



travel policy

BRIT

Introduction

Thank you for choosing Brit Private Client to protect you and your family wherever you are in the world. At Brit, we understand that travel is invaluable when it comes to expanding your horizons. That's why our comprehensive Travel Policy provides flexible worldwide cover.

This policy booklet explains what you're covered for so please take the time to read it thoroughly. Should you have any questions or concerns please don't hesitate to contact Brit or the Insurance Broker who arranged cover on your behalf.

Tara Parchment
Head of Brit Private Client

helplines

Assistance Contacts	Telephone	Opening Times
General Claims	Calling from inside the UK 0345 646 0601 Calling from outside the UK +44 203 657 0832	Mon - Fri 8am - 8pm Sat 8am - 4pm Sun & Bank Holidays - Closed
Emergency Medical Assistance Helpline	Calling from inside the UK 0345 646 0601 Calling from outside the UK +44 203 657 0832	(24 hours a day, 365 days a year)
Medical Screening Service	+44 (0) 330 660 0729	(Mon - Fri 09:00 - 17:30)

Other Assistance Contacts	Telephone	Website
Foreign, Commonwealth & Development Office	+44 (0) 20 7008 5000	www.gov.uk/fcdo
Global Health Insurance Card (GHIC)	+44 (0) 300 330 1350	www.ghic.org.uk
Department of Health - Advice for Travellers	+44 (0) 20 7210 4850	www.dh.gov.uk/travellers
Medicare Australia	+61-132-011	www.servicesaustralia.gov.au

summary of cover

The following table provides an overview of the Brit Private Client Travel Policy - where and how long **you** can be covered for, the amount of protection provided and the applicable excess. **Your** policy automatically includes 360 Assistance Service and Stranded Passenger Service, which is detailed on page 22 of cover.

	Product description	Annual multi trip	Excess Applicable
	Max trip duration / max age	90 Days up to 75 Years Old	
	Dependent children age limit	Permanently residing at the correspondence address, under 25 years of age, unmarried and in full time education in the United Kingdom or The Channel Islands.	
	360 Assistance Service	Included	
Section 1	Cancellation	£15,000	£500
Section 2	Curtailment	£15,000	£500
Section 3	Emergency medical expenses Emergency dental treatment Funeral expenses abroad Search and rescue UK expenses	£10 million £2,500 £2,000 Up to £50,000 £10,000	£500
Section 4	Hospital benefit	£100/24 hrs. £800 max	None applicable
Section 5	Personal accident and permanent total disablement Death benefit	£50,000 £10,000	None applicable
Section 6	Delayed baggage (after 12 hrs)	£500/12 hr, £1,000 Max	None applicable
Section 7	Loss of passport, driving licence and visa	Up to £2,000	None applicable
Section 8	Travel disruption Travel delay Additional travel and accommodation Trip abandonment (after 24 hrs) Kennel and cattery fees	Included £100/12 hrs. £800 max £1,000 Up to cancellation limit £50/24 hrs. £500 max	None applicable None applicable £500 None applicable
Section 9	Missed departure / missed connection	£3,000	£500
Section 10	SmartDelay Plus	Access to Airport Lounge or £25 if lounge unavailable	None applicable
Section 11	Uninhabitable accommodation	£1,000	None applicable
Section 12	Business travel / work abroad Manual work Replacement personnel Samples and documents Conference Fees	Included Included £1,000 £1,000 £500	None applicable
Section 13	Restricted or Excluded Sports and Activities	Applied	None applicable

summary of cover

Section 14	Winter sports extension Winter sports equipment Replacement equipment hire Winter sports pack Piste closure	Included £1,000 £500 £500 £500	None applicable
Section 15	European collision damage excess waiver Accidental damage excess reimbursement Rental car key cover	Included £1,500 £500	None applicable
Section 16	Political unrest and natural catastrophe expenses	Up to £50,000 (£10,000 per insured person max)	£500
Section 17	Golf cover Overall limit Single item limit Equipment hire Unused green fees	Included £1,500 £500 £50 per day £250 max £100 per day £500 max	None applicable

policy content

Helplines	3	Section 7: Loss of Passport/Driving Licence and Visa Expenses	32
Summary of Cover	4	Section 8: Travel Disruption	33
How to Make a Claim	7	Section 9: Missed Departure	35
Complaints	9	Section 10: SmartDelay Plus	36
General Policy Definitions	10	Section 11: Uninhabitable Accommodation	37
Important Policy Information	15	Section 12: Business Travel/Work Abroad	38
The Contract of Insurance	15	Section 13: Restricted or Excluded Sports and Activities	39
About your Policy Document	15	Section 14: Winter Sports Extension	44
Who is Covered	16	Section 15: European Collision Damage Excess Waiver	46
What is Covered	16	Section 16: Political Unrest and Natural Catastrophe Expenses	47
Limits of Scope and Excess	17	Section 17: Golf Cover	48
When Cover Starts and Ends	17	General Policy Exclusions	49
Cancellation Rights	18	Further Information	51
Working Abroad	18	Governing Law	51
Renewal of Your Insurance	18	Details about our Regulator	51
Disclosing Relevant Facts	18	Financial Services Compensation Scheme	51
Medical Conditions	18		
Changes in Health	19		
General Policy Conditions	20		
Additional Policy Services	21		
360 Assistance	21		
Section 1: Cancellation	22		
Section 2: Curtailment	24		
Section 3: Emergency Medical Expenses	26		
Section 4: Hospital Benefit	29		
Section 5: Personal Accident	30		
Section 6: Delayed Baggage	31		

how to make a claim

We are committed to making your claim as easy as possible

We have a dedicated team of claims experts and specialist providers to support **you**. If **you** need to notify **us** of a potential claim under any section of **your** policy **our** team is on hand 24 hours a day 7 days a week to help **you**.

What to do if the unexpected happens

To help **us** to deal with **your** claim as quickly as possible it would help if **you** have details of **your** policy number and **policy schedule**. **You** should use the following contacts in the event of a claim:

General Claims

Calling from inside the UK
0345 646 0601

Calling from outside the UK
+44 (0) 203 657 0832

(Mon - Fri 8am - 8pm; Sat 8am - 4pm; Sun & Bank Holidays - Closed)

Emergency Medical Assistance Helpline

Calling from inside the UK
0345 646 0601

Calling from outside the UK
+44 (0) 203 657 0832

(24 hours a day, 365 days a year)

Medical Screening Service
+44 (0) 330 660 0729
(Mon - Fri 09:00 - 17:30)

All claims must be submitted within 60 days of the incident giving rise to a claim. The following gives information on what **you** should do if the unexpected happens.

Cancellation Claims

The travel agent, tour operator, provider of transport or accommodation must be contacted immediately and **you** must obtain a cancellation invoice. Tickets and booking forms/receipts will also be required to support **your** claim. Contact the Claims Service for a claim form by email on Millstream.claims@cegagroup.com or by phone on 0345 646 0601 from inside the UK or +44 (0) 203 657 0832 from outside the UK. They will advise **you** of any other additional supporting documentation required (this will be dependent upon the reason for the cancellation).

Curtailment Claims

Contact the Emergency Medical Assistance Service on 0345 646 0601 from inside the UK or +44 (0) 203 657 0832 from outside the UK or email assistance@cegagroup.co.uk if **you** are ill or injured. Their authorisation must be obtained before **you** cut short **your** trip. All ticket stubs/booking forms/receipts should be retained and submitted to support **your** claim. Contact the Claims Service for a claim form by email on assistance@cegagroup.co.uk or by phone on 0345 646 0601 from inside the UK or +44 (0) 203 657 0832 from outside the UK. They will advise **you** of any additional supporting documentation required (this will be dependent upon the reason for the **curtailment**).

how to make a claim

Delayed Baggage Claims

If **personal baggage** is delayed, **you** must provide a written report from the carrier, such as an airline or shipping company, detailing the length and cause of the delay to support **your** claim. All receipts which relate to any emergency replacement items **you** have purchased must be retained and submitted to support **your** claim. Contact the Claims Service for a claim form by email on Millstream.claims@cegagroup.com or by phone on 0345 646 0601 from inside the UK or +44 (0) 203 657 0832 from outside the UK.

Missed Departure Claims

You must provide a written confirmation from the transport company, police or roadside assistance service confirming the location, reason and duration of the delay. Contact the Claims Service for a claim form by emailing Millstream.claims@cegagroup.com.

Medical Claims

In-Patient treatment or out-patient treatment expected to be over £1,000

If serious injury has incurred in which **you** or a person covered under this policy are admitted to hospital abroad or require significant out-patient treatment, call **our** Emergency Medical Assistance Service on 0345 646 0601 from inside the UK or +44 (0) 203 657 0832 from outside the UK or email assistance@cegagroup.co.uk as soon as possible. **You** will be given advice on what to do and the assistance **you** require. All receipts for medical consultations, treatment(s), medication and any other evidence of medical expenses **you** have paid should be retained and submitted to support **your** claim.

Out-Patient less than £1,000

Contact the Claims Service for a claim form by emailing Millstream.claims@cegagroup.com or by phone on 0345 646 0601 from inside the UK or +44 (0) 203 657 0832 from outside the UK. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All receipts for medical consultations, treatment(s), medication and any other evidence of medical expenses **you** have paid should be retained and submitted to support **your** claim.

Travel Disruption

You must provide a written confirmation from the airline, shipping, coach or train company stating the period of the delay and the reason for the delay. Please remember that cover for travel delay is provided for the following specific reasons only:

- strike or industrial action (provided that when this policy was taken out and or the trip was booked, there was no reasonable expectation that the trip would be affected by such cause);
- adverse weather conditions;
- the mechanical breakdown or technical fault of the aircraft, coach or sea vessel.

complaints

This Section

Our aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. **We** are committed to providing **you** with the highest standard of service at all times, however **we** do appreciate that occasionally things go wrong.

We welcome **your** feedback as it helps **us** provide a better service to **you**. If **you** have any comments **you** would like to share with **us** or **you** wish to make a formal complaint, please follow the step by step process below.

Step 1

You can contact **your** insurance broker or **you** may contact **us** directly. If **you** choose to contact **us**, please write or telephone using the details below:

The Complaints Department
Brit Syndicates Limited
The Leadenhall Building
122 Leadenhall Street
London EC3V 4AB

Telephone: +44 (0) 203 857 0000
Email: BGS.Complaints@britinsurance.com

Step 2

If **you** wish to make a complaint **you** may do so at any time in writing or by speaking to the Complaints Team at Millstream Underwriting Limited using the contact information below:

Millstream Underwriting Limited
52-56 Leadenhall Street, London, EC3A 2EB or email mail@dmstream.co.uk
(quoting the policy number on **your policy schedule**)

Step 3

Should **you** remain dissatisfied after **your** complaint has been considered **you** may ask the Financial Ombudsman Service to review **your** case using the contact information below.

Financial Ombudsman Service (FOS)
Exchange Tower
London
E14 9SR

Helpline: 0800 0234 567
+44 (0) 207 964 0500 (if outside UK)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Please note that the Financial Ombudsman Service will not consider **your** complaint until **you** have received a final decision from Millstream Underwriting Limited.

If **you** are not satisfied with **our** final response **you** can refer the matter to the Financial Ombudsman Service.

general policy definitions

Definitions

	Any words or expressions listed below will carry the same meaning wherever they appear in bold type throughout the policy, unless stated otherwise.
close business associate	Any person whose absence from business for one or more complete days at the same time as your absence prevents the effective continuation of that business.
computer system	Any computer hardware, software, communication system or electronic device (including smartphones, laptops, tablets and wearable devices), server, cloud, microcontroller or similar system (including any associated input, output or data storage device, networking equipment or backup facility).
couple	The lead insured, spouse (or co-habiting partner) named on the policy schedule .
country of residence	The United Kingdom, the Channel Islands or the country where an insured person usually resides.
curtail / curtailment	Return early to home before the scheduled return date.
cyber risk	<ul style="list-style-type: none">• Any unauthorised, malicious or illegal act (or the threat of such an act), involving access to or the processing, use or operation of any computer system;• Any error or omission involving access to or the processing, use, or operation of any computer system;• Any partial or total unavailability or failure to access, process, use or operate any computer system; or• Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.
delay threshold	<p>The 1 hour and 30 minutes your registered flight needs to be delayed for you to be eligible to receive a benefit under this policy.</p> <p>The delay threshold can be announced as one single period of delay or as a result of a consequence multiple incremental shorter delays.</p>
epidemic	A contagious disease recognised by the World Health Organization (WHO) or an official government authority in your home country or your journey destination.
Europe	Åland Islands, Albania, Andorra, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holy See (Vatican City State), Hungary, Iceland, Ireland, Israel, Italy, Jersey, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Mediterranean Islands, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, Switzerland, Turkey, Tunisia, The Azores, The Canary Islands, The Channel Islands , Ukraine and territories formally known as USSR, west of the Ural Mountains.

general policy definitions

evacuation expenses	The reasonable costs and expenses incurred in the emergency transportation of the insured person from the country in which the natural catastrophe or political unrest has occurred to the nearest place of safety or to the insured person's country of residence .
expert witness	A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.
family	You and your spouse (or co-habiting partner) and your financially dependent children, aged under 25 years in full time education in the UK , at the inception date of your policy all normally resident with you , unmarried and named on the policy schedule . This is also extended to include domestic staff, who are travelling with you during the course of their employment and named on the policy schedule .
golf equipment	Golf clubs, golf bags, non-motorised trolleys and golf shoes.
hazardous activities	Participating in any activity which could pose an increased risk or danger to you , and may require you to take additional precautions to avoid injury or claim.
home	Your residential address in the United Kingdom and/or The Channel Islands .
immediate relative	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, step-parent, step-child, step-brother or step-sister, foster child, uncle, aunt, nephew, niece, cousin, fiancé(e) and partner (including common law and civil partnerships fiancé(e)) resident in the United Kingdom and The Channel Islands .
insured person	Each person as shown on your policy schedule , including your family and domestic staff who are travelling with you or a member of your family under this policy.
insured vehicle	The vehicle owned by a licensed company or agency which you have agreed to hire from them according to the terms of your rental agreement. The vehicle must: <ul style="list-style-type: none">• be no more than 10 years old;• have no more than 10 seats;• not be driven off the Public Highway;• not be a motor home, campervan, commercial vehicle, minibus with 10 seats or more, motorcycle or moped;• have a retail purchase price of less than £70,000.
insurer	For Sections 1-9 and 11-18 AWP P&C SA. For just section 10, Collinson Insurance, a trading name of Astrenska Insurance Limited.
loss of limb	Physical, permanent and total loss of use at or above the wrist or ankle.
loss of sight	The complete, irrecoverable and irremediable loss of all sight in one or both eyes.

general policy definitions

manual work	General work not involving the use of mechanical or Industrial machinery (other than handheld power tools), at a height not exceeding 2 metres. We do not cover working offshore, ski, snowboard or diving instructors or guides, trekking guides where ropes or other specialist climbing equipment is required, work with dangerous animals including big cats, crocodiles, alligators, sharks, hippopotamuses, snakes, elephants or bears, or work involving hazardous activities .
medical practitioner	A registered practising member of the medical profession who is not travelling with you , who is not related to you or to any person with whom you are travelling or intending to stay with.
medical screening endorsement	An endorsement issued by the appointed medical screening team who are authorised to act on behalf of us .
money	Cash, travel tickets and passports held by you for social domestic and/or pleasure purposes.
natural catastrophe	Hurricane, tornado, tsunami, earthquake, volcanic eruption, storm, flood, landslide, wildfire or high water.
non-manual work	Any professional, clerical or administrative work or working as a classroom teacher, classroom assistant, au pair, nanny or childminder or, retail, bar and hospitality work involving light duties only.
pandemic	An epidemic that is recognised as being a pandemic by the World Health Organization (WHO) or an official government authority in your home country or your journey destination.
permanent total disablement	Disablement as a result of which there is no business or occupation, which you are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.
personal accident	Accidental bodily injury caused solely and directly by outward violent and visible means.
personal baggage	Your suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by you for your individual use during your trip. (Not including any specialised items, medical or otherwise).
place of business	Your usual place of business/ work where you perform the majority of your business activities and is your registered business/ work location in the United Kingdom or The Channel Islands .
policy schedule	The most recent policy schedule issued to you and statement of fact, which contains details of the insured person(s) .
political unrest	A disturbance or turmoil, political or military or otherwise that poses an immediate threat to your safety.
public transport	Train, coach, bus, aircraft and sea vessel which runs to a regular schedule with fare paying passengers.

general policy definitions

quarantine	Mandatory confinement, intended to stop the spread of a contagious disease to which you or a travelling companion has been exposed.
redundancy	Any person being declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for 2 continuous years with the same employer at the time of being made redundant.
registered flight	A flight which has been registered a minimum of 24 hours before its scheduled departure time and where you have received confirmation via email.
rental period	<p>The dates you have arranged to hire the insured vehicle as confirmed on your rental agreement.</p> <ul style="list-style-type: none">• You will only be covered if you are 21 years or over at the start date of your policy;• Rentals within the UK must be for at least 2 days and be as part of a trip where there is 2 or more nights pre-booked accommodation;• Only covers rentals within Europe;• A rental which is booked to last longer than the maximum trip duration of 90 days is not covered.
scuba diving	Conventional scuba diving only. We do not cover solo diving, cave diving, any dive which takes you below your current qualification limit, any dive for gain or reward, or any dive below 30 metres under any circumstances (50 metres if additional premium is paid). You are limited to your current qualification limit, unless accompanied by a qualified instructor, taking part in a recognised course requirement of your chosen Diving association. You must hold a current P.A.D.I. (Professional Association of Diving Instructors), B.S.A.C. (British Sub Aqua Club) SAA (Sub Aqua Association), C.M.A.S. (Confederation Mondiale Des Activities Subaquatiques), or equivalent internationally recognised qualification and follow their relevant Association, Club or Confederation rules and guidelines at all times, or you must only dive under the constant supervision of a properly licensed Diving Instructor and follow their rules and instructions at all times.
single parent family	You and your financially dependent children under 25 years old and in full time education in the UK , at the inception date of your policy, all normally resident with you , unmarried and named in the policy schedule . This is also extended to included cover for nannies, au pairs and the like traveling with you in their course of the employment with you and named on the policy schedule .
The Caribbean	Antigua and Barbuda, Anguilla, Aruba, The Bahamas, Barbados, British Virgin Islands, Cayman Islands, Cuba, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Montserrat, Navassa Island, Netherland Antilles, Puerto Rico, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, Virgin Islands.
The Channel Islands	Islands of Jersey, Guernsey, Sark and Alderney.
unattended	When you are not in full view of and not in a position to prevent unauthorised interference with your property.
United Kingdom / UK	England, Scotland, Wales, Northern Ireland and Isle of Man.

general policy definitions

unrecoverable	Incapable of being recovered, regained, or remedied.
we / us / our	For Sections 1-9 & 11-18 Millstream Underwriting limited on behalf of AWP P&C SA AWP Assistance UK Limited is the administrator in the United Kingdom . For Section 10, Collinson Insurance, a trading name of Astrenska Insurance Limited.
winter sports equipment	Skis, bindings, ski boots, ski poles, snowboards and specialised clothing.
work	Any work , including volunteer work , work placements, incidental work and work experience, paid or unpaid.
worldwide (excluding USA, Canada & The Caribbean)	Worldwide excluding United States of America, Canada and The Caribbean .
worldwide (including USA, Canada & The Caribbean)	Worldwide.
you / your	Each insured person as shown on your policy schedule , including your family and domestic staff who are travelling with you or a member of your family under this policy.

important policy information

Important Policy Information and Cancellation Rights

Important policy information is detailed in this section including who is covered, what is covered and cancellation rights.

You should also carefully read the terms, conditions and exclusions of this insurance to ensure that **you** are appropriately covered for **your** planned trip(s).

The Contract of Insurance

This policy is a contract between **you** and **us**. The following elements form the contract of insurance:

- **Policy schedule;**
- This policy wording;
- Any endorsements applicable to **your** policy as set out in **your policy schedule;**
- Any **medical screening endorsement(s)**.

About your policy document

This policy wording, **your policy schedule** and any endorsements form a contract of insurance between **you** (the insured named on the **policy schedule**) and **us**, (Millstream Underwriting Ltd on behalf of AWP P&C SA administered in the **United Kingdom** by AWP Assistance UK Limited. Cover under Section 10 is provided by Collinson Insurance, a trading name of Astrenska Insurance Limited) and explains the definitions, conditions, exclusions and limits of cover we provide. This contract is only valid when **you** have a valid **policy schedule** and have paid the appropriate premium.

Please make sure **you** have checked **your** policy to ensure that the information **you** have provided to **us** is correct, complete and that the cover meets **your** needs. Please also read the Important Policy Information, Medical Conditions and Health Declaration sections, which explains the important information **we** need to know about. If **you** need to change any of the information provided to **us**, please use the contact details provided in each section.

Certain words in this policy document are printed in **bold** and defined within the General Policy Definitions section. These words will carry the same meaning, wherever they appear in **bold** type throughout the policy, unless stated otherwise.

Data Protection and How We Use Your Data

In this notice "**we**", "**us**" and "**our**" means Millstream Underwriting Limited. We are the data controller in respect of any personal data we collect, hold and use about **you**.

We collect **your** personal data directly from **you**, but we may also collect it from brokers and other intermediaries who provide information to **us** for the purpose of providing **your** policy of insurance.

We will mainly use **your** data for the purpose of providing and administering this policy of insurance and claims **you** make under it. If **you** decline to provide **your** data when requested, or **you** give **us** false or inaccurate data, we may be unable to process **your** enquiry, and this could give **us** the right to void coverage or could impact **your** ability to claim under **your** policy.

important policy information

Data Protection and How We Use Your Data (continued)

In some circumstances, we may need to collect and use particularly sensitive data, such as data about **your** health or ethnicity. Where this is required, we will usually seek **your** consent to use that data. **You** can withhold or withdraw **your** consent at any time by contacting us, but if **you** do, we may be unable to process **your** enquiry or claim or continue to provide coverage.

We will exchange data about **you** with other parties in order to provide **our** services and administer this policy and any claims. This may include **insurers**, claims handlers and loss adjusters and providers of emergency medical services. In some cases, this may involve a transfer of data outside the UK and the European Economic Area ("EEA") to countries that have less robust data protection laws. Any such transfer will be made in accordance with data protection laws.

We will not use **your** data or pass it to any other party for marketing products or services to **you** unless **you** have given **your** consent.

Our full privacy notice explains how we use **your** data in more detail. **Our** privacy notice also explains the rights **you** have in respect of **your** data, including the right to request a copy of the personal data we hold about you. A copy of **our** full privacy notice is available on **our** website at <http://www.millstreamonline.com/pages/privacy> or can be provided on request by contacting **us** at: Managing Director, Millstream Underwriting Limited, 52-56 Leadenhall Street, London, EC3A 2EB, or by emailing **us** at admin@mstream.co.uk

If **you** are not satisfied with the way we have managed **your** personal data, **you** may complain to the Information Commissioners Office (ICO) at www.ico.org.uk/concerns. pages/privacy or can be provided on request by contacting **us** at: Managing Director, Millstream Underwriting Limited, 52-56 Leadenhall Street, London, EC3A 2EB, or by emailing **us** at admin@mstream.co.uk

If **you** are not satisfied with the way we have managed **your** personal data, **you** may complain to the Information Commissioners Office (ICO) at www.ico.org.uk/concerns .

Who is Covered

Your policy schedule shows the persons who are insured under the policy and any special terms and conditions that may apply. Cover is only available to persons resident in the **United Kingdom** or **The Channel Islands** and is only valid for round trips starting and returning to the **United Kingdom** or **The Channel Islands**. **You** must have a permanent residential address in the **United Kingdom** or **The Channel Islands** and unrestricted right of entry to the **United Kingdom** or **The Channel Islands**.

You cannot purchase or renew **your** policy once **you** have reached the age of 76 years.

What is Covered

You are covered for:

1. Holidays, Leisure Trips and Business Trips (See section 11 Business Travel/**Work** Abroad for full details);
2. Trips with a maximum planned duration of as shown on **your policy schedule**.

Note: trips with a scheduled duration of more than the maximum trip duration will NOT be covered under this policy and **you** should arrange separate insurance for the whole duration of these trips.

important policy information

What is Covered

(continued)

3. Trips within the Geographic Region as shown on **your policy schedule**. **You** must observe travel advice provided by the Foreign, Commonwealth & Development Office (FCDO). Excluding Section 1 Cancellation and Section 2 **Curtailment** no cover is provided under any section of this policy in respect of travel to a destination which the (FCDO) has advised against all or all but essential travel. Travel Advice can be obtained from the Foreign, Commonwealth & Development Office Telephone: +44 (0)207 008 5000 www.gov.uk/FCDO;
4. If **you** decide **you** need to travel despite the Foreign, Commonwealth & Development Office (FCDO) advising against all but essential travel, **we** will need evidence of why **you** believe **your** travel should be considered essential prior to **your** trip commencing so **we** can confirm whether or not **we** can provide cover. Examples of what **we** could consider to be essential travel are if:
 - An **immediate relative** is in intensive care in hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;
 - An **immediate relative** has died and **you** need to attend the funeral;
 - **Your** property abroad has been seriously damaged and **you** need to arrange and/or oversee professional repairs;
 - **You** have an urgent work matter that cannot reasonably be cancelled, postponed or delayed;
 - **You** have a full-time but short-term placement at a recognised educational establishment where attendance must be in person.
5. Trips within the **United Kingdom** and **The Channel Islands** if it is pre-booked in paid accommodation and for 2 nights or more. (This does not include medical expenses cover);
6. All sports and activities unless specified or restricted in Section 12;
7. In respect of Skiing and Snowboarding **you** are covered up to 21 days duration in total during the insurance year.
8. Cruise holidays including cover for emergency medical expenses, and any additional costs incurred to re-join the cruise should **you** need to disembark for medical treatment on dry land.

Limits of Cover and Excess

The limits of cover under each section are shown on the Summary of Cover and apply to each **insured person**. This policy has an excess as shown on the Summary of Cover which will be deducted in the event of a claim under certain sections. The excess is applicable per claim.

When Cover Starts and Ends

This policy will only cover trips which occur in the period of cover as shown on **your policy schedule**.

Cancellation cover starts from the time of booking a trip or the policy start date, whichever is the later date, and ends when **you** leave **your home** to commence the trip.

All other sections of cover start from when you leave **your home** or **place of business** to commence the trip. Cover applies for the duration of the booked trip (or earlier return **home**) including the period of travel directly to the departure point and back to **your home** or **your place of business** directly afterwards, not exceeding 24 hours in each case.

If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 days maximum, after which all cover will cease.

important policy information

Cancellation Rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy for a refund of **your** premium. If during this 14 day period **you** have travelled, made a claim, or intend to make a claim then **we** are entitled to recover all costs for those services that **you** have used. If the notice of cancellation is received outside the 14 day cooling-off period no premium will be refunded, however discretion may be exercised in exceptional circumstances. If **we** cannot provide cover for a newly diagnosed medical condition, **you** may be entitled to a return premium for the unexpired period of cover.

Working Abroad

This insurance includes cover for **manual work** and **non-manual work**.

Renewal of Your Insurance

We will send **you** a renewal notice prior to the expiry of the policy period as shown on **your policy schedule**. The terms of **your** cover and the premium may be varied by **us** at the renewal date.

At renewal **you** must make sure that **your** cover continues to meet **your** travel needs. In particular this applies to any sports and **hazardous activities** that **you** are planning to participate in. Please also ensure **your** read the medical conditions sections below, and assess whether **you** need to be screened if **you** are in breach of the medical declaration.

Disclosing Relevant Facts

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** offer **you**. **You** must, to the best of **your** knowledge, have given accurate answers to the questions **we** have asked when buying this policy. If **you** have not answered the questions truthfully it could result in **your** policy being invalid and that could leave **you** with no right to make a claim. If **you** think that any of **your** answers might be incorrect, or if **you** need any help, please contact **us** as soon as possible and **we** will be able to confirm if **we** are still able to offer **you** cover under this policy.

This is Not a Private Medical Insurance

We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and **we** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate.

In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all of **your** medical records and information.

Medical Conditions

Please note this insurance contains restrictions regarding pre-existing medical conditions.

You do not need to declare any of the following conditions as they will be covered for no additional premium.

Acid reflux, Gastric reflux, Acne, Blindness or partial sightedness, Cataracts, Deafness (or Partial hearing loss), Glaucoma, Hay fever, Hypothyroidism, Irritable bowel syndrome (IBS), Polycystic ovary syndrome.

important policy information

Health Declaration

With the exception of the conditions listed above, **you** must declare all medical conditions for which **you** have received treatment, advice or medication in the last 12 months.

Failure to contact **us** could leave you with no right to make a claim, and may mean that **you** travel with insufficient cover. If cover can be provided for **your** condition, **you** will be given a **medical screening endorsement** upon receipt of payment.

Change in Health

If any of the reasons stated in the Health Declaration above occur between the date the policy is issued and before the first day of **your** trip, including prior to booking any individual journey, **you** must notify the Medical Screening Service immediately on +44 (0) 330 660 0729 or visit the link bri.millstreamonline.com.

You must advise **us** to the best of **your** knowledge about anything that **you** think could give rise to a claim, particularly where **your** own health, or the health of a relative is concerned. **We** will not cover medical problems referred to in the Health Declaration unless declared to **us** and accepted by **us** in writing.

We will then decide if **we** can provide **you** with cover on existing terms. **We** may ask you to pay an additional premium or add special conditions to the policy. If **we** cannot provide cover, or if **you** do not want to pay the additional premium, **you** can make a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made. Alternatively, **you** can cancel your policy and **we** will send **you** a pro-rata refund (subject to no known or reported claims).

We reserve the right not to extend the policy where the booked trip could be detrimental to **your** wellbeing. Failure to contact **us** could leave **you** with no right to make a claim and may mean that **you** travel with insufficient cover.

general policy conditions

Claims Conditions

1. All claims must be submitted within 60 days from the date of **your** return to **home**;
2. Original receipts and or proof of ownership and value must be supplied in the event of a claim;
3. **You** must take all reasonable steps to recover any lost or stolen article.
4. Damaged articles must be retained by **you** and if requested submitted to the Claims Handlers in order to substantiate a claim. Failure to do so may result in a claim being turned down;
5. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense;
6. In the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The post mortem would be at **our** expense;
7. **You** must not make any payment; admit liability, offer or promise to make any payment without written consent from **us**.

Rights of Recovery and Assignment of Interests

We are entitled to take over and conduct in the **insured person's** name, the defence or settlement of any legal action.

We may also take proceedings at its own expense and for its own benefit, but in the **insured person's** name, to recover any payment **they** have made under the policy to anyone else.

Release of Liability

We may at any time pay to **you our** full liability under this insurance, after which no further payments will be made in any respect.

Other Insurance

If at the time of making a claim there is any other insurance covering the same risk, we are entitled to contact that **insurer** for a contribution.

Fraudulent Claims

If a claim made by the **you** or anyone acting on **your** behalf is fraudulent or fraudulently exaggerated or supported by a false statement or fraudulent means or fraudulent evidence is provided to support the claim, **we** may:

1. not be liable to pay the claim,
2. recover from **you** any sums paid by **us** to the **Insured Person** in respect of the claim,
3. by notice to **you** cancel the policy with effect from the date of the fraudulent act without any return of premium.

If **we** cancel the policy under (3) above:

- a. **We** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
- b. **We** need not return any of the premiums paid.

If this insurance contract provides cover for any person who is not party to the contract ("a covered person") and a fraudulent claim is made under the contract by or on behalf of a covered person, **we** may exercise the rights set out in clause (1) above as if there were an individual insurance contract between **us** and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person.

Sanctions

We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

additional policy services

360 Assistance

The policy offers a 360 Assistance Service that provides online access to the latest medical, political and security situation in most countries around the world including vaccination requirements, contact details for consulates and medical facilities, and other useful information. **You** can stay informed with email alerts on the countries of **your** choice. Severe weather, industrial action and other events that may disrupt **your** travel arrangements are advised to **you** as they happen. To register please visit <https://brit.sdxmessaging.com/vault/brit360sp/benefits.html> and use PIN code 7434 to access this feature.

What is Covered

You are covered up to the limit as shown on the Summary of Cover for loss of travel and accommodation expenses, which were cancelled before **you** were due to leave **your home** for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere disinclination to travel) due to any cause listed below occurring during the period of insurance:

1. injury, serious illness, death of:
 - a. **you**;
 - b. any person with whom **you** are intending to travel
 - c. any person with whom **you** are intending to stay;
 - d. an **immediate relative**;
 - e. a **close business associate** of **yours**.

Note:

Under a, b & d above only, this will include being diagnosed with an **epidemic** or **pandemic** disease, such as COVID-19.

What is Covered

(continued)

2. **you** become pregnant after the date **you** purchased this policy (or booked **your** trip whichever is later) and **you** will be more than 26 weeks pregnant at the start of, or during **your** trip. Or, if **you** become pregnant after the date **you** purchased this policy, and **your medical practitioner** advises that **you** are not fit to travel due to complications in **your** pregnancy;
3. **you** being called for jury service, attending court as a witness (but not as an **expert witness**), or **redundancy** (for **you** or for any person with whom **you** had arranged to travel);
4. **your home** or **place of business** being made uninhabitable, within 14 days of travel, or the police asking to see **you** after theft from **your home** which occurred within 14 days of travel;
5. **your** posting overseas or emergency and unavoidable duty if **you** are a member of the medical or nursing professions, armed forces, police, fire or ambulance services;
6. If **you**, or any person with whom you are intending to travel are quarantined before **your** trip by order or other requirement of a government or public authority, based on their suspicion that **you** specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population or geographical area, or that applies based on where **you** are traveling to, from or through;
7. This section is extended to cover **you** if **you** have to cancel **your** trip as a result of the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO), the World Health Organisation (WHO) or similar body issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **you** were booked to travel, providing the directive came into force after **you** purchased this insurance or booked the trip (whichever is the later).

Note:

Please refer to the general policy exclusions on page 51. Any claim resulting from an **epidemic** or **pandemic** is excluded except as expressly covered under 'What is Covered'.

Conditions

You must comply with the terms of contract of the travel agent, tour operator or provider of transport, accommodation and/ or the course organiser and seek financial compensation and a refund of **your** tickets, expenses and fees from them in accordance with the terms of the contract and where applicable exercise **your** rights under consumer protection legislation to obtain a refund and / or compensation.

Cancellation Exclusions

1. the policy excess shown on the Summary of Cover (£20 in respect of loss of deposit only claims) of any incident. This applies per claim;
2. medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
3. additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists;
4. any costs recoverable from another source;
5. anything caused directly or indirectly by prohibitive regulations by the government of any country;
6. any costs incurred on behalf of other party members who are not specified on the **policy schedule**;
7. if the health declaration has not been complied with and **you** do not have the appropriate **medical screening endorsement** from the Medical Screening service (see health declaration);
8. anything mentioned in the General Exclusions;
9. Any costs incurred directly or indirectly from a pre-existing condition which **you** knew about at the of taking this insurance or when booking the trip, and that affects:
 1. a travelling companion who is not insured under this policy;
 2. an **immediate relative** who is not travelling and is not insured under this policy;
 3. a **close business associate**;
 4. a person you plan to stay with on **your** trip.

This exclusion does not apply if their **medical practitioner** is prepared to state that at the date **you** purchased this policy or booked **your** trip, they would have seen no substantial likelihood of their patients condition deteriorating to such a degree that **you** need to cancel your **trip**.
10. this policy does not provide compensation for loss of holiday/enjoyment.

What is Covered

You are covered up to the limit as shown on the Summary of Cover for the value of the portion of **your** travel, accommodation expenses and tuition/course fees, calculated from the date of **your** early return **home** in the **United Kingdom** and **The Channel Islands** or the date of **your** hospitalisation as an inpatient, which have not been used and which were paid before **your** departure from **your home** in the **United Kingdom** and **The Channel Islands**. **You** are also covered for reasonable additional travelling expenses (up to the same standard of that of **your** pre-booked travel) incurred by **you** for returning to **your home** earlier than planned due to a cause listed below.

1. accidental injury, serious illness, death of:
 - a. **you**;
 - b. any person with whom **you** are intending to travel
 - c. any person with whom **you** are intending to stay;
 - d. an **immediate relative**;
 - e. a **close business associate** of **yours**.

Note:

Under a, b & d above only, this will include being diagnosed with an **epidemic** or **pandemic** disease, such as COVID-19.

What is Covered (continued)

2. **your home** or **place of business** being made uninhabitable or the police requesting **your** presence following a theft from **your home**;
3. if **you** have to **curtail your** trip as a result of the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO), the World Health Organisation (WHO) or similar body recommending evacuation from the country or specific area in which **you** are travelling, providing the directive came into force after **you** purchased this insurance and after **you** have left the **United Kingdom** and **The Channel Islands** to commence the trip (whichever is the later);
4. In respect of Cruise holidays, **you** are also covered up to the limit as shown on the Summary of Cover for necessary additional travel expenses incurred for **you** to reach the next docking port in order to re-join the cruise, or to reach the final destination of the cruise, following **your** temporary illness or injury requiring hospital treatment on dry land.

Conditions

1. **You** must contact the Emergency Medical Assistance Service for assistance/advice on 0345 646 0601 from inside the UK or +44 (0) 203 657 0832 from outside the UK if **you** need to cut short **your** trip for an insured reason;
2. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return;
3. If **you** require the Emergency Medical Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of **our** cover;
4. If **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover.

Curtailment Exclusions

1. the policy excess shown on the Summary of Cover. This applies per claim;
2. claims that are not confirmed as medically necessary by the Emergency Medical Assistance Service, and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip;

Curtailment Exclusions

(continued)

3. additional travelling expenses incurred which are not authorised by the Emergency Medical Assistance Service;
4. unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance Service;
5. claims where less than 25% of the Cruise trip duration remains;
6. any costs where transportation or accommodation costs are payable or refundable by the cruise operator;
7. anything mentioned in the General Exclusions;
8. If the health declaration has not been complied with and **you** do not have an appropriate **medical screening endorsement** from the Medical Screening Service (see health declaration);
9. anything mentioned in the general exclusions;
10. any costs incurred directly or indirectly from a pre-existing condition which **you** knew about at the of taking this insurance or when booking the trip, and that affects:
 1. a travelling companion who is not insured under this policy;
 2. an **immediate relative** who is not travelling and is not insured under this policy;
 3. a **close business associate**;
 4. a person you plan to stay with on **your** trip.

This exclusion does not apply if their **medical practitioner** is prepared to state that at the date **you** purchased this policy or booked **your** trip, they would have seen no substantial likelihood of their patients condition deteriorating to such a degree that **you** need to cancel **your** trip;"
11. This policy does not provide compensation for loss of holiday/enjoyment.

Note:

It is a requirement of this insurance that **you** contact the Emergency Medical Assistance Service as soon as possible if **you** wish to return to the **United Kingdom** or **The Channel Islands** for any of the reasons listed above or by any method other than as originally planned. Failure to do so may affect **your** claim.

emergency medical expenses

(not private health insurance)

Note:

This is not a private health insurance policy. **We** will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and **we** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate. In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all **your** medical records and information.

In-patient

If **you** are admitted to hospital as an in-patient overseas, the Emergency Medical Assistance Service must be notified immediately on 0345 646 0601 from inside the UK or +44 (0) 203 657 0832 from outside the UK. They will deal directly with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

You must maintain contact with the Emergency Medical Assistance Service until **your** return to the **United Kingdom** or **The Channel Islands** or until **you** no longer require treatment or assistance.

Out-patient less than £1,000

Contact the Claims Service for a claim form by email millstream.claims@cegagroup.com or by phone on 0345 646 0601 from inside the UK or +44 (0) 203 657 0832 from outside the UK. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All receipts for medical consultations, treatment(s), medication and any other evidence of medical expenses **you** have paid should be retained and submitted to support **your** claim.

If **you** receive outpatient treatment (no hospital admission) and the costs are likely to exceed £1,000 **you** must refer to the Emergency Medical Assistance Service for authorisation.

Note:

Travelling on a one way ticket: We will not pay **you** for expenses **you** would usually have. This includes a return ticket **home** if **you're** travelling on a one way ticket. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.

What is Covered

You are covered up to the limit as shown on the Summary of Cover for costs incurred A. Outside the **United Kingdom** and **The Channel Islands** for:

1. emergency medical and surgical treatment and hospital charges (including necessary physiotherapy, authorised by the Emergency Medical Assistance Service);
2. emergency dental treatment, to relieve pain only, limited to amount shown on the Summary of Cover;
3. reasonable and necessary additional accommodation (room only) and travelling expenses **home** (Economy Class, or up to the standard of that of **your** pre-booked travel), including those of one relative or friend if **you** have to be accompanied **home** on the advice of the attending **medical practitioner** or if **you** are a child and require an escort **home**;
4. in the event of death, reasonable cost for the conveyance of the body or ashes to the **United Kingdom** and **The Channel Islands** (the cost of burial or cremation in the **United Kingdom/Home** is not included), or local funeral expenses abroad limited to the limit in the Summary of Cover;
5. any necessary costs **you** incur from a specialist local rescue organisation for search and rescue and emergency transfer to hospital up to the limit in the Summary of Cover in the event of an accident whilst **you** are participating in an insured activity provided **you** have paid the additional premium for that activity and it is shown on **your policy schedule**. Search and rescue costs are covered up to 72 hours from the time at which assistance is first summoned.

emergency medical expenses

(not private health insurance)

Note:

Under 1, 3, & 4 shown above, cover is included where **you** are diagnosed with an **epidemic** or **pandemic** disease, such as COVID-19, as well as **you** being subject to compulsory **quarantine** on the orders of a treating **medical practitioner**.

What is Covered

(continued)

B. Within the **United Kingdom** and **The Channel Islands**.

1. reasonable and necessary expenses incurred in respect of **your** travel **home** (Economy Class), or additional accommodation (room only) for **you** and one relative or friend should **you** suffer accidental bodily injury, illness or death whilst on a trip within the **United Kingdom** and **The Channel Islands** limited to the amount stated on the Summary of Cover.

Note:

A UK Global Health Insurance Card (GHIC) gives **you** the right to access state-provided healthcare during a temporary stay in the European Union (EU). This may entitle **you** to free or reduced cost healthcare in the EU. **You** can use a GHIC to get "necessary healthcare" from state services when **you** are visiting an EU country. Necessary healthcare means healthcare, which becomes medically necessary during **your** stay, and **you** cannot reasonably wait until **you** are back in the UK to get it. To obtain a card call 0300 330 1350, or apply online at <https://www.ghic.org.uk/Internet/startApplication.do>.

The UK-issued European Health Insurance Cards (EHICs) are still valid and offer the same cover as GHICs in the EU. Once **your** EHIC has expired, **you** will be able to replace it with a GHIC. **You** can get a provisional replacement certificate (PRC) if **you** need treatment abroad and do not have a card.

You may also be covered for necessary healthcare when **you** visit some non-EU countries. Find out more on the GOV.UK foreign travel advice pages. If **you** are travelling to Australia and require medical treatment, **you** must enrol with medicare.

Emergency Medical Expenses Exclusions

1. making a claim;
2. any sums which can be recovered from another source or which are covered under any national insurance scheme or reciprocal health arrangement;
3. any expenses or fees, for in-patient treatment or returning **home** early, which have not been reported to and authorised by the Emergency Medical Assistance Service;
4. any expenses incurred for illness, injury or treatment required as a consequence of:
 - Surgery or medical treatment which in the opinion of the attending **medical practitioner** and the Emergency Medical Assistance Service can be reasonably delayed until **your** return to the **United Kingdom** and **The Channel Islands**;
 - Medication and or treatment which at the time of departure is known to be required or to be continued during **your** trip.
5. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests, treatment or surgery which are not directly related to the injury, which necessitated **your** admittance to hospital;
6. if the health declaration is not complied with and **you** do not have an appropriate **medical screening endorsement** from the Medical Screening Service (see health declaration);
7. claims that are not confirmed as medically necessary by the attending **medical practitioner** or the Emergency Medical Assistance Service;
8. any additional hospital costs arising from single or private room accommodation unless medically necessary;

emergency medical expenses

(not private health insurance)

Emergency Medical Expenses Exclusions

(continued)

9. treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre;
10. any costs incurred within the **United Kingdom** and **The Channel Islands**;
11. further costs **you** incur if **we** wish to bring **you home** early, but **you** refuse (where in the opinion of the treating **medical practitioner** and the Emergency Assistance Service **you** are fit to travel);
12. anything mentioned in the General Exclusions.

Note:	<p>This section does not apply to trips within the United Kingdom and The Channel Islands.</p> <p>This benefit is payable only if the hospital admission has been covered under the terms of the Emergency Medical Expenses section. The benefit payment is intended to contribute towards miscellaneous expenses that may be incurred whilst you are an in-patient (e.g. taxi fares and telephone calls). This policy does not provide compensation for loss of holiday/enjoyment.</p>
What is Covered	<p>You are covered up to the limit as shown on the Summary of Cover for payment of the amount shown for each complete 24 hours you spend in hospital, as a result of you being admitted as an in-patient to a registered hospital. This is in addition to any medical expenses incurred under Emergency Medical Expenses section.</p>
Conditions	<p>In the event of a claim you must provide documentation confirming the date and time of admission and discharge.</p>
Hospital Benefit Exclusions	<p>Anything mentioned in the General Policy Exclusions.</p>

What is Covered

You are covered up to the limit as shown on the Summary of Cover in respect of **loss of limb, loss of sight, permanent total disablement** or for accidental death (which will be paid to **your** legal representative), if **you** have a **personal accident** during **your** trip which, up to 12 months from the date of the accident, is the sole cause of **your** consequent death or disability.

We will only pay the benefit for **permanent total disablement** if **your medical practitioner** or specialist confirms that **you** cannot do any paid **work** for 12 months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by **our medical practitioner** or specialist should **we** consider it necessary to validate the claim.

Note:

If **you** are aged under 16 years at the time of the accident the death benefit will be limited to funeral and other reasonable costs up to £5,000 and the **permanent total disablement** benefit will not apply.

Personal Accident Exclusions

1. Any claims for death, loss or disablement caused directly or indirectly by:
 - disease or any physical defect or illness;
 - an injury which existed prior to the beginning of the trip;
2. Anything mentioned in the General Policy Exclusions.
3. Performing manual labour as part of **your** occupation;
4. Sports and activities which have "no personal accident cover" noted against them under section 15, sports and activities.

What is Covered

You are covered up to the limit as shown on the Summary of Cover for the cost of buying replacement necessities if **your personal baggage** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** provide a written report from the carrier (e.g. airline, shipping company etc) or tour representative detailing the length and cause of the delay to support **your** claim. All receipts which relate to any emergency replacement items **you** have purchased must be retained and submitted to support **your** claim.

Note:

This section does not apply to trips within **your country of residence**.

Delayed Baggage Exclusions

1. If **you** do not exercise reasonable care for the safety and supervision of **your personal baggage**;
2. if **your personal baggage** is delayed in transit and **you** do not:
 - notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier's report (or Property Irregularity Report in the case of an airline) or;
 - follow up in writing within 7 days to obtain a written carrier's report (or Property Irregularity Report in the case of an airline) if **you** are unable to obtain one immediately.
3. any property more specifically insured or recoverable under any other source;
4. anything mentioned in the General Policy Exclusions.

loss of passport, driving licence and visa expenses

What is Covered

You are covered up to the limit as shown on the summary of cover for:

1. reasonable additional travel or accommodation expenses **you** have to pay whilst abroad, over and above any payment which **you** would normally have made during the trip if no loss had been incurred, as a result of **you** needing to replace a lost or stolen passport, visa or driving licence;
2. any additional fees payable specifically for **you** to obtain the replacement passport itself over and above that payable in the **United Kingdom** and **The Channel Islands**;
3. the equivalent (pro-rata) value of the remaining period of **your** original passport at the time of loss. For the replacement cost of any temporary passport, as well as visa or temporary **work** permits which were issued in **your** original passport.

Condition

You must provide receipts for all costs incurred.

Loss of Passport, Driving Licence and Visa Expenses - Exclusions

1. any costs that **you** would have incurred had **you** not lost **your** passport, visa or driving licence;
2. if **you** do not exercise reasonable care for the safety or supervision of **your** passport, visa or driving license;
3. if **you** do not obtain a written police report within 24 hours of the loss;
4. loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
5. anything mentioned in the General Policy Exclusions.

This Section

This section does not apply to trips within **your country of residence**.

What is Covered

We will pay **you** one of the following sections:

1. Travel Delay

If the **public transport** on which **you** are booked to travel is cancelled or delayed due to:

- strike or industrial action (provided that when this policy was taken out, and when the trip was booked there was no reasonable expectation that the trip would be affected by such cause):

- adverse weather conditions;
- mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel.

You are covered for a payment for each completed 4 hours delay up to the limit, as shown on the Summary of Cover, (which is designed to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually continue with **your** trip.

2. Trip Abandonment

We will pay **you**:

Up to the limit as shown on the Summary of Cover for any irrecoverable unused accommodation and travel costs and other pre-paid charges which **you** have paid or are contracted to pay if **you** abandon the trip because **you** were not able to travel as a result of:

1. the **public transport** on which **you** were booked to travel from the **United Kingdom** or **the Channel Islands** being cancelled or delayed for more than 24 hours;
2. **you** being denied boarding on the flight on which **you** were booked to travel from the **United Kingdom** or **the Channel Islands** (because there are too many passengers for the seats available) and no other flight could be provided within 24 hours.

3. Additional Travel & Accommodation

Up to the limit as shown on the Summary of Cover for reasonable suitable additional accommodation (room only) and **public transport** expenses (Economy class) necessarily incurred in reaching **your** destination and/or in returning to the **United Kingdom** or **the Channel Islands** as a result of:

1. the **public transport** on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off ;
2. **you** being denied boarding (because there are too many passengers for the seats available) and no other alternative flight could be provided within 12 hours.

and **you** choose to make other travel arrangements on **public transport** for **your** trip because there was no other alternative transport offered by the **public transport** operator. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the **public transport** operator.

If the same costs, charges or expenses are also covered under Section 9 Missed Departure **you** can only claim for these under one section for the same event.

In addition to the above **you** are covered for:

Cattery and Kennel Costs

We will pay **you** the additional cattery or kennel costs up to the limit shown in the summary of benefits, if **you** have to return **home** later than originally booked.

Conditions

1. In the event of a claim due to delayed **public transport** **you** must provide documentation from the transport company, confirming the period of and the reason for the delay;
2. **You** must check in, according to the itinerary supplied to **you** unless **your public transport** provider has requested **you** not to travel to the airport / port;
3. **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered;
4. **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delays;
5. **You** can only claim under subsections 1. or 2. for the same event, not both.

Travel Disruption Exclusions

1. the policy excess shown on the Summary of Cover of any incident. This applies per claim and is only applicable if **you** abandon **your** trip;
2. if **you** have not checked-in in sufficient time for **your** outward or return journey;
3. any claims arising from withdrawal from service temporary or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or Port Authority or similar body in any country;
4. abandonment of a trip once **you** have departed from the **United Kingdom and The Channel Islands**;
5. Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
6. Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents;
7. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later);
8. any costs claimed under another section of this policy;
9. anything mentioned in the General Policy Exclusions.

This Section

This section does not apply to trips within **your country of residence**.

What is Covered

You are covered up to the limit as shown on **your** Summary of Cover for reasonable additional accommodation (room only) and **public transport** travel expenses (Up to the same standard to that of **your** pre booked travel) necessarily incurred in reaching **your** destination or returning to the **United Kingdom** and **The Channel Islands** if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel, including connections within the **United Kingdom** and **The Channel Islands** on the return journey to **your home** as a result of:

1. the failure of other **public transport**;
2. strike, industrial action or adverse weather conditions;
3. **you** being denied boarding (because there are too many passengers for the seats available). If the same expenses are also covered under Section 8 – Travel Disruption **you** can only claim for these under one section for the same event.

Conditions

1. **You** must check in, according to the itinerary supplied to **you** unless **your** transport provider operator has requested **you** not to travel to the airport / port;
2. **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered;
3. **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delay of flights.

Missed Departure Exclusions

1. the policy excess shown on the Summary of Cover of any incident. This applies per claim;
2. if sufficient time has not been allowed for **your** journey in order to meet the check-in time(s) specified by the transport providers or agent;
3. if **you** are not proceeding directly to the departure point;
4. any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
5. denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents;
6. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later);
7. any costs claimed under another section of this policy;
8. anything mentioned in the General Policy Exclusions.

What is Covered

This section provides a benefit entitling **you** to airport lounge access in the event that **your registered flight** is delayed or a cash sum of £25 if there is no lounge available. For cover to apply **you** must register each and every flight via the registration platform. **You** are unable to claim for both benefits. It only takes 2 minutes and all **you** need to do is visit <https://brit.sdxmessaging.com/vault/brit360sp/benefits.html> to register **your** flight and passenger details at least 24 hours before **you** fly. **You** will need to use the PIN code 7434 to access the page.

Conditions

1. **You** must register **your** flight each time **you** travel via the registration platform.
2. **You** will need to register each and every flight a minimum of 24 hours before the flights scheduled departure time.
3. **You** can only register a flight where the airline reports their flight schedules to **our** flight tracking system. Whilst the majority of airlines report their schedules and delays accurately, there may be instances where **your** flight cannot be tracked, and the system will inform **you** of this.
4. Claims payments are issued in accordance with the delay data provided by airlines into **our** flight tracking system. **We** will rely solely on this information to determine if **you** are eligible.
5. In the event that there is no airport lounge facility, then **you** will be offered a monetary benefit as detailed in the Summary of Cover.
6. In the event the airport lounge has exceeded their maximum capacity and are unable to accommodate **you**, **your** e-voucher will be valid for 12 months.
7. **Your** monetary benefit will be facilitated by PayPal and be automatically paid into a PayPal account registered to the email address **you** used when registering **your** flight. If **you** do not have a PayPal account linked to the email address **you** used for registration, PayPal will send **you** a link to register for an account. On completion of registration, **you** will be able to withdraw **your** payment.

Not Covered

1. Any claim where **you** failed to register **your** flight with the registration platform.
2. Any claim where the flight was delayed before **you** successfully register.
3. Any **registered flight** that is delayed due to:
 - a. The use of nuclear, chemical, or biological weapons of mass destruction.
 - b. War or a terrorism event
 - c. Any government imposing travel restrictions to the geographical location **you** live in or are traveling to such as, but not limited to locking down geographical regions, making travel illegal, or closing borders regardless of when you registered the flight.
4. For any claim where you have not registered any flight within the **delay threshold**.
5. For any claim for both benefits of an e-voucher and monetary benefit for the same delay.
6. Anything mentioned in the general exclusions

What is Covered

We will pay **you** up to limit as shown on the Summary of Cover for reasonable additional accommodation (room only) and transport costs (Up to the same standard to that of **your** pre-booked travel) incurred:

1. up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the trip because **you** cannot use **your** booked accommodation or;
2. with the prior authorisation of the Emergency Assistance Service to repatriate **you** to **your home** if it becomes necessary to **curtail** the trip as a result of a **natural catastrophe**, an infectious disease or outbreak of food poisoning affecting **your** accommodation.

Conditions

1. **You** must provide written confirmation from the appropriate public authority confirming the cause and the amount of time it lasted;
2. **You** must provide written confirmation of the additional accommodation (room only) charges incurred.

Uninhabitable Accommodation Exclusions

1. any cost recoverable from another source (e.g. tour operator, hotel, credit/debit card company);
2. any claim arising as a result of **you** travelling against the advice of a local or national authority;
3. any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your** trip;
4. any claim arising as a result of **your** mere disinclination to carry on with **your** trip
5. claims arising, which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later) or any time prior to **your** departure from the **United Kingdom** or **The Channel Islands**;
6. any costs claimed under another section of this policy;
7. anything mentioned in the General Policy Exclusions.

What is Covered

You are covered to do **non -manual** or **manual work** during **your** trip. **You** are also covered for:

1. reasonable additional business travel and accommodation costs for a business partner, director or employee from the **United Kingdom** and **The Channel Islands** to replace **you** at a pre-arranged meeting in the event of **your** medical incapacity to carry out **your** duties abroad up to the limit shown on the Summary of Cover;
2. the cost of replacing lost, stolen damaged or destroyed business equipment, samples or documentation, while being carried with **you** during **your** trip, up to the Limit shown on the Summary of Cover;
3. up to the limit shown in the summary of cover for cancellation in respect of conference fees lost.

Business Travel/ Work Abroad - Exclusions

1. Anything listed in the General Policy Exclusions.

restricted or excluded sports and activities

What is Covered

You are covered for all sports and activities unless they are restricted or excluded as detailed in this section. Either the entire or part of the sport or activity can be excluded. Special conditions will also apply while taking part in certain activities. If **you** are planning to participate in sports or activities whilst travelling, please review this section to ensure **you** have the appropriate cover.

Sport, Activity	Special Conditions	Special Exclusions
Abseiling	Special condition (a) applies	
Aerial safari	Special condition (a) applies	No Personal Accident cover
American football (Gridiron)		No Personal Accident cover No personal liability cover
Animal 1 day tours (This does not include Safaris see this activity separately)	Special condition (a) applies & you are only covered for light interaction such as washing, feeding, cleaning) when with Elephants, Infant Big Cats, and Monkeys in a controlled environment only.	No Personal Accident cover No personal liability cover No cover for work
Australian Rules Football (AFL)		No Personal Accident cover
Banana boat rides	Special condition (a) applies	
Black water rafting (cave tubing) (grades 1-3)	Special condition (a) applies	
Black water rafting (cave tubing) (grades 4-5)	Special condition (a) applies	No Personal Accident cover
Boating (inland and coastal waters) see also speed boating and sailing	Special condition (a) or (b) applies	No white water cover
Boating (outside coastal waters) see also speed boating and sailing	Special condition (a) or (b) applies and special condition (c) applies	No Personal Accident cover
Bobsled / bobsleigh	Special condition (a) applies	No Personal Accident cover
Bungee/bungy jumping	Special condition (a) applies	
Camel riding (day tour)	Special condition (a) applies	
Camel trekking (overnight/main mode of transport)		
Canyon swing	Special condition (a) applies	
Canyoning		No Personal Accident cover
Caving (sightseeing/tourist attraction)	Recreational visit only	
Clay pigeon shooting	Special condition (a) or (b) applies	
Cruising (cruise ship)	Special condition (a) applies	
Cycling (Independent cycle touring and cycling that is the main purpose of the trip)		No intercontinental touring
Cycling (on an organised tour)	Special condition (a) applies	No intercontinental touring
Dogsledding (on recognised trails)	Special condition (a) applies	Remote areas, racing, time trials and endurance events

restricted or excluded sports and activities

Sport, Activity	Special Conditions	Special Exclusions
Dune buggy	Special condition (a) or (b) applies	No Personal Accident cover
Elephant riding	Special condition (a) applies	
Elephant trekking (overnight/main mode of transport)	Special condition (a) applies	
Fishing (ice)	Special condition (a) or (b) applies	
Fishing (inland or coastal waters)		Sports / leisure fishing only No commercial or rock fishing
Fishing (outside coastal waters, deep sea fishing)	Special condition (a) and (c) applies	Sports / leisure fishing only No commercial fishing is covered
Fly by wire	Special condition (a) applies	
Glacier walking (ice walking)	Special condition (a) applies	
Go karting	Special condition (a) applies	
Hiking up to 6,000 metres (scrambling) on recognised routes	Special condition (a) applies if you are hiking between 4500 and 6000 metres	No cover where ropes, picks or other specialist climbing equipment is required
Horse riding (equestrian, dressage, show jumping, eventing)		No Personal Accident cover
Horse riding (leisure/social/non-competitive riding)		No racing, jumping or competitions.
Hot air ballooning (ballooning)	Special condition (a) applies	
Hunting	Special condition (a) or (b) applies	No Cover for Big Game Hunting.
Ice hockey (indoor)		No Personal Accident cover
Ice skating (outdoor) on a commercially managed rink	Special condition (a) applies	
Jet boating	Special condition (a) or (b) Inland/coastal waters only applies	
Jet skiing	Special condition (a) or (b) applies inland/coastal waters, white water grades 1-2 only	
Martial arts (Judo and Karate only)	Condition (a) applies, non-competitive only	No Personal Accident cover
Moped riding/scooter biking	Special condition (b) applies, a helmet must be worn	No touring or where a motorbike is the main mode of transport. No Personal Accident cover
Motor racing experience (passenger only)	Special condition (a) applies	No touring or where a motorbike is the main mode of transport. No Personal Accident cover
Paint balling / airsoft	Special condition (a) applies	
Parachuting (one jump only)	Special condition (a) or (b) applies Cover is restricted to one Jump only	No Personal Accident cover

restricted or excluded sports and activities

Sport, Activity	Special Conditions	Special Exclusions
Parasailing / parascending	Special condition (a) or (b) applies Only covered whilst performed over water.	
Quad biking	Special condition (a) or (b) applies, a helmet must be worn	No Personal Accident cover
Rifle range/sports shooting	Special condition (a) or (b) applies	
River boarding/hydro speeding (grades 1-3) (see also canoeing)	Special condition (a) applies	
Rock climbing (indoor)	Special condition (a) applies	No soloing No Personal Accident cover
Rock climbing (outdoor/traditional/sport climbing/bolted/aid climbing/free climbing)		No soloing No Personal Accident cover
Roller skating		No cover for stunting
Rollerblading		No cover for stunting
Rowing/sculling (inland/coastal waters)	No white water	
Rugby (League/Union)		No Personal Accident cover
Safari tours	Special condition (a) applies	No cover for handling or work with dangerous animals, including big cats, crocodiles, alligators, hippopotamuses, snakes, elephants or bears
Sailing (inland/coastal waters)	Special condition (a) or (b) applies	
Sailing (outside coastal waters)	Special condition (a) or (b) and special condition (c) applies	
Scuba diving (to 50 metres)	Special condition (e) applies	See special exclusions (ii) No Personal Accident cover
Scuba diving (unqualified/learn to dive course/discover dive with qualified instructor)	Special condition (a) applies	See special exclusions (ii)
Segway tours	Condition (a) applies, a helmet must be worn	No Personal Accident cover
Skiing (cross country/Nordic skiing on marked trails)	Special condition (d) applies	See special exclusions (i)
Skiing (snowblading or Snowboarding) on piste or off piste within resort boundaries	Special condition (d) applies	See special exclusions (i)
Skiing / snowboarding (backcountry/outside of resort boundary/alpine ski touring)	Special condition (d) applies	See special exclusions (i) No Personal Accident cover
Skiing / snowboarding (by helicopter/snow cat)	Special condition (d) applies	See special exclusions (i) No Personal Accident cover
Skiing / snowboarding (dry slope)	Special condition (d) applies	See special exclusions (i)

restricted or excluded sports and activities

Sport, Activity	Special Conditions	Special Exclusions
Skiing / snowboarding (terrain park within resort)	Special condition (d) applies	See special exclusions (i) No Personal Accident cover
Skydiving / tandem skydiving (one jump only)		No Personal Accident cover
Sledding / tobogganing / snow sleds / snow sleighs (on snow)		No Personal Accident cover
Snow biking (on piste or off piste within resort boundaries)		See special exclusions (i) No Personal Accident cover
Snow kiting	Special condition (a) applies	No Personal Accident cover
Snow rafting	Special condition (a) applies	No Personal Accident cover
Snowmobiling		Remote areas, racing, time trials and endurance events are excluded. No Personal Accident cover
Speed boating (inland/coastal waters only)	Special condition (a) or (b) applies	No white water cover
Swimming with dolphins / whales / whale sharks (inland or coastal waters only)	Special condition (a) applies	
Theme parks / fairgrounds	Special condition (a) applies	
Trapeze / hire wire	Special condition (a) applies	No Personal Accident cover
Tubing on rivers (grades 1-2)	Special condition (a) applies	No Personal Accident cover
Water skiing (barefoot)	Special condition (a) or (b) applies	
Water skiing / wakeboarding / wake skating	Special condition (a) or (b) applies	No jumping No Personal Accident cover
Weight training (see also gym training)		Powerlifting
White water rafting (grades 1-3)	Special condition (a) applies	
White water rafting (grades 4-5)	Special condition (a) applies	
Windsurfing	Inland or coastal waters Only	
Zip line	Special condition (a) applies	
Zorbing	Special condition (a) applies	No Personal Accident cover

restricted or excluded sports and activities

Special Conditions

- a. **You** must be with a professional, qualified and licensed guide, instructor or operator;
- b. **You** must have the appropriate certification or licence to do this sport or activity at **home**. If operating a motor vehicle the driver must have the appropriate valid **United Kingdom** licence for the machine;
- c. within 60 miles of a safe haven (a protected body of water used by marine craft for refuge from storms or heavy seas);
- d. Conventional skiing / snowboarding only. It is not a condition of cover that **you** ski or board with a guide, however, **you** must follow the International Ski Federation code or the resort regulations and **we** recommend that **you** do not venture into back country areas without taking local advice and appropriate rescue equipment;
- e. **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

Special Exclusions

- i. No cover for any competition, free-style skiing / snowboarding, ski/ snowboard jumping, ski-flying, ski / snowboard acrobatics, ski / snowboard stunting, or ski racing or national squad training, the use of skeletons;
- ii. No cover for any unaccompanied dive, any dive in overhead environments, or any dive for gain or reward.

Conditions

1. **You** must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary and undergo any required training.

Sports and Activities Exclusions

We do not provide cover if **you** are:

1. Taking part in activities at a professional level;
2. Competing at international events as a national representative;
3. Racing or participating in speed or time trials;
4. Motor biking/trail biking (off-road), Motorbike touring or where a motorbike is the main mode of transport;
5. Base jumping, Bouldering, Bungee/bungy jumping, cliff diving, flying (as a pilot or passenger of a private light aircraft or glider), martial arts competitions, mountaineering, potholing, caving (other than sightseeing/tourist attraction), cycling sportive/gran fondo, motor sports (participating or driving including organised events), stunt flying / aerobatics, **scuba diving** deeper than 50 metres, triathlon, iron man, hiking/walking over 6000 metres, white water or black water rafting on rivers of a higher grade than 5, windsurfing, jet boating or jet skiing outside of Inland or coastal waters, tubing on rivers over a grade 2, and riverboarding over grade 3;
6. Taking part in expeditions to the Arctic or Antarctic;
7. Taking part in dangerous expeditions or the crewing of a vessel more than 60 miles from a safe haven;
8. Anything listed in the General Policy Exclusions.

What is Covered

You are covered for:

A. winter sports equipment

You are covered as per the summary of cover for the value or repair of **your** own **winter sports equipment** (after making proper allowance for wear and tear and depreciation) or hired **winter sports equipment**, if they are lost, stolen or damaged during **your** trip, limited to the single item limit for any one item. For **winter sports equipment** over 5 years old the maximum **we** will pay is £100.

Conditions

In the event of a claim **you** must provide the following documentation:

1. loss or theft: a report from police, resort management or tour operator; plus original receipt or proof of ownership and confirmation of second hand value from a specialist dealer;
2. damage: confirmation from a specialist dealer of the damage sustained and repair costs, or confirmation that damage is beyond economic repair, plus the second hand value prior to damage.

B. winter sports hire

You are covered as per the summary of cover for the reasonable cost of hiring **winter sports equipment** for the rest of **your** trip or until **your** own or hired **winter sports equipment** has been returned to you, if:

1. **your** equipment is lost, stolen or damaged;
2. **your** equipment is delayed for more than 12 hours on **your** outward journey.

Conditions

In the event of a claim **you** must provide the following documentation:

1. loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges;
2. damage: confirmation from the hire company of damage sustained and additional charges incurred;
3. delay: confirmation from the airline or transport company that **your** equipment was delayed for over 12 hours on the outward journey plus a receipt showing original and additional hire charges.

C. winter sports pack

You are covered as per the summary of cover for the value of the unused portion of **your** ski school, resort pass, lift pass and **winter sports equipment** hire costs, if:

1. **you** have an accident or **you** are ill;
2. **your** lift pass is lost or stolen.

Conditions

In the event of a claim **you** must provide the following documentation:

1. accident or illness: medical report confirming the reason and length of time **you** were unable to undertake **your** planned activity plus the original lift pass and evidence of initial cost;
2. loss or theft: report from police or resort management plus evidence of initial cost and cost of replacement pass.

D. piste closure

You are covered as per the summary of cover if during the period of **your** stay, on-piste skiing at the resort that **you** had pre- booked is not available due to lack of snow or excessive snow or avalanche conditions, **we** will pay:

1. up to £50 per day towards transport costs to reach another resort;
2. compensation of £50 per full day if skiing is unavailable due to the total closure of all on-piste skiing activity.

Conditions

In the event of a claim **you** must provide documentation from the resort's management confirming how long the piste was closed at **your** resort and the reason.

Winter Sports Exclusions

1. if **you** do not adhere to the International Ski Federation code or the resort regulations;
2. anything listed in the General Policy Exclusions.

european collision damage excess waiver

Note:

This section is only available for whilst **you** are travelling in **Europe**.

What is Covered

We will pay up to the amount shown on the Summary of Cover for:

1. the reimbursement of the accident damage or theft excess applied to **your** car hire insurance if the **insured vehicle** is damaged or involved in an accident during the **rental period** and is within the territorial limits of **Europe** or the **United Kingdom**;
2. the cost of replacing rental car keys if these are lost, stolen or damaged during the **rental period** and is within the territorial limits of **Europe** or the **United Kingdom**. This includes where necessary the costs to replace locks or for a locksmith to break into the **insured vehicle**.

European Collision Damage Excess Waiver Exclusions

1. Any claim where **you** have not followed the terms of **your** rental agreement;
2. Any person aged under 21 years old at the start date of **your** policy, for all other policies any person aged under 21 years old at the date **your** policy was issued;
3. Any claim for damage caused as a result of theft of the **insured vehicle** unless a written police report is obtained;
4. Any claim under this section outside of the territorial limits of **Europe** and the **United Kingdom**;
5. anything mentioned in the General Policy Exclusions.

political unrest and natural catastrophe expenses

What is Covered

You will be covered up to the limit shown in the Summary of Cover for **evacuation expenses** incurred as a result of the need to evacuate **you** from **your** destination whilst on a trip as a result of **political unrest** or **natural catastrophe**

Political Unrest and Natural Catastrophe Expenses - Exclusions

1. the policy excess as shown in the policy summary;
2. **you** breaching the laws of the host country;
3. anything mentioned in the General Policy Exclusions.

Emergency Contact Information

Should **you** require emergency assistance whilst abroad In respect of **political unrest** or a **natural catastrophe**. Please contact the Claims Helpline in the important contact details for Emergency Assistance 24 hours a day 7 days a week.

This Section

This section does not apply to trips within the **United Kingdom** and **The Channel Islands** unless **you** have pre-booked paid accommodation for 2 nights or more.

What is Covered

You are covered for:

A. Golf equipment hire

You are covered up to the limit shown on the Summary of Cover for the reasonable cost of hiring **golf equipment** for the rest of **your** trip or until **your** own **golf equipment** has been returned to **you** if:

- a. **Your golf equipment** is lost, stolen or damaged;
- b. **Your golf equipment** is delayed for at least 12 hours on **your** outward journey.

In the event of a claim **you** must provide the following documentation:

1. Loss or theft: report from the police, resort management or tour operator and receipts showing additional hire charges;
2. Damage: confirmation from the airline, transport company or hire company of damage sustained to **your golf equipment** and receipts showing the additional hire charges;
3. Delay: confirmation from the airline or transport company that **your golf equipment** was delayed for over 12 hours on the outward journey and receipts showing the additional hire charges.

B. Green fees

You are covered up to the limit shown on the Summary of Cover for the value of unused portion of **your** green fees if:

- a. **You** have an accident or are ill;
- b. **Your** documents are lost or stolen which prevents **you** from playing golf.

Golf Cover Exclusions

1. If **you** do not adhere to the rules and regulations of the golf course **you** are booked to play;
2. **Golf equipment** whilst in use;
3. **Golf equipment** or documents that **you** have left **unattended**;
4. Anything listed in the General Policy Exclusions.

general policy exclusions

This Section

You not answering to the best of **your** knowledge any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.

1. **You** not following any advice or recommendation made by the Foreign, Commonwealth & Development Office (FCDO), World Health Organization (WHO) or any government or other official authority. This includes where:
 - Certain vaccinations or other preventative measures (such as, but not limited to, malaria tablets) are recommended.
 - The FCDO has advised against:
 - all travel; or
 - all but essential travel (unless the purpose of **your** journey is necessary, urgent and cannot be postponed - evidence of this will be required if making a claim);
 - **You** have travelled against the advice of a local authority at any destination **you** are travelling from, through or to.

For further details on FCDO travel advice, visit: www.gov.uk/fcdo;

2. A set of circumstances which **you** knew about at the time the trip was booked unless **you** could not reasonably have expected such circumstances to result in a claim;
3. Any criminal act committed by **you**;
4. **You** act illegally or break any government prohibition or regulation including visa requirements;
5. Financial collapse or default of any transport, tour or accommodation provider and/or any other service providers;
6. Any other costs that are caused by the event which led to a claim, unless specifically stated in the policy;
7. Any payment, which **you** would normally have made during **your** travels, if no claim had arisen;
8. Any trip that is undertaken:
 - for the purpose of obtaining medical treatment (whatever the nature of this treatment);
 - against the advice of a **medical practitioner**;
 - after being given a terminal prognosis.
9. **You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect to avoid drinking alcohol on **your** trip 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;
10. Suicide, deliberate self-injury, being under the influence of drugs (unless prescribed by a **medical practitioner**), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life);
11. **You** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life;
12. Pregnancy 12 weeks before and 12 weeks after the estimated date of delivery, as well as the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications;
13. Any claim arising from sexually transmitted diseases;

general policy exclusions

This Section

(continued)

14. The cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the illness or injury which necessitated **your** admittance to hospital;
15. Any **epidemic** or **pandemic** except as expressly covered under Section 1 - Cancellation, Section 2 - Curtailment, and Section 3 - Emergency Medical Expenses
16. Air travel, other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft (or a glider or ultralight) where the appropriate additional premium has been paid and is shown on **your** schedule);
17. Any off-piste skiing except when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines;
18. If **you** are above the maximum age of the policy purchased on the date of inception or renewal
19. **Cyber risks** of any kind
20. **Your** claim arises from a government authority confiscating, detaining or destroying anything.
21. **Your** claim is for additional expenses or fees arising from errors or omissions in **your** booking arrangements or your failure to obtain relevant visa or passport documents
22. Any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity (although terrorist activity does not apply to claims made under Section 3 Emergency Medical Expenses and Section 5 Personal Accident, providing the disturbances were not taking place at the start of the insured trip), civil war, rebellion, revolution, insurrection, blockade, military or usurped power;
23. Loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
 - ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel,
 - the radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it,
 - pressure waves from aircraft and other flying objects travelling faster than the speed of sound;
 - Nuclear reaction or contamination from nuclear weapons or radioactivity.
 - Seepage, pollution or contamination

further information

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. **We** the insurer and **you** do not intend any term of this contract to be enforceable pursuant to the Contract (Rights Of Third Parties) Act 1999.

Details about our Regulator

This policy is underwritten by Millstream Underwriting Limited on behalf of AWP P&C SA. AWP Assistance UK Limited is the appointed administrator in the United Kingdom.

Millstream Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FCA Firm reference number: 308584). Millstream Underwriting Limited. Registered in England and Wales No 3896220. Registered office: 52-56 Leadenhall Street, London, EC3A 2EB.

AWP Assistance UK Limited Registered in England. Registration No. 1710361. Registered office: AWP Assistance UK Ltd, PO Box 74005, 60 Gracechurch Street. London, EC3P 3DS

AWP Assistance UK Limited (FCA Firm reference number: 311909) is authorised and regulated by the Financial Conduct Authority. AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.

Their registration can be checked with the Financial Conduct Authority by visiting www.fca.org.uk/register or by contacting them on +44 (0) 300 500 8082.

Millstream Underwriting Limited and AWP Assistance UK Limited will act as an agent for AWP P&C SA with respect to the receipt of customer **money** and for the purpose of settling claims and handling premium refunds.

Financial Services Compensation Scheme

In the event that the **insurer** is unable to pay a claim **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.



BRIT

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