

For complaints about sales or customer service in relation to sales, please contact:

Address: The Complaints Manager  
Everest Syndicate 2786  
40 Lime Street  
London  
EC3M 5BS  
Telephone: +(44) 203-887-2580  
Online: [complaints2786@everestglobal.com](mailto:complaints2786@everestglobal.com)

For complaints about claims or assistance services provided, please contact:

Online: <https://intake.sedgwick.com/u/EverestRE/EverestTravelClaims>  
Telephone (Ireland claims number): +353 (0)1 261 2122  
Telephone (UK claims number): +44 (0)14 1240 1912  
E-mail: [everestre@ie.sedgwick.com](mailto:everestre@ie.sedgwick.com)

If at any time **You** feel that **Your** complaint has not been resolved, **You** may refer the matter to the Complaints Department at Lloyd's. Their information is:

Address: Complaints Team  
Lloyd's  
One Lime Street London  
EC3M 7HA  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Telephone: 0044 (0) 20 7327 5693  
Fax: 0044 (0) 20 7327 5225  
Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Details of Lloyd's complaints procedures including timescales are set out in a leaflet "Your Complaint – How We Can Help" available from the above address or on the website [www.lloyds.com](http://www.lloyds.com).

If **You** remain dissatisfied after Lloyd's has considered **Your** complaint, **You** may be eligible to refer **Your** complaint to the Financial Ombudsman Service (FOS). The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services, they can normally deal with complaints from private individuals and from small organisations, further information is available from:

Address: The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone: +44 (0) 800 023 4567 (free from "fixed lines" in the UK)  
+44 (0) 300 123 9123 (calls to this number are charged at the same rate  
as 01 and 02 numbers on mobile phone tariffs in the UK).  
Fax: +44 (0) 20 7964 1001  
E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Following the complaints procedure with the FOS does not affect **Your** rights to take legal action. Further details will be provided at the appropriate stage of the complaints process.

## Financial Services Compensation Scheme

**We** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **We** are unable to meet **Our** obligations under this policy. If **You** are entitled to compensation under the Scheme, the level and extent of the compensation will depend on the nature of this policy.

Further information about the scheme is available from the Financial Services Compensation Scheme at the following:

Address: Financial Services Compensation Scheme  
10th Floor  
Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU

Telephone: +44 (0) 20 7741 4100  
Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## Affordable Care Act

This policy is not subject to, and does not provide certain of the insurance benefits required by, the United States' Patient Protection and Affordable Care Act ("ACA"). This policy does not provide, and **We** do not intend to provide, minimum essential coverage under ACA. In no event will benefits be provided in excess of those specified in the contract documents. This policy is not subject to guaranteed issuance or renewability other than as specified in the policy. ACA requires certain US citizens and US residents to obtain ACA compliant health insurance coverage. In some circumstances penalties may be imposed on persons who do not maintain ACA-compliant coverage. **You** should consult **Your** attorney or tax professional to determine if ACA's requirements are applicable to **You**.

## Contact Details for Banner Financial Services

Banner Financial Services can be contacted about any queries relating to this policy at the following:

Telephone: +44 (0)345 450 8549  
Online: <https://bannergroup.com/contact/>  
Address: Banner Financial Services  
Pond Hall  
Pond Hall Road  
Hadleigh  
Suffolk  
IP7 5PP

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## Definitions

Wherever the following words or phrases appear in bold and capitalised in this document, they have the meanings shown below.

<b>Accident/Accidental</b>	means a sudden, unexpected, unusual, specific, external occurrence which happens at an identifiable time and place during the <b>Period of Insurance</b> . For Section 3 – Personal Accident only, this definition shall be extended to include exposure resulting from a mishap to a conveyance in which the <b>Insured Person</b> is travelling.
<b>Acute</b>	a medical problem which first manifests itself with a sudden, distinct onset of marked intensity and is of such severity and nature as would lead the <b>Insured Person</b> to seek immediate medical attention.
<b>Assistance Company</b>	the company as detailed under Claims Procedures section, appointed by <b>Us</b> to provide assistance in the event <b>You</b> experience a medical emergency whilst on a <b>Covered Trip</b> during the <b>Period of Insurance</b> .
<b>Banner</b>	Banner Financial Services is a trading name of Harrison Beaumont Insurance Services Ltd who is authorised and regulated by the Financial Conduct Authority. (FCA Registered Number 303968).
<b>Bodily Injury</b>	means an identifiable physical bodily injury which <ul style="list-style-type: none"> <li>• is caused by an <b>Accident</b> during a <b>Covered Trip</b>, and</li> <li>• solely and independently of any other cause (except sickness or disease directly resulting from, or medical or surgical treatment rendered necessary by such bodily injury) results in the death or disablement of the <b>Insured Person</b> within twelve (12) months from the date of the <b>Accident</b>.</li> </ul>
<b>Business Equipment</b>	means computers, laptops, printers, camcorders, cameras, and musical instruments used for business purposes provided each item is over the value of GBP300.
<b>Cash</b>	shall mean coins or banknotes of any currency.
<b>Chronic</b>	any condition or manifestation of symptoms that has been experienced over a long period of time, or which is on-going, persistently recurring, requires frequent or regular medical attention or supervision, or which does not respond to treatment and is beyond all reasonable hope of improvement.
<b>Close Business Colleague</b>	any person whose absence from business for one (1) or more complete days at the same time as the absence of the <b>Insured Person</b> prevents the effective continuation of that business.
<b>Computer System</b>	any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by <b>You</b> or any other party.
<b>Covered Trip</b>	as defined under the Types of Contract Section within this policy or as amended by Endorsement approved by <b>Us</b> .
<b>Cyber Act</b>	an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any <b>Computer System</b> .
<b>Cyber Incident</b>	any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any <b>Computer System</b> or any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any <b>Computer System</b> .
<b>Emergency Medical Expenses</b>	all usual, customary and reasonable costs incurred in the diagnosis and treatment of an <b>Acute</b> medical condition, including medical and surgical treatment, and <b>Hospital</b> and nursing home care (if prescribed or ordered by a qualified <b>Medical Practitioner</b> ).
<b>Emergency Medical Evacuation</b>	transportation to another country for treatment if deemed medically essential by the <b>Medical Officer of the Assistance Company</b> .
<b>Emergency Medical Repatriation</b>	transportation to <b>Insured Person's Home Country</b> if deemed medically essential by the <b>Medical Officer of the Assistance Company</b> .
<b>Excess</b>	an amount of money which is deducted from any claim made by each <b>Insured Person</b> under any Section of the Insurance to which such <b>Excess</b> applies.
<b>Heavy Machinery</b>	heavy-duty vehicles, specially designed for executing construction tasks, most frequently ones involving earthwork operations. Also known as heavy machines, heavy trucks, construction equipment, engineering equipment, heavy vehicles, or heavy hydraulics.
<b>Hijack/Hijacking</b>	the unlawful seizure or wrongful exercise of control of an aircraft or other means of transportation in which the <b>Insured Person</b> is travelling.

<b>Home Country</b>	either the country which is the <b>Insured Person's</b> regular place of abode prior to commencement of the <b>Covered Trip</b> which has been declared on the Application Form, or the United Kingdom.
<b>Hospital/ Hospitalisation</b>	any institution which meets fully every one of the following criteria A. Maintains permanent and full time facilities for the care of overnight resident patients and B. Has diagnostic and therapeutic facilities for the surgical and medical diagnosis treatment and care of injured and sick persons by or under the supervision of a staff of <b>Medical Practitioners</b> and C. Continuously provides 24 hours a day nursing service supervised by state registered nurses or by persons with equivalent qualifications and D. Is not other than incidentally an institution which provides full time facilities for: i) mentally ill or mentally handicapped persons; ii) nursing or convalescing; iii) aged persons of seventy (70) years or more; iv) drug addicts; or v) alcoholics.
<b>Illness</b>	a sudden, unexpected and distinct deterioration in the health of the <b>Insured Person</b> from sickness or disease, which first manifests itself during the <b>Period of Insurance</b> , and is certificated by a qualified <b>Medical Practitioner</b> as requiring immediate medical attention.
<b>Immediate Relative</b>	any of the following persons who are under seventy-five (75) years of age for the duration of a <b>Covered Trip</b> : The <b>Insured Person's</b> wife, husband, fiancé(e), mother, father, son or daughter, (both natural or legally adopted), sister or brother, grandparent, grandchild, mother in law, father in law, brother in law or sister in law.
<b>Kidnap/Kidnapping</b>	the illegal taking and holding captive of the <b>Insured Person</b> by a person(s) who then demand a specific form of asset of the <b>Insured Person</b> or a ransom as a condition of their release.
<b>Loss of Eye(s)</b>	shall mean the permanent and total loss of sight which shall be considered as having occurred in both eyes, if the <b>Insured Person's</b> name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist or in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (meaning the sight at 3 feet is what it should be at 60 feet).
<b>Loss of Limb(s)</b>	shall mean permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes permanent total and irrecoverable loss of use of a hand, arm, foot or leg.
<b>Medical Officer of the Assistance Company</b>	an individual (or their authorised representative appointed from time to time) who works for the <b>Assistance Company</b> .
<b>Medical Practitioner</b>	any suitably qualified medical practitioner registered by the General Medical Council in the <b>Insured Person's</b> usual <b>Home Country</b> (or foreign equivalent); or in respect of dental treatment only, a dental practitioner who is registered with the British Dental Association (or foreign equivalent); other than: 1. An <b>Insured Person</b> ; 2. A member of the <b>Immediate Family</b> of the <b>Insured Person</b> ; and 3. An employee of the <b>Insured Person</b> .
<b>Money</b>	shall mean postal and money orders, signed travellers' cheques, travel tickets, other cheques, <b>Cash</b> and charge, bankers or credit cards.
<b>Period of Insurance</b>	the cover dates specified in the Schedule of Insurance.
<b>Permanent Total Disablement</b>	shall mean disablement caused other than by <b>Loss of Eye(s)</b> or <b>Loss of Limb(s)</b> , which prevents the <b>Insured Person</b> from engaging in any and every occupation for fifty-two (52) consecutive weeks and where there is no prospect of recovery.
<b>Portable</b>	capable of being carried in hand luggage or the <b>Insured Person's</b> suitcase.
<b>Pre-Existing Medical Condition</b>	any condition for which <b>You</b> (or any other person not necessarily travelling but upon whom travel depends such as an <b>Immediate Relative</b> ) have ever received treatment (including surgery, tests or investigations by a doctor or a consultant/specialist, or prescribed drugs/medication), except where stated under the "Pre-Existing Medical Conditions that ARE NOT excluded" segment of the Pre-Existing Medical Conditions Section.
<b>Terrorism</b>	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 or reasons including the intention to influence any government and/or to put the public, or any section of the public in fear.
<b>Us/Our/We</b>	Everest Managing Agent Limited, Syndicate 2786.

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<b>Valuables</b>	watches, jewellery and items comprised of precious metals or stones.
<b>War</b>	war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
<b>You/Your/Insured Person</b>	the insured person(s) as shown on the validating Schedule of Insurance.

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## Types of Contract

There are three (3) types of contract. The type of contract that applies to **You** is detailed in the Schedule of Insurance. They are:

### Multi-Covered Trip

This provides cover for a maximum of one hundred and twenty (120) days during the **Period of Insurance**.

A **Covered Trip** shall mean a period of travel up to forty-five (45) consecutive days duration away from **Your Home Country** which takes place entirely during the **Period of Insurance** and within the Geographical Limits specified in the Schedule of Insurance. Such **Covered Trip** shall be deemed to commence from the time **You** leave **Your** home or place of business in **Your Home Country**, whichever is the later, and shall end at the time **You** first return to **Your** home or place of business in **Your Home Country**, whichever is the sooner. A **Covered Trip** which exceeds forty-five (45) days duration shall not be deemed a **Covered Trip**.

### Annual

This provides continuous cover for three hundred and sixty-five (365) consecutive days.

A **Covered Trip** shall mean a period of travel away from **Your Home Country** which commences during the **Period of Insurance** and within the Geographical Limits specified in the Schedule of Insurance. Such **Covered Trip** shall be deemed to commence from the time **You** leave **Your** home or place of business in **Your Home Country**, whichever is the later, and shall end at the time **You** return to **Your** home or place of business in **Your Home Country** or at expiry of the **Period of Insurance**, whichever is the sooner.

### Short-Term

This provides cover for a specific period.

A **Covered Trip** shall mean a period of travel away from **Your Home Country** which takes place entirely during the **Period of Insurance** and within the Geographical Limits specified in the Schedule of Insurance. Such trips shall be deemed to commence from the time **You** leave **Your** home or place of business in **Your Home Country**, whichever is the later, and shall end at the time **You** first return to **Your** home or place of business in **Your Home Country**, whichever is the sooner.

### Already Travelled

This provides cover for a specific period.

A **Covered Trip** shall mean a period of travel away where **You** have already travelled from **Your Home Country** which takes place entirely during the **Period of Insurance** and within the Geographical Limits specified in the Schedule of Insurance. Such trips shall be deemed to commence from the time **We** confirm cover is accepted and shall end at the time **You** first return to **Your** home or place of business in **Your Home Country**, whichever is the sooner.

## Recreational Activities

This policy may not cover **You** when **You** take part in certain sports or activities where there is a high risk of **Bodily Injury**. **You** must check that this policy covers **Your** requirements.

### Activities Automatically Covered

This policy provides automatic cover for **You** whilst participating in the following activities during a **Covered Trip** provided that **You** are not participating in competitions and/or sports tours:

archery, angling, athletics, badminton, banana boating, baseball, basketball, body boarding, bowls, camping, cricket, croquet, cycling (excluding touring and racing), football, golf, gymnastics, handball, hill walking (not involving ropes/guides), hiking, jet skiing (excluding third party liability), jogging, marathon running, motor cycling (up to 200cc), mountain biking (excluding stunts/racing), orienteering, netball, parascending (over water only), pony trekking, kayaking, canoeing or white water rafting up to grade 3 (inland waters only and provided under the control of an officially licensed outdoor pursuits organisation), rambling, racquetball, roller skating, rounders, rowing (inland waters only), safari (provided an organised excursion with a tour operator), scuba diving to a depth of 30 metres (provided **You** hold a recognised diving qualification and are accompanied by a fellow certificated diver), shooting (excluding hunting), snorkelling/skin diving, skate boarding, softball, squash, surfing, swimming, table tennis, ten pin bowling, tennis, trekking (maximum altitude 3,000m), trampolining, volleyball, water polo, water skiing (excluding jumping), yachting, boating or windsurfing in inland or coastal waters (12 mile limit and excluding third party liability).

No other sports or activities will be covered by this policy unless specifically agreed by **Us** and the Schedule of Insurance endorsed accordingly.

### Recreational Activities Extension

**IMPORTANT NOTE: The below activities are only covered if agreed in advance by Us.**

**You** may extend this policy to cover **You** whilst participating in the activities listed below during a **Covered Trip** provided that **You** are not participating in competitions and/or sports tours:

abseiling, alpine skiing (including off piste provided such activity is not undertaken alone and/or against local authoritative warning or advice), American football, ballooning, curling, cycle touring, dry slope skiing, fencing, go karting, hockey, horse riding (excluding hunting/show jumping/eventing), ice skating, ice hockey, judo, lacrosse, martial arts, Nordic skiing, off road driving (excluding third party liability), paintballing, kayaking, canoeing or white water rafting grades 4 & 5 (inland waters only and provided under the control of an officially licensed outdoor pursuits organisation), rugby, ski bobbing/ski doo, snow boarding, weight lifting, wrestling.

Cover under this Extension will be operative if agreed in advance by **Us** and the Schedule of Insurance endorsed accordingly and any applicable additional premium paid.

No other sports or activities will be covered unless specifically agreed by **Us** and the Schedule of Insurance endorsed accordingly.

# Coverage Sections

## Section One Emergency Medical and Dental Expenses

What is covered?	What is not covered?
<p><b>(a) Emergency Medical Expenses</b></p> <p><b>Emergency Medical Expenses</b> incurred during a <b>Covered Trip</b> which cannot be reasonably delayed until the <b>Insured Person</b> returns to their <b>Home Country</b>, including costs of <b>Emergency Medical Evacuation</b> and <b>Emergency Medical Repatriation</b> in the event that the <b>Insured Person</b> sustains <b>Bodily Injury</b> or suffers from an <b>Acute</b> condition during the <b>Covered Trip</b>.</p> <p>If, after consultation with the local treating doctor, the <b>Medical Officer of the Assistance Company</b> deems it necessary, then the <b>Assistance Company</b> will make the appropriate arrangements for <b>You</b> to be treated at the <b>Hospital</b> or clinic which the <b>Assistance Company</b> decides is most suitable having regard to the treatment required.</p> <p>Should it be deemed medically essential by the <b>Medical Officer of the Assistance Company</b>, <b>You</b> will be transported at the <b>Medical Officer of the Assistance Company's</b> sole discretion to a country with adequate facilities or <b>Your Home Country</b>. All expenses will be covered up to the sum insured stated in the Schedule of Sums Insured for <b>Emergency Medical Expenses, Emergency Medical Repatriation, Emergency Medical Evacuation</b> and travel expenses.</p> <p><b>(b) Emergency Dental Expenses (not covered in Home Country)</b></p> <p>Up to the sum insured stated in the Schedule of Sums Insured for emergency dental expenses incurred during a <b>Covered Trip</b> in respect of emergency dental treatment for the immediate relief of pain only to sound and natural teeth. No cover is available for cosmetic treatment or any treatment which could reasonably be delayed until the <b>Insured Person</b> returns to their <b>Home Country</b>.</p> <p><b>(c) Emergency Medical Treatment in the Home Country</b></p> <p>This section is only available if <b>You</b> have Annual cover for which the <b>Covered Trip</b> is still in force and <b>You</b> have returned to <b>Your Home Country</b> where there is no National Health Service or the equivalent available.</p> <p>i) <b>You</b> will be covered for the cost of <b>Emergency Medical Expenses</b>, up to the sum insured stated in the Schedule of Sums Insured for <b>Emergency Medical Expenses</b> in <b>Your Home Country</b>, incurred by <b>You</b> in respect of an <b>Acute</b> condition which first manifests itself whilst <b>You</b> are outside of <b>Your Home Country</b>. The <b>Medical Officer of the Assistance Company</b> must deem this necessary, after consultation with the local treating doctor. This section excludes costs incurred more than three (3) months after return</p>	<p>In addition to the General Exclusions set out later in this Policy this Section 1 will not meet any costs or pay any amount arising out of, based upon or attributable to the following:</p> <ol style="list-style-type: none"> <li>1. The provision of prophylaxis or vaccinations or for any subsequent treatment that may be necessary due to them not having been administered before the journey commenced.</li> <li>2. Treatment provided after twelve (12) months from the date <b>You</b> sustained <b>Bodily Injury</b> or were diagnosed with an <b>Acute</b> condition.</li> <li>3. Any expenses incurred after the date and time <b>You</b> refuse <b>Emergency Medical Evacuation</b> or <b>Emergency Medical Repatriation</b> as per <b>Our</b> instructions.</li> <li>4. Any expenses arising from failure to follow the advice of the <b>Assistance Company</b> or the <b>Medical Officer of the Assistance Company</b>.</li> <li>5. Blood supplies in respect of existing blood disorders existing at the time of booking or commencing a <b>Covered Trip</b>, whichever is the later.</li> <li>6. Expenses incurred in respect of any child who has been born outside the <b>Insured Person's Home Country</b> during a <b>Covered Trip</b> unless such child has been declared to and accepted under this policy by <b>Us</b>.</li> <li>7. Routine dental and optical treatment, or the provision of dentures, spectacles, lenses or contact lenses.</li> <li>8. Any treatment from a chiropractor, physiotherapist or any other source of alternative medicine, unless this has been recommended by the treating doctor and then authorised by the <b>Medical Officer of the Assistance Company</b>.</li> <li>9. The cost of continuing regular medication for any condition for which medical advice, or treatment is being followed at the time of booking or commencing a <b>Covered Trip</b>, whichever is the later.</li> <li>10. Any expense recoverable under any reciprocal health arrangement, national health scheme or any other insurance policy.</li> <li>11. Routine medical examinations including vaccinations, the issue of medical certificates and attestations and examinations as to the suitability for employment or travel. Eye and ear examinations including the cost of spectacles, contact lenses and hearing aids.</li> <li>12. Treatment or expenses incurred in the <b>Insured Person's Home Country</b> unless incurred in accordance with sub section (c) of Section 1.</li> <li>13. Artificial devices such as hearing aids, limbs and the like.</li> <li>14. Expenses for routine medical examinations, check-ups, tests, or scans unless they relate to the diagnosis and/or treatment of an <b>Acute</b> condition.</li> <li>15. Body piercing or any claim arising from the process</li> </ol>

to **Your Home Country**.

or

- ii) In the event that **You** are repatriated to **Your Home Country**, this having been deemed medically necessary by the **Medical Officer of the Assistance Company**, **You** will be covered for the cost of **Emergency Medical Expenses** which are incurred as a continuation of treatment for the **Acute** condition which necessitated the **Emergency Medical Repatriation**, up to a maximum of GBP50,000.

**(d) Emergency Travel Expenses**

If following a valid claim for **Emergency Medical Expenses** during a **Covered Trip** it is deemed medically essential by the **Medical Officer of the Assistance Company**, then economy class return air travel and reasonable accommodation and reasonable additional living costs for up to a maximum of two (2) **Immediate Relatives** to travel to **You** from **Your Home Country**, or with, or remain with **You**, will be met up to a maximum of ten (10) days subject to the sum insured stated in the Schedule of Sums Insured.

**(e) Provision of fully screened and tested blood**

**Emergency Medical Expenses** during a **Covered Trip** covered under sub section (a) of Section 1 shall include the cost of sourcing and transporting fully screened and tested blood and resuscitating fluids only where reasonably possible allowing for conditions and time scales, but only if deemed medically necessary by the **Assistance Company** after consultation with the local treating doctor. These will be delivered to the nearest airstrip used by scheduled airlines and from there transported to the place of treatment by the fastest means reasonably available.

If a particular type of blood is not available from the local blood transfusion service, which has been fully screened and tested, where reasonably possible supplies are obtained on an international basis from a leading national blood authority.

**(f) Death of the Insured Person**

All the costs of transporting **Your** mortal remains and personal effects back to **Your Home Country**, or the costs of burial or cremation outside **Your Home Country** and transportation of personal effects back to **Your Home Country** will be met following death during a **Covered Trip**. This is subject to a maximum of GBP9,000 per **Insured Person**.

**(g) Hospital Benefit**

**We** will pay GBP50 for each completed 24-hour period up to GBP1,000 in total should the **Insured Person** suffer **Bodily Injury** or **Illness** during the **Covered Trip** which necessitates in-patient **Hospital** treatment outside the United Kingdom.

of body piercing.

16. Drugs without a doctor's prescription.
17. The amount of **Excess** as shown in the Schedule of Sums Insured table.
18. Claims recoverable under any other insurance or Section of this policy.
19. Claims for **Emergency Medical Repatriation** on the grounds of the fear of contracting Acquired Immune Deficiency Syndrome (AIDS) from medical treatment.
20. AIDS or AIDS Related Complex (ARC) however this syndrome has been acquired or may be named.
21. Any expenses relating from or relating to elective surgery.
- 22.
23. For any routine medical expenses resulting from pregnancy or childbirth.
24. For any medical expenses resulting from pregnancy or childbirth incurred within four weeks of the expected date of childbirth.

## Section Two Travel Expenses

### (a) Cancellation and Curtailment

Cancellation and Curtailment cover is automatically provided from the time the Schedule of Insurance is issued by **Banner**. Therefore, for this Section the phrase “is caused by an **Accident** during a **Covered Trip**” within the **Bodily Injury** definition is updated to “is caused by an **Accident** during the **Period of Insurance**”.

What is covered?	What is not covered?
<p>This policy will reimburse <b>You</b> up to the sum insured stated in the Schedule of Sums Insured for Cancellation and Curtailment for the unused portion of any deposits or charges which are irrecoverable elsewhere or to cover the purchase of new economy class tickets, if the <b>Covered Trip</b> has to be cancelled or curtailed due to an incident which occurs after the date upon which the Schedule of Insurance was issued and prior to the expiry date of the <b>Period of Insurance</b> if such Cancellation or Curtailment is due to:</p> <ol style="list-style-type: none"> <li>1. <b>Your Illness</b> or <b>Accidental Bodily Injury</b>, which must be validated by a qualified <b>Medical Practitioner</b>.</li> <li>2. The serious <b>Illness, Accidental Bodily Injury</b> or death of an <b>Immediate Relative</b> or <b>Close Business Colleague</b> validated by a qualified <b>Medical Practitioner</b>. This is subject to the individual not being seriously or critically ill at the time of the application.</li> <li>3. Compulsory quarantine, jury service, subpoena but not in an expert capacity, <b>Hijacking</b>, or <b>Kidnapping</b>, of an <b>Insured Person</b> or a <b>Close Business Colleague</b>.</li> <li>4. Compulsory quarantine, <b>Hijacking</b>, or <b>Kidnapping</b> of an <b>Immediate Relative</b>.</li> <li>5. The Cancellation or Curtailment of scheduled public transport services as a result of strike, riot or civil commotion.</li> <li>6. The police requiring <b>Your</b> presence following serious damage to <b>Your</b> home caused by fire, flood or storm.</li> <li>7. Foreign Commonwealth &amp; Development Office Evacuation/Repatriation where Government Warnings have advised <b>You</b> must leave the country <b>You</b> are currently visiting during a <b>Covered Trip</b> and this has been confirmed by the Foreign Office in London UK, subject to a maximum of GBP500 per <b>Insured Person</b>.</li> <li>8. Other circumstances which prevent <b>You</b> from making <b>Your Covered Trip</b> as planned and which <b>You</b> can reasonably demonstrate were beyond <b>Your</b> reasonable control and of which <b>You</b> had no prior knowledge.</li> </ol>	<p>In addition to the General Exclusions set out later in this Policy this Section 2(a) will not meet any costs or pay any amount arising out of, based upon or attributable to the following:</p> <ol style="list-style-type: none"> <li>1. Any claim attributable to any condition or set of circumstances known to <b>You</b> at the time of effecting this policy or booking the <b>Covered Trip</b>, whichever is the later, where such condition or set of circumstances could reasonably have been expected to give rise to Cancellation or Curtailment of a <b>Covered Trip</b>.</li> <li>2. Any sum that exceeds <b>Your</b> contractual liability to the travel provider.</li> <li>3. Any claim in respect of <b>Your</b> own failure to apply for <b>Your</b> required passport or visa within a reasonable period of time.</li> <li>4. Any claim in respect of <b>Your</b> disinclination to travel, phobias, anxiety or personal financial circumstances (other than redundancy after the issue date of the validating Schedule of Insurance provided <b>You</b> had no prior knowledge).</li> <li>5. Any claim in respect of the death of any pets or animals.</li> <li>6. Any claim in respect of any unlawful or criminal proceedings of anyone on whom the travel plans depend, other than attendance as a witness at a court of law.</li> <li>7. Any claim arising from <b>Your</b> loss of enjoyment of the <b>Covered Trip</b> however caused.</li> <li>8. Any claim in respect of financial failure of a carrier or service provider.</li> <li>9. Any claim for any loss, damage, liability, cost or expense arising directly or indirectly out of a <b>Cyber Act</b> or <b>Cyber Incident</b>.</li> <li>10. The amount of <b>Excess</b> as shown in the Schedule of Sums Insured table.</li> <li>11. Withdrawal from service temporarily or permanently of any means of transport on the orders or recommendation of any port authority or the Civil Aviation Authority or any similar body in any country.</li> <li>12. The same costs will not be reimbursed to <b>You</b> under both Section 2(a) and 2(b)</li> <li>13. The serious <b>Illness, Accidental Bodily Injury</b> or death of an <b>Immediate Relative</b> or <b>Close Business Colleague</b> who is either:             <ol style="list-style-type: none"> <li>a) seventy-five (75) years old or more at the time of booking or is expected to be aged seventy-five (75) years old or more at any time during the planned <b>Covered Trip</b>; or</li> <li>b) seriously or critically ill at the time of effecting this policy or booking the <b>Covered Trip</b>, whichever is the later.</li> </ol> </li> <li>14. Any claim in any way caused by or resulting from any of the following             <ol style="list-style-type: none"> <li>a) Coronavirus disease (COVID-19);</li> <li>b) any mutation or variation of COVID-19;</li> </ol> </li> </ol>

	<ul style="list-style-type: none"> <li>c) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);</li> <li>d) any mutation or variation of SARS-CoV-2;</li> <li>e) any epidemic, pandemic or mass outbreak of infectious disease;</li> <li>f) any fear or threat of a), b), c), d) or e) above (whether actual or perceived).</li> </ul>
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## (b) Travel Delay

What is covered?	What is not covered?
<p>This policy provides cover should the aircraft, sea vessel, coach or train on which <b>You</b> are booked to travel during a <b>Covered Trip</b> be delayed as a result of strike, locked out workers, industrial action, riot or civil commotion, bomb scare, criminal act, hijack, fire, avalanche, landslide, earthquake, flood, adverse weather conditions or <b>Accident</b> to or mechanical breakdown of such passenger transport.</p> <p><b>Our liability is limited to:</b></p> <ul style="list-style-type: none"> <li>(i) GBP20 for the first completed 12-hour period of delay, and</li> <li>(ii) GBP10 for each subsequent completed 12-hour period of delay, up to a maximum of GBP120 in total.</li> </ul> <p>In the event of delay of at least twenty-four (24) hours due to the contingencies specified above and including volcanic ash, <b>We</b> will pay up to the sum insured noted in the Schedule of Sums Insured for <b>Cancellation and Curtailment</b> for each <b>Insured Person</b> for any irrecoverable payments paid or contracted to be paid in respect of travel and accommodation in the event of the Cancellation of the <b>Covered Trip</b>.</p>	<p>In addition to the General Exclusions set out later in this Policy this Section 2(b) will not meet any costs or pay any amount arising out of, based upon or attributable to the following:</p> <ol style="list-style-type: none"> <li>1. Any claim attributable to any condition or set of circumstances that were known or might reasonably have been expected to be known to <b>You</b> at the time of effecting this policy or booking the <b>Covered Trip</b>, whichever is the later, where such condition or set of circumstances could reasonably have been expected to give rise to a claim under this section.</li> <li>2. Any claim arising directly or indirectly out of <b>Your</b> failure to check-in according to the itinerary supplied to <b>You</b>.</li> <li>3. Any delay of less than twelve (12) hours.</li> <li>4. If the delay is due to the withdrawal from service temporarily or permanently of any aircraft or ship, on the orders or recommendation of any Civil Aviation or Port Authority or any other similar body in any country.</li> <li>5. If travel tickets are purchased after notice had been given about a possible strike or industrial action, which subsequently causes the <b>Covered Trip</b> to be cancelled or curtailed.</li> <li>6. The same costs will not be reimbursed to <b>You</b> under both Section 2(a) and 2(b).</li> </ol>

### Conditions under Section 2(b)

In addition to the General Conditions set out later in this Policy, the following conditions apply to this Section:

1. **We** shall only be liable under this Section 2(b) if **You** have obtained written confirmation from the carrier(s), or their agent(s) stating the actual date and time of departure and the reasons for delay.
2. For the purposes of claims payment, the period of delay shall be taken as commencing at the scheduled departure time of the conveyance as specified in the booking confirmation supplied to **You**.

## (c) Journey Continuation

What is covered?	What is not covered?
<p><b>We</b> will pay the costs up to GBP1,500 for reasonable additional travel and accommodation expenses incurred in meeting a pre-booked travel connection or reaching pre-booked accommodation, if at commencement of the <b>Covered Trip</b>, an <b>Insured Person</b> misses a pre-booked air, sea, coach or rail journey through any of the following contingencies directly affecting the means of transport in which an <b>Insured Person</b> is travelling or intending to travel:</p> <ul style="list-style-type: none"> <li>(i) if travel is by non-scheduled transport, interruption caused by strike, locked out workers, industrial action, riot, or civil commotion, bomb scare, criminal act, hijack, fire, avalanche, landslide, earthquake, flood, or <b>Accident</b> to or mechanical breakdown of such non-scheduled transport.</li> </ul>	<p>In addition to the General Exclusions set out later in this Policy this Section 2(c) will not meet any costs or pay any amount arising out of, based upon or attributable to the following:</p> <ol style="list-style-type: none"> <li>1. Any claim arising out of any of the contingencies specified above, if such contingencies had already started or been forecast before this policy was effected.</li> <li>2. Any claim in respect of financial failure of a carrier or service provider.</li> <li>3. The amount of <b>Excess</b> as shown in the Schedule of Sums Insured table.</li> </ol>

(ii) if travel is by scheduled public transport, the contingencies specified in (i) above and also adverse weather conditions.	
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**Conditions under Section 2(c)**

In addition to the General Conditions set out later in this Policy, the following conditions apply to this Section:

1. In the selection of the route, means of travel and time of departure, the **Insured Person** shall do all things reasonable and practical to minimise the possibility of late arrival at the departure point.
2. **We** shall only be liable for claims attributable to mechanical breakdown of non-scheduled transport if the **Insured Person** has obtained a garage or motoring organisation report confirming the date, time and cause of such breakdown.

**Section Three  
Personal Accident**

What is covered?	What is not covered?
<p><b>We</b> shall pay the sum insured stated in the <b>Schedule of Sums Insured</b> if during the course of a <b>Covered Trip You</b> sustain <b>Bodily Injury</b> which results in <b>Your Accidental</b> death or disablement.</p>	<p>In addition to the General Exclusions set out later in this Policy this Section 3 will not meet any costs or pay any amount arising out of, based upon or attributable to the following:</p> <p><b>Bodily Injury</b> directly or indirectly consequent upon:</p> <ol style="list-style-type: none"> <li>1. <b>You</b> suffering from sickness or disease not caused by an <b>Accident</b>.</li> <li>2. <b>You</b> engaging in aviation, except as a passenger on a commercial flight.</li> <li>3. Any extreme sporting or leisure activities involving physical contact or a significant risk of <b>Bodily Injury</b> other than Recreational Activities automatically covered or by the Recreational Activities Extension (if applicable) under this policy.</li> </ol>

**Conditions under Section 3**

In addition to the General Conditions set out later in this Policy, the following conditions apply to this Section:

1. If the **Insured Person** disappears during the **Period of Insurance** and the **Insured Person's** body is not found within ninety (90) days after such disappearance, and sufficient evidence is produced satisfactory to **Us** that leads **Us** inevitably to the conclusion that the **Insured Person** sustained **Accidental Bodily Injury** and that such **Bodily Injury** caused the **Insured Person's** death, **We** shall forthwith pay the death benefit under this Section provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to **Us** if the **Insured Person** is subsequently found to be living.
2. If **You** are under the age of eighteen (18), the benefit under this Section will be limited to GBP5,000.
3. Only one (1) payment will be made in respect of one **Accident**.

## Section Four Personal Liability

What is covered?	What is not covered?
<p>This policy provides cover for damages up to the sum insured stated in the Schedule of Sums Insured for which <b>You</b> become legally liable arising from:</p> <ol style="list-style-type: none"> <li><b>Accidental Bodily Injury</b>, death or <b>Illness</b> caused to any person who is not an <b>Immediate Relative</b> or <b>Close Business Colleague</b> or</li> <li><b>Accidental</b> loss of or damage to material property other than that which belongs to or is occupied by <b>You</b>, an <b>Immediate Relative</b> or a <b>Close Business Colleague</b></li> </ol> <p>occurring during a <b>Covered Trip</b>.</p>	<p>In addition to the General Exclusions set out later in this Policy this Section 4 will not meet any costs or pay any amount arising out of, based upon or attributable to the following:</p> <ol style="list-style-type: none"> <li>The ownership or occupation of land or buildings or property held in trust.</li> <li>The ownership, possession or use of firearms (other than sporting guns) or any other explosive devices or offensive weapons.</li> <li>Mechanically powered vehicles or anything attached to them.</li> <li>Craft intended to travel through air or space.</li> <li>Hovercraft, watercraft (other than rowing boats, punts or canoes).</li> <li>Animals (other than domestic animals).</li> <li>The carrying out of any business, profession or trade.</li> <li>Racing of any kind.</li> <li>A contract or agreement entered into by the <b>Insured Person</b>.</li> <li>Damage to property that <b>You</b> rent or own.</li> <li>Any event or loss which is covered under another insurance policy.</li> <li>Any event or loss caused by an unlawful act or omission by <b>You</b>.</li> <li>The amount of <b>Excess</b> as shown in the Schedule of Sums Insured table.</li> </ol>

### Conditions under Section 4

In addition to the General Conditions set out later in this Policy, the following conditions apply to this Section:

- You** must not make any admission of liability whatsoever, or make any arrangements, offer or promise of payment without **Our** written consent.
- We** shall be entitled, if so desired, to take over and conduct, in **Your** name, a defence of any claim or to prosecute in **Your** name for **Your** own benefit any claims for indemnity or damages or otherwise against any third party, and have discretion in the conduct of any negotiations or proceedings or the settlement of any claim. **You** shall, whenever possible, give all such information and assistance as **We** may require.

## Section Five Personal Property

### (a) Personal Baggage

What is covered?	What is not covered?
<p>This policy provides:</p> <ol style="list-style-type: none"> <li>Cover up to the sum insured stated in the Schedule of Sums Insured (and sublimited below) for personal baggage for the loss of, theft of or <b>Accidental</b> damage to all <b>Portable</b> goods (other than <b>Money</b> or <b>Cash</b>) belonging to <b>You</b> or for which <b>You</b> are responsible arising from an incident which occurs during a <b>Covered Trip</b>. <b>Our</b> liability for loss or <b>Accidental</b> damage is sublimited to the maximum values as follows: <ol style="list-style-type: none"> <li>Airline tickets – GBP 1,500 in total</li> <li><b>Valuables</b> – GBP 500 in total</li> </ol> </li> </ol>	<p>In addition to the General Exclusions set out later in this Policy this Section 5(a) will not meet any costs or pay any amount arising out of, based upon or attributable to the following:</p> <ol style="list-style-type: none"> <li>Household or non-<b>Portable</b> items.</li> <li>In respect of mobile telephones, the loss of, theft of or <b>Accidental</b> damage to mobile phone accessories and any related costs.</li> <li>Loss of, theft of or damage to contact, corneal or micro- corneal lenses.</li> <li>Pedal cycles and their accessories.</li> <li>Sports equipment whilst in use.</li> <li>In respect of musical instruments, loss of tone,</li> </ol>

<p>C) Any one (1) single item, pair, set or collection – GBP 300 in total</p> <p>D) Prescription spectacles/sunglasses – GBP 250 in total</p> <p>E) Non-prescription spectacles/sunglasses – GBP 100 in total</p> <p>F) Mobile telephones - GBP 150 in total</p> <p>2. Cover for reasonable additional travel and accommodation costs incurred to obtain a replacement passport or driving license up to the sum of GBP250 if lost, stolen or <b>Accidentally</b> damaged during a <b>Covered Trip</b>.</p> <p>3. Cover for reasonable expenses incurred in the purchase of <b>essential</b> replacement clothing and toiletries, up to the sum of GBP200, if after a continuous period of twenty-four (24) hours or more <b>Your</b> personal baggage which belongs to <b>You</b> or for which <b>You</b> are responsible during a <b>Covered Trip</b> remains lost, stolen or temporarily mislaid. If the personal baggage is deemed irretrievably lost or stolen after a period of fourteen (14) days, the amount claimed for essentials will be deducted from the total claim made for the loss.</p>	<p>scratching, denting or breakage of strings, reeds or drumheads.</p> <p>7. Personal baggage in <b>Your Home Country</b>.</p> <p>8. Loss or damage by:</p> <p>i) moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration.</p> <p>ii) mechanical and/ or electrical breakdown, failure or malfunction, faulty or defective design or materials, inherent vice or latent defect.</p> <p>iii) any process of cleaning or drying, restoring, repairing or alteration.</p> <p>iv) any form of electrical power surge.</p> <p>9. Any loss or theft not reported to either the police or appropriate authorities within 48 hours of discovery and a report obtained.</p> <p>10. Any loss due to confiscation or detention by Customs or any other similar authority.</p> <p>11. Loss or theft from unattended vehicles unless items were in a locked boot or luggage compartment and there is evidence of forced entry to the vehicle.</p> <p>12. <b>Valuables</b> not kept in hand luggage whilst in transit.</p> <p>13. Any loss, theft or damage more specifically insured.</p> <p>14. Any claim in any way caused or contributed to by the failure of, or the fear of failure of, or the inability of any equipment or any computer program to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date.</p> <p>15. Any loss, theft or damage of fragile articles (e.g. glass or china) unless caused by fire or by an <b>Accident</b> to the aeroplane, ship or vehicle in which they are being carried.</p> <p>16. Mobility aids.</p> <p>17. Any loss, theft or damage whilst in the custody of an airline or other carrier unless <b>You</b> report it immediately upon discovery to the carrier and obtain a written report. In the case of an airline <b>You</b> will need a Property Irregularity Report (PIR).</p> <p>18. The amount of <b>Excess</b> as shown in the Schedule of Sums Insured table.</p> <p>19. Loss of, theft of or damage to hired equipment.</p>
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### Conditions under Section 5

In addition to the General Conditions set out later in this Policy, the following conditions apply to this Section:

1. **You** must at all times take reasonable safety precautions in respect of **Your** property. Failure to demonstrate compliance will invalidate any claims made.
2. In the event of a claim for loss, theft or damage **We** shall be entitled to:
  - i) require the provision of the original purchase receipt before considering the claim.
  - ii) take and keep possession of the property and to deal with salvage in a reasonable manner.
  - iii) reimburse, repair or replace any personal property for which liability is admitted at **Our** discretion.
3. If the property was less than two (2) years old when it was damaged, lost or stolen then **We** will pay the cost of replacing the item as new subject to the replacement being similar both in model and price to the original item claimed and the original purchase receipt being provided. If the property was older than two (2) years when it was damaged, lost or stolen then the cost of replacement, subject to a deduction to reflect normal wear and tear and depreciation, will be met. As a guideline **We** will deduct between twenty-five (25) and seventy-five (75) percent dependent on the type and age of the items damaged, lost or stolen, calculated at **Our** discretion.

### (b) Money and Cash

What is covered?	What is not covered?
Cover is provided in respect of the loss or theft of <b>Money</b> or <b>Cash</b> up to the Sum Insured shown in the Schedule of Sums Insured for <b>Money</b> and <b>Cash</b> arising from an incident which occurs during a <b>Covered Trip</b> .	In addition to the General Exclusions set out later in this Policy this Section 5(b) will not meet any costs or pay any amount arising out of, based upon or attributable to the following:

<p>The above is extended to include cover for <b>Money</b> held for the purposes of the <b>Covered Trip</b> collected from a bank up to a maximum of seventy-two (72) hours prior to the commencement of the <b>Covered Trip</b>.</p>	<ol style="list-style-type: none"> <li>1. Any amount in <b>Excess</b> of GBP500 in respect of <b>Cash</b>.</li> <li>2. Any loss due to errors or omission during any monetary transaction.</li> <li>3. Any loss or theft not reported to the police or appropriate authorities within 48 hours of discovery and a report obtained.</li> <li>4. Any loss due to confiscation or detention by Customs or any other similar authority.</li> <li>5. Any loss due to the devaluation of any currency.</li> <li>6. Any loss or theft more specifically insured.</li> <li>7. Any claim arising from the fraudulent use of credit cards, charge cards or banker's cards, if <b>You</b> have not reported the loss or theft of the card to the issuing bank or company immediately upon discovery, and have not complied with the terms and conditions under which the card was issued. <b>Our</b> liability shall be limited to any loss or theft not covered by any guarantee given by the issuing bank or company to <b>You</b>.</li> <li>8. The amount of <b>Excess</b> as shown in the Schedule of Sums Insured.</li> <li>9. Loss or theft from unattended vehicles.</li> </ol>
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### Conditions under Section 5

In addition to the General Conditions set out later in this Policy, the following conditions apply to this Section:

1. **You** must at all times take reasonable safety precautions in respect of **Your Money** and **Cash**. Failure to demonstrate compliance will invalidate any claims made.

## Section Six Business Equipment

**IMPORTANT:** This Section is included as standard with Short Term & Multi-Covered Trip cover. For Annual and Already Travelled cover this can be included as an optional extra.

What is covered?	What is not covered?
<p>The loss of, theft of or <b>Accidental</b> damage to any item of <b>Business Equipment</b> up to the sum insured stated in the <b>Schedule of Sums Insured</b> arising from an incident which occurs during the <b>Covered Trip</b>.</p>	<p>In addition to the General Exclusions set out later in this Policy this Section 6 will not meet any costs or pay any amount arising out of, based upon or attributable to the following:</p> <ol style="list-style-type: none"> <li>1. Mobile telephones and their accessories and any related costs.</li> <li>2. The malfunction of any equipment.</li> <li>3. Loss or damage by: <ol style="list-style-type: none"> <li>i) moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration</li> <li>ii) mechanical and/ or electrical breakdown, failure or malfunction, faulty or defective design or materials, inherent vice or latent defect.</li> <li>iii) any process of cleaning or drying, restoring, repairing or alteration.</li> <li>iv) damage caused by any form of electrical power surge.</li> </ol> </li> <li>4. Any loss or theft not reported to either the police or appropriate authorities within forty-eight (48) hours of discovery and a report obtained.</li> <li>5. Any loss due to confiscation or detention by Customs or any other similar authority.</li> <li>6. Any loss, theft or damage whilst in the custody of an airline or other carrier unless <b>You</b> report it immediately upon discovery to the carrier and obtain a written report. In the case of an airline <b>You</b> will need a Property Irregularity Report (PIR).</li> <li>7. The amount of <b>Excess</b> as shown in the Schedule of</li> </ol>

	<p>Sums Insured.</p> <p>8. Loss of theft from unattended vehicles unless items were in a locked boot or luggage compartment and there is evidence of forced entry to the vehicle. In respect of such loss or theft <b>Our</b> liability is limited to GBP750 in total.</p> <p>9. Any loss, theft or damage more specifically insured.</p>
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### Conditions under Section 6

In addition to the General Conditions set out later in this Policy, the following conditions apply to this Section:

1. **You** must at all times take reasonable safety precautions in respect of **Your** property. Failure to demonstrate compliance will invalidate any claims made.

## Section Seven Hijack

What is covered?	What is not covered?
<p>In the event of the means of transportation being subjected to <b>Hijack</b> during a <b>Covered Trip</b> and the <b>Insured Person</b> being detained as a result of such <b>Hijack</b> for a period in excess of twenty-four (24) hours, <b>We</b> will pay an amount of GBP50 for each 24-hour day of detention up to the amount shown in the Schedule of Sums Insured for <b>Hijack</b>. This will be payable for a maximum of fifty-two (52) weeks, or until <b>You</b> return to <b>Your Home Country</b>, whichever is the earlier and should this go beyond the <b>Period of Insurance</b> it will be extended for this Section.</p>	<p>This Section 7 does not have any specific exclusions.</p>

# General Exclusions applicable to all Sections

## What is not covered?

In addition to the specific exclusions which apply to certain Sections, **We** shall not be liable for:

1. Travel to any country or with any persons in breach of General Condition 9 regarding sanctions;
2. Travel to any country where the Foreign Commonwealth & Development Office advises or has advised against all or all but essential travel to such country on [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice) on or before the date of **Your** travel.
3. Failure on **Your** part to follow any suggestions or recommendations made by any government or other official authority including the Foreign, Commonwealth & Development Office during the **Period of Insurance**.
4. Any death, disablement, loss or expense arising from or relating to:
  - i) any **Pre-Existing Medical Condition** that is not agreed and accepted in writing by **Us**.
  - ii) a **Covered Trip** that is undertaken against the advice of a qualified **Medical Practitioner** or with the intention of obtaining medical treatment.
  - iii) any **Insured Person** who is seventy-five (75) years old or more at the commencement of the **Period of Insurance**, unless agreed by **Us** in writing.
  - iv) any condition that is or becomes **Chronic** unless declared to and accepted by **Us** in writing.
  - v) any persons who have received a terminal prognosis.
  - vi) cover provided by any other insurance policy, national health scheme or reciprocal health agreement.
  - vii) claims where medical or other suitable evidence is not provided to support the claim.
  - viii) the failure to take reasonable precautions or preventative treatment or prophylaxis.
  - ix) the **Insured Person** being under the influence of alcohol, non-prescribed drugs or solvent abuse.
  - x) willful self-injury, suicide, attempted suicide, deliberate exposure to exceptional danger (except in an attempt to save human life) or participation in any illegal occupation or criminal act. This exclusion does not apply under Section 2a Cancellation and Curtailment bullet point "2" for suicide only, meaning that the suicide of an **Immediate relative** or **Close Business Colleague** would be covered under bullet point "2".
  - xi) any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder including stress, anxiety and/or depression.
5. Any death, disablement, loss or expense arising from or relating to:
  - i) any activities listed in the Recreational Activities Extension (unless the Schedule of Insurance is endorsed to include such activities).
  - ii) acrobatics; aviation other than travelling by air as a passenger; base jumping; bouldering; boxing; bungee jumping; canyoning; caving; free climbing; gliding; hang gliding; heli skiing; hunting; microlighting; mountaineering or rock climbing normally involving the use of ropes or guides; motor sports; parachuting; paragliding; paramotoring; parapenting; polo; potholing; ski flying; ski jumping; ski mountaineering; ski racing; ski randonee; ski stunting/acrobatics; sky diving; all forms of racing other than on foot; white water rafting in excess of Grade 5; any form of operational duties as a member of the armed forces; professional sports; professional entertaining; sports tours or competitions; any other sport or activity not listed above which involves physical contact or a significant risk of **Bodily Injury** (except when stated in the Schedule of Insurance as being included).
  - iii) driving or riding any vehicle, motor cycles or motor scooters where the **Insured Person**:
    - a) is found to have been driving at the time of the **Accident** with a level of alcohol in his blood above that permitted under prevailing legislation, or
    - b) was not wearing a safety crash helmet, or
    - c) did not hold a current UK driving license or foreign equivalent and/or was unqualified to drive such motorcycle.
  - iv) manual work involving the use of **Heavy Machinery**.
6. Any loss of or damage, directly or indirectly resulting from or attributable to **War** unless whilst airborne or waterborne.
7. Loss, damage, death, disablement or expenses directly or indirectly occasioned by, happening through or in consequence of:
  - i) Any claim(s) in any way caused or contributed to by an act of **Terrorism** involving the threat thereof of any nuclear weapon or device or chemical or biological agent.
  - ii) Travel to the following countries unless such trips are declared to and accepted in writing by **Us** prior to commencement and an additional premium paid: Afghanistan, Belarus, Chechnya, Central Africa Republic, Cuba, Democratic Republic of Congo, Iran, Iraq, Israel/Palestine (West Bank, Gaza Strip and Occupied Territories), Lebanon, Libya, Myanmar, Nigeria, North Korea, Russia, Somalia, South Sudan, Sudan, Syria, Ukraine + Crimea /Sevastopol, Donetsk, Luhansk, Kherson, Zaporizhia & Mykolayiv Oblasts, Venezuela and Yemen.
8. Death, disablement, loss or destruction to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused or contributed to by or arising from:
  - i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or
  - ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

## General Conditions applicable to all Sections

In addition to the specific conditions which apply to certain Sections, the following General Conditions apply:

1. Any word or expression to which specific meaning has been attached shall bear such meaning wherever it appears in this policy. The Schedule of Sums Insured, Definitions, What is Covered, What is not Covered, General Exclusions, General Conditions, Claims Procedure and any endorsements/appendices incorporated herein are part of this policy and shall be read as one contract.
2. The liability of **Us** to make any payment under this policy shall be conditional on the observance by **You** of the terms, conditions and any endorsements of the Insurance.
3. No sum payable under the Insurance shall carry interest.
4. On the happening of any occurrence likely to give rise to a claim under this policy, **You** shall notify **Us** in accordance with the Claims Procedure as soon as reasonably possible and in any event within ninety (90) days of the date of the occurrence, after which date the claim will be invalidated. **You** shall at **Your** expense furnish to **Us** any certificates, information and evidence that may from time to time be required by **Us** and in the form prescribed by **Us**. **We** shall be allowed, at **Our** own expense and upon reasonable notice, to have a medical examination of the **Insured Person**.
5. Unless specifically agreed to the contrary this policy shall be exclusively subject to English Law and the English Courts shall have jurisdiction in any dispute arising.
6. In the event of any one (1) occurrence giving rise to claims under more than one section of this Certificate which have a monetary **Excess**, only one monetary **Excess** of GBP50 each **Insured Person** shall be deducted from the total amount of the claim (excluding **Business Equipment – Excess** GBP100).
7. No endorsement or amendment to this policy shall override the Exclusions applicable to Section 4, Personal Liability unless such endorsement or amendment is expressly stated as doing so.
8. The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this Contract of Insurance. Only **Us** and the **Insured Person** can enforce the terms of this policy. No other party may benefit from this policy as of right. The policy may be varied or cancelled without the consent of any third party.
9. **We** shall not be deemed to provide cover and nor shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
10. **You** shall co-operate with **Us** in the review of a claim and provide **Us** and **Our** designated representatives with all information, documentation and medical information **We** may require as may be necessary for the purpose of reviewing the claim and **You** shall provide upon **Our** request all authorisations necessary to obtain **Your** medical records that **We** may require as may be necessary for the purpose of reviewing the claim.
11. In no case shall **Our** liability in respect of any claim by **You** exceed the largest sum insured stated in the Schedule of Sums Insured to be read in conjunction with **Your** Schedule of Insurance.
12. This policy is not subject to, and does not provide certain of the insurance benefits required by, the United States' Patient Protection and Affordable Care Act ("ACA"). This policy does not provide, and Insurers do not intend to provide, minimum essential coverage under ACA. In no event will benefits be provided in excess of those specified in the contract documents. This policy is not subject to guaranteed issuance or renewability other than as specified in the policy. ACA requires certain US citizens and US residents to obtain ACA compliant health insurance coverage. In some circumstances penalties may be imposed on persons who do not maintain ACA-compliant coverage. **You** should consult **Your** attorney or tax professional to determine if ACA's requirements are applicable to **You**.
13. Except for Section Two Travel Expenses **We** will pay for any otherwise covered loss, damage, liability, cost or expense caused by a **Cyber Act** or **Cyber Incident**, subject always to the policy's full terms, conditions, limitations and exclusions.