



# TRAVEL INSURANCE

for

U.K. RESIDENTS ONLY

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

## IMPORTANT NOTICE

**Your** attention is drawn to important features of **your** travel insurance policy including:

- **INSURANCE POLICY:** This contains full details of the cover provided plus the conditions and exclusions which apply to it.

**You must read the insurance policy carefully.**

- **CONDITIONS, EXCLUSIONS AND WARRANTIES:** There are conditions and exclusions which apply to individual sections and general conditions, exclusions and warranties which apply to the whole policy.
- **DATE CHANGE EXCLUSION:** Changes in dates could see widespread failures of computer and other systems containing computer chips, which depend on date related information in order to work properly. Certain sections of **your** policy (refer to General Exclusions item 20 on page 19) excludes anything directly or indirectly caused by failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date.
- **FRAUDULENT CLAIMS:** The making of a fraudulent claim is a criminal offence.
- **HEALTH:** The policy contains conditions relating to the health of the people travelling and others upon whose well being the trip may depend. It may be that **you** are required to disclose the condition of such people prior to cover being issued and **you** must be aware that failure to disclose such matters will prejudice **your** position. In certain instances a telephone helpline is available. Please do use this service to ensure **you** are fully protected. Please refer to page 5.
- **PROPERTY CLAIMS:** These are settled on an indemnity basis – not on a “new for old” or replacement cost basis, unless otherwise stated in the policy.
- **POLICY LIMITS:** Most sections of the policy have limits on the amount the Insurer will pay under that section. Some sections also include inner limits eg: for one item, or for valuables in total.
- **POLICY EXCESSES:** Claims under most sections of the policy will be subject to an excess. Where there is an excess, **you** will be responsible for paying the first part of a claim.
- **REASONABLE CARE:** **You** are required to take all reasonable care to protect yourself and **your** property and to act as though **you** are not insured.
- **COMPLAINTS:** The insurance policy includes a Complaints Procedure which tells **you** what steps **you** can take if **you** wish to make a complaint. Please refer to page 21.
- **“COOLING OFF” PERIOD:** The policy contains a “cooling off” period which allows **you** to return the policy and obtain a full refund if **you** have a justifiable reason to be dissatisfied with the cover provided. Please refer to page 5.
- **AMATEUR SPORTING AND HAZARDOUS ACTIVITIES:** The policy will insure **you** for many such activities, but may not insure **you** when **you** take part in certain activities. Please refer to pages 3, 18, 19, 22 and 23.
- **WORKING COVER:** **You** are insured whilst working, with certain exceptions. Please refer to page 3.
- **GOVERNING LAW:** **Your** policy is governed by the law applicable to where **you** reside within the **United Kingdom**.

The policy applies to all persons named on the Validation Certificate who are eligible to be insured and for whom the premium has been paid. **You** must be resident in the **United Kingdom**.

# CONTENTS

## Page

3	Summary of Cover, Working Cover, and Amateur Sporting and Hazardous Activities
4	24 Hour Worldwide Emergency Service How to make a Claim
5	Policy Notes including: Medical Health Requirements
6	Geographical Limits Important Notes Definitions

## YOUR COVER

8	Section 1	Cancellation
	Section 2	Curtailment
9	Section 3	Missed Departure
10	Section 4	Travel Delay
	Section 5	Personal Accident
11	Section 6	Medical Emergency Expenses
12	Section 7	Medical Inconvenience Benefit
	Section 8	Personal Property
13	Section 9	Loss of Passport/Driving Licence Expenses
14	Section 10	Personal Public Liability
	Section 11	Hijack
15	Section 12	Mugging Benefit
	Section 13	Ski Equipment
16	Section 14	Ski Pack
	Section 15	Piste Closure
17	Section 16	Avalanche Closure
	Section 17	Legal Expenses

## GENERAL INFORMATION

18	General Exclusions
20	Conditions
21	Complaints Procedure
22	Amateur Sporting and Hazardous Activities

**SUMMARY OF COVER  
(per person)**

Section of Cover	Cover	Excess
1 Cancellation	Up to £3,000	£150 (£15 for Loss of Deposit)
2 Curtailment	Up to £3,000	£150
3 Missed Departure	Up to £750	Nil
4 Travel Delay – First full 12 hours – Each subsequent full 12 hours – If you abandon after 12 hours	Up to £250 £20 £10 Up to £3,000	£150 (Abandonment only)
5 Personal Accident	Up to £20,000	Nil
6 Medical Emergency Expenses	Up to £5,000,000	£150
7 Medical Inconvenience Benefit	Up to £500	Nil
8 Personal Property Single Article Limit Valuables Limit Sunglasses Delayed baggage Personal Money	Up to £1,500 £250 £250 £75 Up to £150 Up to £500 (Cash limited to £250)	£100    Nil £100
9 Loss of Passport (including Visa)/ Driving Licence	Up to £500	Nil
10 Personal Public Liability	Up to £2,000,000	Nil
11 Hijack	Up to £1,000	Nil
12 Mugging Benefit	Up to £100	Nil
13 Ski Equipment Single Article Limit Ski Hire Delayed Ski Equipment	Up to £500 £250 Up to £200 Up to £100	£100  Nil Nil
14 Ski Pack	Up to £300	£100
15 Piste Closure	Up to £300	Nil
16 Avalanche Closure	Up to £150	Nil
17 Legal Expenses	Up to £20,000	Nil

**24 HOUR MEDICAL EMERGENCY SERVICE INCLUDED**

**WORKING COVER** – Under **your** Coverworks policy **you** are insured to do any kind of work in Australia and New Zealand, other than off-shore work, outside work more than 6 metres above the ground, any underground work, or the use of chainsaws. **You** are not insured for any work of any kind, whether paid or not, outside Australia and New Zealand.

**AMATEUR SPORTING AND HAZARDOUS ACTIVITIES** – Whilst **you** are on **your** trip, **you** might take part in one or more amateur sporting activities, or what **we** consider are hazardous activities. Participating in many of such activities is included in the cover **your** policy provides if they have not been pre-planned and booked before **your** departure from the **United Kingdom**, but for others cover is excluded, or only covered if **we** have extended **your** policy to include them subject to an additional premium. To help **you**, we have detailed the activities definitely covered, or not covered, by **your** policy on page 22 and 23. If any activity **you** will participate in during **your** trip is not listed, please contact Coverworks, tel: 01270 625431.

## 24 HOUR MEDICAL EMERGENCY SERVICE FIRSTASSIST

**IMPORTANT – please quote Reference COVERWORKS.**

FirstAssist Emergency Service provides immediate help in the event of an Insured Person's illness or injury arising outside the **United Kingdom** – they provide a 24 hour multi-lingual emergency service 365 days a year and can be contacted by telephone or fax.

Emergency telephone number: **UK 0208 (+44 208 outside UK) 763 3011**  
Fax: **UK 0208 (+44 208 outside UK) 763 3035**

When an Insured Person calls upon the services of FirstAssist Emergency Service it is a condition of service that FirstAssist Emergency Service shall solely be responsible for all decisions on the most suitable and reasonable solution to any medical problem. The service includes, where necessary:

1. Multi-lingual assistance with hospitals and doctors.
2. Repatriation arrangements by escort by a medical attendant.
3. Travel arrangements for other members of **your** party or immediate relative.
4. On arrival in the **United Kingdom**, an ambulance service to hospital or **home**.

**NOTE: FAILURE TO CONTACT FIRSTASSIST MAY RESULT IN A CLAIM BEING INVALID.**

### HOW TO MAKE A CLAIM

- 1) If **you** need to make a claim please obtain a claim form by telephoning or writing to the appropriate claims service below within 28 days of **your** return, quoting Coverworks Travel Insurance and which section of the policy **you** are claiming under.

#### FOR SECTIONS 1 TO 17

##### **Claims International Limited**

14th Floor, Leon House, 201-241 High Street, Croydon, Surrey CR9 1ER  
Tel: 020 8680 5142 (calls may be monitored or recorded for quality purposes)

Fax: 020 8760 0298 Email: [info@cilint.com](mailto:info@cilint.com)

**Please quote scheme number 494**

#### FOR SECTION 18 – LEGAL EXPENSES

##### **Lexceteras Limited**

Minerva House, Holbeach Technology Park,  
Park Road, Holbeach, Lincolnshire PE12 7PT

Tel: 0871 222 9842 Fax: 01406 493083

- 2) Then return **your** completed claim form to the claims service together with **your** original policy and validation certificate, confirmation of booking, all original receipts and police reports (which must be obtained within 24 hours of discovery in the event of loss, burglary or theft of **money**, **valuables** or any items of **personal baggage**) and any other evidence requested on the claim form.

This Policy Wording is to confirm that those persons who have paid the required premium are insured under the Master Policy No OPT 0144 issued by Optimum Underwriting Limited of PO Box 337, Dorking, Surrey RH4 3YN as Underwriting Agents for Groupama Insurance Company Limited. This document gives the full terms, exceptions and conditions of the policy. **Your** policy is governed by the law applicable to where **you** reside within the **United Kingdom**.

Optimum Underwriting Limited and Groupama Insurance Company Limited are authorised and regulated by The Financial Services Authority.

## **PERIOD OF INSURANCE**

Cancellation cover applies as soon as the premium has been paid and the policy wording is issued. The remaining covers apply for the duration of the booked trip (or earlier return to the **United Kingdom**). It also includes the period of travel from **home** directly to the departure point and back **home** directly afterwards not exceeding 24 hours in each case. If the return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of that delay.

The cover under Section 1 – Cancellation – commences as soon as the trip booking is made and the premium has been paid. We cannot therefore, refund **your** premium after this date, except within the first 14 days of the policy being received or before **you** travel (whichever is sooner), if it does not meet **your** requirements.

**We must be informed of any fact which is likely to influence us in the acceptance, assessment or continuance of this insurance. Failure to do so may invalidate this insurance, leaving you with no right to make a claim.**

## **MEDICAL HEALTH REQUIREMENTS**

You are not covered if, at the time of taking out this insurance or booking your trip, you answer “yes” to any of the following questions. These questions also apply to any travelling companions, and anyone upon whose health the trip may depend (i.e. you would cancel/curtail the trip due to the illness of this person):

- 1) are you aware of any reason why the trip could be cancelled or curtailed or of any pre-existing condition which could result in a claim?
- 2) have you, during the 12 months before this insurance started, suffered from any chronic or recurring illness for which you have received treatment, including the taking of ongoing medication?
- 3) are you awaiting tests/investigations, or for the results of test/investigations for a known pre-existing condition, or to diagnose a condition?
- 4) are you travelling against the advice of a medical practitioner or in order to get medical treatment?
- 5) have you been diagnosed as having a terminal illness?
- 6) are you receiving, recovering from, or on a waiting list for out/day/in-patient treatment in a hospital or nursing home, or on a waiting list to see a consultant/specialist?
- 7) have you been diagnosed as suffering from anxiety or depression or any psychiatric condition before applying for insurance? Please see General Exclusion 2) on page 18.

If you answer “yes” to any of the questions above at the time of taking out the insurance or at any time between taking out the insurance and the start date of your trip you must notify Coverworks immediately.

If circumstances change after you have taken out this insurance, we reserve the right to alter the terms of this insurance based on the changed circumstances.

Cover for these conditions will only be proved following our acceptance. If you have any queries, therefore, please do not hesitate to contact Coverworks, tel: 01270 625431.

## GEOGRAPHICAL LIMITS

If **your** Validation Certificate shows the Area to which the insurance applies as “Australia and New Zealand” **you** are insured for the duration of **your** trip to, from and within those countries, including cover for up to 48 hours anywhere in the world, other than USA, Canada and the Caribbean, on **your** original outward and return journeys. If **you** are travelling on a Visa issued by Visas Australia, and **your** trip to Australia and New Zealand is for one month or more, **your** insurance applies for up to 7 days anywhere in the world, other than USA, Canada, and the Caribbean, on **your** original outward and return journeys.

If **your** Validation Certificate shows the Area to which the insurance applies as “Worldwide excluding USA, Canada and the Caribbean” or “Worldwide including USA, Canada or the Caribbean”, **you** are insured for travel anywhere in those Areas.

## IMPORTANT NOTES

- 1) This policy is only available to persons resident in the **United Kingdom**.
- 2) This policy is only valid for trips commencing in and returning to the **United Kingdom**.
- 3) The cover under Section 1 – Cancellation – commences as soon as the trip booking is made and the premium has been paid. **We** cannot therefore, refund **your** premium after this date, except within the first 14 days of the policy being received or before **you** travel (whichever is sooner), if it does not meet **your** requirements.
- 4) Cover is only available for the whole duration of the booked trip. Cover cannot be effected once a journey has commenced.
- 5) Under some sections there is an amount deducted (an excess) per incident, which applies to each insured person involved in an incident, as do the sums insured under each section.
- 6) If **your money, valuables** or any items of **personal baggage**, are lost or stolen, **you** must notify the local police within 24 hours of discovery. Please make sure **you** get a copy of the police report. Failure to comply will result in **your** claim being turned down.
- 7) This policy is not valid for trips exceeding 18 months unless agreed to by **us** by endorsement.
- 8) Winter Sports trips are covered if the required additional premium has been paid.
- 9) This policy is only available to persons under the age of 75 years (at the date of travel).

## DEFINITIONS

Wherever the following words and phrases appear in this policy they will always have these meanings:

**We/Us/Our** – Optimum Underwriting Limited as Underwriting Agents for Groupama Insurance Company Limited.

**You/Your** – Each Insured Person.

**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.

**Curtail/Curtailment** – Return early to **home** in the **United Kingdom**.

**Hijack** – The unlawful seizure or wrongful exercise of control of an aircraft or conveyance which **you** are travelling in as a passenger.

**Home** – **Your** residential address in the **United Kingdom**.

**Immediate Relative** – Mother, father, sister, brother, wife, husband, partner (same or different sex), son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, or legal guardian.

**Loss of Limb** – Physical, permanent and total loss of use at or above the wrist or ankle.

**Loss of Sight** – The complete and permanent **loss of sight** in at least one eye.

**Medical Practitioner** – A registered practising member of the medical profession who is not related to **you** or to any person **you** are travelling with, or intending to stay with.

**Money** – Cash, postal and **money** orders, travel tickets, lift passes (in respect of winter sports trips where the appropriate premium has been paid), petrol coupons and green cards held by **you** for social, domestic and pleasure purposes.

**Mugging** – A violent attack on **you** with a view to theft by person(s) not previously known to **you**.

**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.

**Permanent Total Disablement** – Disablement as a result of which there is no business or occupation which **you** are able to attend to which having lasted for a period of 12 months is, at the end of that period beyond hope of improvement.

**Pre-existing condition** – any disease, illness or injury for which:

- **you** have received medication, advice or treatment; or
- **you** have experienced symptoms whether the condition has been diagnosed or not.

**Psychiatric Condition** – a mental or addictive condition, including, but not limited to alcoholism, drug addiction or eating disorder.

**Public Transport** – Any fare paying passenger on the following regular scheduled forms of transport: Train, Coach, Taxi, Bus, Aircraft and Sea Vessel.

**Redundancy** – Any person 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 two continuous years with the same employer at the time of being made redundant.

**Ski Equipment** – Skis (including bindings), ski boots, ski poles and snowboards.

**Ski Pack** – Pre-booked lift passes, hired skis and boots and ski school fees.

**United Kingdom** – England, Scotland, Wales, Northern Ireland, the Scilly Isles, the Isle of Man and Channel Islands.

**Valuables** – Watches, furs, jewellery, photographic equipment, video equipment, camcorders, audio equipment, and all photographic/digital/optical/audio/video media.

## RECIPROCAL HEALTH AGREEMENTS

Whenever possible **you** must use medical facilities which entitle **you** to the benefits of any reciprocal health agreements, such as Medicare in Australia, and European Health Insurance Card (EHIC) (or equivalent) in Europe.

In-patient and out-patient public hospital treatment is given free of charge or at a minimal cost. Should **you** be admitted to hospital then immediate contact must be made with FirstAssist Emergency Service and their authority obtained in respect of any treatment not available under the reciprocal arrangements before such treatment is provided.

## SECTION 1 – CANCELLATION

### YOU ARE COVERED

Up to £3,000 if **your** travel and accommodation (limited to flight costs if a flights only policy has been purchased) arrangements are cancelled before **your** departure from the **United Kingdom** (including ski hire, ski school and lift passes for winter sports trips where the appropriate premium has been paid), which have not been used and which **you** have paid for or contracted to pay for, providing the cancellation is necessary and unavoidable (and is not a result of mere disinclination to commence **your** trip as arranged) due to:

- 1) the death or disablement by bodily injury, illness, pregnancy or being subject to quarantine of (a) **you**, (b) any person **you** are intending to travel or stay with, (c) an **immediate relative** of **yours** or of any person **you** are intending to travel with or (d) a **close business associate** of **yours**;
- 2) **you** being called for jury service or as a witness (but not as an expert witness or where **your** employment would normally require **you** to attend court) in a Court of Law;
- 3) **your redundancy** or the **redundancy** of any person **you** are intending to travel with, provided that **we** are informed in writing immediately notification of **redundancy** is received and that **you** were not aware of any impending **redundancy** at the time this policy was issued;
- 4) **your home** being made uninhabitable or place of business being made unusable, up to 14 days before the commencement of **your** trip, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business;
- 5) **your** passport, or the passport of any person **you** are intending to travel with being stolen during the seven days before **your** departure date.

### YOU ARE NOT COVERED FOR

- 1) the first £150 of each and every incident per each insured person involved in the incident (£15 for loss of deposit claims only);
- 2) claims where a medical certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
- 3) anything caused directly or indirectly by:
  - a) any increased charges which may arise due to failure to notify **your** travel agent or tour operator immediately it is found necessary to cancel;
  - b) prohibitive regulations by the Government of any country;
- 4) claims where a theft of passport has not been reported to the necessary authorities, including but not limited to, the Police and UK Passport Service (UKPS);
- 5) anything mentioned in the General Exclusions.

## SECTION 2 – CURTAILMENT

**Curtilment** is only applicable if **you** return to the **United Kingdom** earlier than planned.

This section includes the services of FirstAssist Emergency Service (details shown on page 4) who must be contacted immediately in the event of a serious injury, illness or hospitalisation, where repatriation has to be considered.

### YOU ARE COVERED

Up to £3,000 for:

- 1) The value of the portion of **your** travel and/or accommodation arrangements which have not been used and which were paid for before **your** departure from the **United Kingdom** (including ski hire, ski school and lift passes, which do not have to be paid for before **your** departure from the **United Kingdom**, in respect of winter sports trips where the appropriate premium has been paid), if **you**, and where appropriate a companion covered by this policy, have to **curtail your** trip and return to **your home** earlier than planned due to:

- a) the death, severe injury or serious illness of:
  - i) **you** or any person **you** are travelling with;
  - ii) an **immediate relative** of **yours** resident in the **United Kingdom**;
  - iii) a **close business associate** of **yours** resident in the **United Kingdom**.
- b) **your home** being made uninhabitable or place of business being made unusable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your** home or place of business;
- c) **you** being unable to continue **your** trip, as detailed in **your** travel itinerary, due to loss or theft of **your** passport, or that of any person **you** are travelling with.

These proportionate value of costs will be calculated from the date of return to the **United Kingdom**.

2) Reasonable additional travelling expenses incurred by **you** for returning to the **United Kingdom** (Economy Class) earlier than planned for a reason stated in benefit 1 of this section.

3) Reasonable additional travelling expenses (Economy Class or less), if **you** are a Visas Australia Young Traveller on a 12 months Working Holiday Visa issued by them, incurred by **you** for both travel back to **your** home in the **United Kingdom**, and in returning to continue **your** original trip, if, whilst **you** are on that trip, **your** immediate relative, who is resident in the **United Kingdom**, suddenly and unexpectedly a) dies; or b) is severely injured; or c) becomes seriously ill. Cover only applies for such a trip home not exceeding 21 consecutive days.

In respect of b) and c) above, cover only applies if **your** immediate relative's treating doctor recommends that you return home as a matter of urgency.

4) Reasonable additional travelling expenses (Economy Class or less), if **you** are a Visas Australia Young Traveller on a 12 months Working Holiday Visa issued by them, incurred by **you** for both travel back to **your** home in the **United Kingdom** and in returning to continue **your** original trip for a reason other than that stated in 3) above. This cover only applies if **you** have selected this option, and paid the appropriate premium, before starting **your** original trip to which **your** Visa applies, and it will be shown on **your** Insurance Certificate (including the number of return home trips **you** have selected cover for, up to a maximum of two). It is a Condition of the cover that **you** notify Coverworks of the start date and end date of the return(s) home before travelling on that trip(s). Cover only applies for such return home trip(s) not exceeding 21 consecutive days.

#### **YOU ARE NOT COVERED FOR**

- 1) the first £150 of each and every incident per each insured person involved in the incident;
- 2) claims that are not confirmed as medically necessary by FirstAssist Emergency Service and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip;
- 3) additional travelling expenses incurred which are not authorised either by **us** or FirstAssist Emergency Service, as detailed on page 4;
- 4) claims where a theft of passport has not been reported to the necessary authorities, and a written report obtained;
- 5) anything mentioned in the General Exclusions.

**NOTE** – FirstAssist Emergency Service only assists early return **home** for medical reasons, not for the other reasons listed under this section of the policy.

### SECTION 3 – MISSED DEPARTURE

This section does not apply to trips within the **United Kingdom** (except for trips to the Channel Islands).

#### YOU ARE COVERED

Up to £750 for necessary accommodation and travelling expenses incurred in reaching **your** booked destination, if the car **you** are travelling in breaks down or is involved in an accident or the **public transport** being used is delayed, resulting in **you** arriving too late to commence **your** booked journey from or to the **United Kingdom**.

#### YOU ARE NOT COVERED

- 1) if sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent;
- 2) if **you** are not proceeding directly to the departure point;
- 3) unless **you** get a letter from the public transport provider confirming that the service did not run on time;
- 4) unless **you** get confirmation of the delay from the authority who went to the accident or breakdown effecting the car **you** were travelling in;
- 5) for any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued;
- 6) for anything mentioned in the General Exclusions.

### SECTION 4 – TRAVEL DELAY

This section does not apply to trips within the **United Kingdom** (except for trips to the Channel Islands).

#### YOU ARE COVERED

- 1) For a benefit of £20 for the first full 12 hours **you** are delayed and £10 for each full 12 hours **you** are delayed after that, up to a maximum of £250 (regardless of the number of incidents of delay) or
- 2) up to the amount under the cancellation section of this policy (less £50 excess) if **you** abandon the trip (on the outward journey only) after the first full 12 hours;

If **your** outward or return flights, sea crossing, coach or train departure to or from the **United Kingdom** are delayed for more than 12 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

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

#### YOU ARE NOT COVERED

- 1) for the first £150 of each and every incident per each insured person involved in the incident (this is only applicable if **you** abandon the trip);
- 2) if **you** do not check-in for the flights, sea crossing, coach or train departure before the intended departure time;
- 3) if **you** do not obtain written confirmation from the airline, shipping, coach or train company stating the period and the reason for the delay;
- 4) for any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any Country;
- 5) for anything mentioned in the General Exclusions.

**NOTE** – This section only applies for delays at **your** final departure point to or from the **United Kingdom**.

## SECTION 5 – PERSONAL ACCIDENT

### YOU ARE COVERED FOR

The following benefits, which will be paid to **you** or **your** legal personal representative, if **you** have a **personal accident** during **your** trip which, at the end of 12 months after the date of that accident, is the sole cause of **your** consequent death or disability:

- 1) Death – £20,000
- 2) **Loss of limb**, total and permanent **loss of sight** in one or both eyes or **permanent total disablement** – £20,000

**NOTE** – if **you** are aged under 17 at the time of the accident the Death benefit will be limited to funeral and other expenses up to £2,000 and the **Permanent Total Disablement** benefit will not apply.

### YOU ARE NOT COVERED FOR

Any claims for death, loss or disablement caused directly or indirectly by:

- 1) a disease or any physical defect or illness;
- 2) an injury which existed prior to the commencement of the trip;
- 3) pregnancy;
- 4) any claims under this section not notified to **us** within 12 months of the date of the accident;
- 5) anything mentioned in the General Exclusions.

## SECTION 6 – MEDICAL EMERGENCY EXPENSES (not private health insurance)

This section does not apply to trips within the **United Kingdom** (except for trips within the Channel Islands, where NHS treatment is not available).

Before a claim for emergency expenses can be submitted under this section, **you** must contact FirstAssist Emergency Service. Please refer to page 4.

If during **your** trip **you** become ill or are injured

### YOU ARE COVERED

Up to £5,000,000 for costs incurred outside the **United Kingdom**:

- 1) for emergency medical and surgical treatment. Claims for emergency dental treatment (for the relief of pain only) shall be limited to £350;
- 2) for reasonable and necessary additional accommodation (room only) and travelling expenses (economy class), including those of one relative or friend if **you** have to be accompanied **home** on medical advice or if **you** are a child and require an escort **home**;
- 3) in the event of death:
  - a) for conveyance of the body or ashes to the **United Kingdom** (the cost of burial or cremation is not included) or;
  - b) local funeral expenses abroad limited to £1,500;

**NOTE** – All receipts must be retained and produced in the event of a claim. **Your** claim may be rejected if receipts are not produced.

If **you** become ill or are injured we have the right to bring **you** back **home**, if the treating doctor and the FirstAssist Emergency Service doctor agree that **you** can safely travel **home**. If **you** refuse to return **home**, **we** have the right to stop cover.

### YOU ARE NOT COVERED

- 1) for the first £150 of each and every incident per each insured person involved in the incident;
- 2) for any sums which can be recovered by **you** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement;
- 3) for any expenses incurred for illness, injury or treatment required in consequence of:

- a) surgery or medical treatment which in the opinion of the attending doctor and the FirstAssist Emergency Service doctor can be reasonably delayed until **your** return to the **United Kingdom**;
- b) medication and/or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom**;
- 4) for preventative treatment which can be delayed until **your** return to the **United Kingdom**;
- 5) if **you** have not obtained a written certificate of fitness and ability to travel and endure the trip where **you** are undergoing medical treatment as a hospital out-patient at the time of paying the final balance of **your** trip;
- 6) for claims that are not confirmed as medically necessary by the attending doctor or FirstAssist Emergency Service;
- 7) for the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 8) for any additional hospital costs arising from single or private room accommodation unless medically necessary;
- 9) for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
- 10) for expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication;
- 11) for taxi fares not considered medically necessary, and where receipts have not been provided;
- 12) for telephone expenses;
- 13) for costs that arise over 12 months after a claim was first notified;
- 14) for anything mentioned in the General Exclusions.

## SECTION 7 – MEDICAL INCONVENIENCE BENEFIT

This section does not apply to trips within the **United Kingdom** (except for trips within the Channel Islands, where NHS treatment is not available).

### YOU ARE COVERED FOR

A benefit of £20 per each complete 24 hours spent as an in-patient if **you** are admitted to a registered hospital abroad up to a maximum of £500, in addition to any eligible medical expenses incurred under Section 6 of this policy.

**NOTE** – Documentation must be submitted to confirm the date and time of admission and discharge.

**YOU ARE NOT COVERED FOR** anything mentioned in the General Exclusions.

## SECTION 8 – PERSONAL PROPERTY

### YOU ARE COVERED

#### 1) PERSONAL BAGGAGE

Up to £1,500 for the value or repair of any of **your** own **personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation). The maximum **we** will pay for the following items is:

- £250 for all **valuables** in total,
- £250 for any one article, pair and/or set of articles,
- £75 for all sunglasses/prescription sunglasses,
- £50 for replacement keys (house and/or car only).

**NOTE** – In the event of a claim for a pair or set of articles **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

#### 2) DELAYED BAGGAGE

Up to £150 towards the cost of buying replacement necessities if **your** own **personal baggage** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline,

shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

**NOTE** – Any amount **we** pay **you** under 2 (Delayed Baggage) will be refunded to **us** if **your personal baggage** proves to be permanently lost.

### 3) PERSONAL MONEY

Up to £500 (limited to £250 for cash losses) if **your own money** is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.

#### **YOU ARE NOT COVERED**

- 1) for the first £100 of each and every incident per each insured person involved in the incident (not applicable to 2, Delayed Baggage);
- 2) if **you** do not exercise reasonable care for the safety and supervision of **your** property;
- 3) for loss, destruction, damage or theft of **personal baggage, valuables** or **money** left unattended in a public place, or a place to which members of the general public have access.
- 4) if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **personal baggage, valuables** or **money**;
- 5) if **your personal baggage** is lost, damaged or delayed in transit, if **you** do not:
  - a) notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,
  - b) follow up in writing within 7 days to obtain a written carriers report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately.
- 6) for loss, destruction, damage or theft:
  - a) from confiscation or detention by customs or other officials or authorities;
  - b) of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, typewriters, telephones, computers/games consoles (including handheld consoles) and/or accessories, televisions, sports gear whilst in use (other than **ski equipment** for winter sports trips where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment, glass or china, alcohol, cigarettes or any other tobacco products;
  - c) due to wear and tear, denting or scratching, moth or vermin;
  - d) of **valuables** left as checked-in baggage.
- 7) for mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in,
- 8) for **valuables** stolen from an unattended vehicle.
- 9) for **personal baggage** stolen from:
  - a) an unattended vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, and there is evidence of forcible and violent entry or,
  - b) an unattended vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am;
- 10) for any shortages due to error, omission or depreciation in value;
- 11) for any property more specifically insured or recoverable under any other source;
- 12) for the cost of replacement locks;
- 13) for anything mentioned in the General Exclusions.

## SECTION 9 – LOSS OF PASSPORT (INCLUDING VISA)/DRIVING LICENCE EXPENSES

### YOU ARE COVERED

Up to £500 for reasonable additional travel or accommodation expenses **you** incur abroad in obtaining a new passport (including a new visa), if **your** passport (including your visa) is lost or stolen.

### YOU ARE NOT COVERED

- 1) if **you** do not exercise reasonable care for the safety or supervision of **your** passport (including your visa);
- 2) if **you** do not obtain a written police report within 24 hours of the loss;
- 3) for loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
- 4) for anything mentioned in the General Exclusions.

## SECTION 10 – PERSONAL PUBLIC LIABILITY

### YOU ARE COVERED

Up to a maximum of £2,000,000 for **your** legal expenses and legal liability for damages which caused by an accident that happened during the trip, leads to a claim made against **you** for:

- 1) accidental bodily injury to a person who is not a member of **your** family, household or employed by **you**;
- 2) loss of or damage to any property which does not belong to, is not in the charge or control of **you**, or any member of **your** family, household or employee;
- 3) damage to **your** temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

### YOU ARE NOT COVERED FOR

- 1) fines imposed by a Court of Law or other relevant bodies;
- 2) anything caused directly or indirectly by:
  - a) liability which **you** are responsible for, because of an agreement that was made;
  - b) injury, loss or damage arising from:
    - i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport);
    - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;
    - iii) the carrying out of any trade or profession;
    - iv) racing of any kind;
    - v) any deliberate act;
  - c) liability covered under any other insurance policy;
- 3) anything mentioned in the General Exclusions.

**NOTE – If you are using a mechanical/motorised vehicle, make sure that you are adequately insured for third party cover, as you are not covered under this insurance.**

## SECTION 11 – HIJACK

### YOU ARE COVERED

A benefit of £50 per full 24 hours up to a maximum of £1,000 for the duration of the **hijack**.

### YOU ARE NOT COVERED

- 1) for business travel;
- 2) if **you** or **your** family or **your** business connections have engaged in activities that could be expected to increase the risk of **hijack**;
- 3) for anything mentioned in the General Exclusions.

## SECTION 12 – MUGGING BENEFIT

### YOU ARE COVERED FOR

A benefit of £10 per 24 hours up to a maximum of £100, in addition to any medical expenses incurred under Section 6 of this policy if **you** are mugged and, as a result of **your** injuries received from the **mugging**, are admitted as an in-patient to a registered hospital abroad.

### YOU ARE NOT COVERED

- 1) if **you** do not obtain a police report of the **mugging** and confirmation of **your** injuries and period of in-patient treatment from the hospital;
- 2) for anything mentioned in the General Exclusions.

## SECTION 13 – SKI EQUIPMENT

This section of cover is only applicable if the appropriate winter sports premium has been paid.

### YOU ARE COVERED

#### 1) SKI EQUIPMENT

Up to £500 for the value or repair of **your** own **ski equipment** (after making proper allowance for wear and tear and depreciation) or hired **ski equipment**, if they are lost, stolen or damaged during **your** trip, limited to £250 for any one item.

Please note: Claims for owned **ski equipment** will only be calculated as follows:

Up to 12 months old	85% of purchase price
Up to 24 months old	65% of purchase price
Up to 36 months old	45% of purchase price
Up to 48 months old	30% of purchase price
Up to 60 months old	20% of purchase price
Over 60 months old	0%

#### 2) SKI HIRE

For £10 per day up to a maximum of £200 in all for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss, theft or damage of **your** own **ski equipment** during the period of Insurance.

#### 3) DELAYED SKI EQUIPMENT

Up to £100 towards the cost of hiring replacement **ski equipment** necessities, if **your** own **ski equipment** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative. Receipts will be necessary in the event of a claim.

### YOU ARE NOT COVERED

- 1) for the first £100 of each and every incident per each insured person involved in the incident (not applicable to 2 and 3 above);
- 2) if **you** do not exercise reasonable care for the safety and supervision of **your** own or **your** hired **ski equipment**;
- 3) if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **your** own or **your** hired **ski equipment**;
- 4) if **your** own or **your** hired **ski equipment** is lost, damaged or delayed in transit, if **you** do not:
  - a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,

- b) 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;
- 5) for loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
- 6) for **your** own or **your** hired **ski equipment** stolen from:
  - a) an unattended vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;
  - b) an unattended vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am.
- 7) for anything mentioned in the General Exclusions.

## SECTION 14 – SKI PACK

This section of cover is only applicable if the appropriate winter sports premium has been paid.

### YOU ARE COVERED

Up to £100 per week up to a maximum of £300 in all for the unused portion of **your ski pack** costs paid for or contracted to be paid for before **your** trip commenced, where **you** do not **curtail** the trip, but are certified by a **medical practitioner** in the resort as being unable to ski and unable to use the **ski pack** facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused items.

### YOU ARE NOT COVERED

- 1) for the first £100 of each and every incident per each insured person involved in the incident;
- 2) for claims that are not confirmed as medically necessary by FirstAssist Emergency Service and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming that **you** are unable to ski and unable to use the **ski pack** facilities;
- 3) for anything mentioned under **YOU ARE NOT COVERED** of Section 6 – Medical Emergency Expenses;
- 4) for anything mentioned under the General Exclusions.

## SECTION 15 – PISTE CLOSURE

This section of cover is only applicable if the appropriate winter sports premium has been paid.

Cover is only available under this Section between 1st December to 30th April in the Northern Hemisphere, and between 1st April and 31st October in the Southern Hemisphere.

If there is a lack of snow in **your** resort and it closes, which prevents **you** from skiing which otherwise would be possible.

### YOU ARE COVERED

- 1) for a benefit of £10 per day towards the costs **you** have to pay to travel to another resort, up to a maximum of £300 or
- 2) for a benefit of £20 for each full day **you** are unable to ski up to a maximum of £300, if **your** resort stays closed and there is no other resort available,

for as long as these conditions exist at the resort, but not exceeding the pre-booked period of insurance of **your** trip.

## **YOU ARE NOT COVERED**

- 1) for claims where **you** have not obtained confirmation of resort closure from the local representative;
- 2) for claims where not all skiing facilities are totally closed;
- 3) for claims where the lack of snow conditions are known or are public knowledge at the time of effecting this insurance;
- 4) for anything mentioned in the General Exclusions.

## **SECTION 16 – AVALANCHE CLOSURE**

This section of cover is only applicable if the appropriate winter sports premium has been paid.

### **YOU ARE COVERED**

Up to £150 for reasonable additional travel and accommodation expenses necessarily incurred to reach **your** booked destination if, as a direct result of an avalanche, **your** transfer from or to **your** pre-booked resort is delayed.

### **YOU ARE NOT COVERED**

- 1) for anything mentioned under **YOU ARE NOT COVERED** of Section 3 – Missed Departure;
- 2) for anything mentioned in the General Exclusions.

## **SECTION 17 – LEGAL EXPENSES**

This section of cover is arranged and managed by Lexceteras Limited.

### **YOU ARE COVERED**

Up to a maximum of £20,000 (but not more than £50,000 in total for all insured persons) for **your** legal costs and expenses incurred to claim for compensation or damages if **you** are injured or **you** die during the period of **your** trip.

**NOTE – Lexceteras Limited shall have control over the legal proceedings and the selection, appointment and control of a solicitor.**

### **YOU ARE NOT COVERED FOR**

- 1) costs or expenses that Lexceteras Limited has not agreed to;
- 2) any claim not reported to Lexceteras Limited within 180 days after the event giving rise to the claim;
- 3) any claim against a travel agent, tour operator or carrier, Lexceteras Limited, **our** agent, Optimum Underwriting Limited or Groupama Insurance Company Limited;
- 4) actions between members of the same family or household, or actions to enforce a judgement or legally binding decision;
- 5) any claim where Lexceteras Limited considers that **your** prospects of success in achieving a reasonable benefit are insufficient or where the cost of the action could be more than the settlement;
- 6) anything mentioned in the General Exclusions.

## GENERAL EXCLUSIONS

### YOU ARE NOT COVERED FOR

Anything directly or indirectly caused by:

- 1) **your** suicide, deliberately injuring yourself, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism, drug addiction, solvent abuse, self-exposure to needless danger (unless **you** are trying to save someone's life);
  - 2) **you** being diagnosed as suffering from anxiety or depression or any **psychiatric condition** before **you** apply for insurance;
  - 3) pregnancy within eight (8) weeks before the estimated date of delivery for travel outside the **United Kingdom**.
  - 4) professional or organised sports, winter sports (unless the appropriate premium has been paid), racing, speed or endurance tests, scuba diving to a depth greater than 30 metres, scuba diving without a qualified instructor, or dangerous pursuits;
  - 5) air travel (other than as a fare-paying passenger on a regular scheduled airline or licenced charter aircraft);
  - 6) air travel within 24 hours of scuba diving;
  - 7) bankruptcy/liquidation of any tour operator, travel agent or transportation company;
  - 8) consequential loss of any kind;
  - 9) any claim arising from sexually transmitted infections;
  - 10) any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused;
  - 11) a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power; or  
b) any act of terrorism involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents;  
c) any act of terrorism that does not involve the use or release of or threat thereof any nuclear weapon or any chemical or biological agents but this exclusion will not apply to Section 5 – Personal Accident, Section 6 – Medical Emergency Expenses or Section 7 – Medical Inconvenience Benefit, provided that the Insured Person suffering bodily injury or illness has not participated in or conspired in such activities (Note: General Exclusion 15 continues to apply);  
An act of terrorism means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;  
d) any loss, damage, cost or expense of any nature that results from or is in connection with anything mentioned in a) and/or b) and/or c) above regardless of any other cause or event or sequence of events or any action taken in controlling, preventing or suppressing anything mentioned in a) and/or b) and/or c) above;
- you** are responsible for proving why this Exclusion, in whole or in part, should not be applied. If any portion of this Exclusion is found to be invalid or unenforceable, the remainder of it will remain in force and effect.
- 12) loss or damage to any property and expense or legal liability; directly or indirectly caused by or contributed to by or arising from:
    - a) ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel;

- b) the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
  - c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
- 13) **you** riding on a motorcycle, quad bike or any mechanically assisted cycle with an engine capacity in excess of 125cc and in any event if **you** fail to wear a crash helmet;
  - 14) **you** driving a motor vehicle or riding a motorcycle, quad bike or any mechanically assisted cycle without an appropriate licence or when not insured under a motor insurance policy;
  - 15) the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
  - 16) mountaineering or rock climbing, ordinarily necessitating the use of picks, ropes or guides, or pot-holing;
  - 17) **your** manual work or hazardous occupation if involving off-shore work, outside work higher than six metres above the ground, any underground work, or the use of chainsaws, or for any work paid or un-paid outside Australia and New Zealand;
  - 18) taking part in dangerous expeditions or the crewing of a vessel outside European waters;
  - 19) any payment which **you** would normally have made during **your** travels, if nothing had gone wrong;
  - 20) failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date (this exclusion does not apply to claims made under Section 5 – Personal Accident, Section 6 – Medical Emergency Expenses, Section 7 – Medical Inconvenience Benefit and Section 8 – United Kingdom Expenses);
  - 21) off-piste skiing except whilst under the supervision of a qualified guide/instructor;
  - 22) ski jumping, mono skiing, ice hockey, the use of skeletons or bobsleighs;
  - 23) ski or ski bob racing in International and National events and their heats and officially organised practice or training for these events;
  - 24) **your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel.

## CONDITIONS

1. No payment will be made under Sections 1, 2, 5, 6, 7, 12 or 14 without appropriate medical certification.
2. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
3. In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination both at **our** expense.
4. **You** must take all reasonable steps to recover any lost or stolen article.
5. If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited.
6. The original validation certificate must be produced before any claim is paid.
7. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
8. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
9. **We** may at any time pay to **you our** full liability under the policy after which no further payments will be made in any respect.
10. It is a condition of this insurance that all material facts have been disclosed to **us**. Failure to do so may invalidate this insurance leaving **you** with no right to make a claim.
11. If at the time of making a claim there is any other policy covering the same risk **we** are entitled to contact that Insurer for a contribution.
12. A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

## **COMPLAINTS PROCEDURE**

Any enquiry or complaint **you** may have regarding **your** policy, or a claim notified under **your** policy, may be addressed to **us**. Please quote details of the policy, including **your** Validation Certificate number and/or claim number to enable the enquiry to be dealt with speedily.

If **you** are not satisfied with the handling of a complaint, **you** should write to the following:-

### **FOR SECTIONS 1 TO 17**

**Managing Director  
Optimum Underwriting Limited  
PO Box 337  
Dorking  
Surrey  
RH4 3YN**

### **FOR SECTION 18 – LEGAL EXPENSES**

**Managing Director  
Lexceteras Limited  
Minerva House  
Holbeach Technology Park  
Park Road  
Holbeach  
Lincolnshire PE12 7PT**

### **FOR ALL SECTIONS**

If **your** complaint is not dealt with to **your** satisfaction by either of the Managing Directors as stated above, **you** should then write to:

**The Chief Executive  
Groupama Insurance Company Limited  
24-26 Minories  
London  
EC3N 1DD**

If **you** are still not satisfied **you** have the right to refer any dispute to the **Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.**

## AMATEUR SPORTS AND HAZARDOUS ACTIVITIES COVERED

(but see Note 3 below)

Abseiling (2, 5, 6, 9), Angling, Archery (2), Athletics, Badminton, Banana Boat Rides (Beach Activity), Baseball, Basket Ball, Black Water Rafting (7, 8, 9), Blade Skating (7), Bowls, Bungee Jumping (2, 8), Camel Riding, Canoeing (7), Catamaran Sailing (European waters only) (1, 4, 9), Clay Pigeon shooting (1, 5), Cricket (4, 6), Cross-country skiing on recognised paths (if Winter Sports premium paid), Curling, Cycling (excluding BMX/Mountain) (7), Deep Sea Angling (2), Dry Skiing, Fell Running, Fell Walking, Fencing (1, 6, 7, 8, 9), Flying (3), Gliding (1, 3, 8, 9), Go-karting up to 120cc (2, 6, 7, 9), Go-karting over 120cc (if additional premium paid) (2, 6, 7, 8, 9), Golf, Gymnastics, Heli-skiing (if Winter Sports premium paid) (1, 3, 6, 7), Hiking (on recognised routes), Hobie Catting (European waters only) (1, 4, 9), Hockey (if additional premium paid) (1, 4, 6, 7, 9), Horse Riding (4, 7), Hot Dogging, Grades 1, 2 and 3 (1, 7), Ice Skating (if additional premium paid) (4, 6), Indoor Climbing (1, 5, 7), Inner Tubing on ice or snow, Inner Tubing on water (4, 5), Jeep/Car Trekking (2, 3, 9), Jet Skiing (6, 9), Kite Surfing (water) (4, 9), Kayaking in calm waters and Grades 1, 3 white water (1, 4, 7, 9), Lacrosse (if additional premium paid) (4, 9), Mono Skiing on snow (if Winter Sports premium paid), Mountain Biking (if additional premium paid) (7), Netball, Off Piste Skiing (if Winter Sports premium paid) (1, 4), Orienteering, Parachuting (2, 7, 8, 9), Parasailing (2, 7, 8, 9), Parascending over water (2), Passenger Sledge (Horse and Carriage), Pedaloes, Polo (4, 7, 8, 9), Pony Trekking (7), Quad Biking up to 125cc (2, 4, 6, 7, 9), Racket Ball, Rambling, Rifle Range (5, 9), Roller Skating/Blading (7), Rounders (4), Rowing (4, 9), Rubber Ring rides (Beach Activity), Safari/Gorilla Trekking (2), Sail Boarding, Sailing (including Flotilla Sailing) (4, 9), Scuba Diving to 30 metres (1), Skate Boarding (not acrobatics) (7), Skiing (if Winter Sports premium paid), Sledging (if Winter Sports premium paid), Snorkelling to 10 metres, Snow Boarding (if Winter Sports premium paid), Soccer (4, 6), Squash, Street Hockey (9) Surfing, Table Tennis, Ten Pin Bowling, Tennis, Tobogganing (if Winter Sports premium paid), Trekking or Hiking up to 3,000 metres, Volley Ball, War Games/Paint Balling (7, 9), Water Polo, Water Skiing (not jumping), White Water Rafting (7, 8, 9), Windsurfing and Yachting (4, 9).

**NOTE 1** – The numbers 1 to 9 above mean cover is subject to:

- 1) **You** being accompanied by, or accessible to, an experienced and/or suitable qualified Instructor or Guide.
- 2) **You** being adequately supervised in an organised event, session, or excursion.
- 3) **You** being a fare paying passenger in a chartered craft.
- 4) **You** not taking part in a professional league or competition.
- 5) **You** using a natural, or purpose-built facilities approved for use for the activity by a local, or national regulatory authority.
- 6) The activity not being the main purpose for **your** trip.
- 7) **You** always wearing protective clothing and headgear.

**NOTE 2** – For some activities, certain cover is excluded. Where the following numbers are shown above, they mean:

- 8) Cover under the Personal Accident Section is excluded.
- 9) Cover under the Personal Liability Section is excluded.

**NOTE 3** – The cover does not apply if the Amateur Sport or Hazardous Activity is pre-planned and booked before **your** departure from the **United Kingdom**. If pre-planned phone Coverworks, tel: 01270 625431.

## AMATEUR SPORTS AND HAZARDOUS ACTIVITIES NOT COVERED

American Football, Big Game Hunting, BMX Freestyle Riding, Bobsleigh, Boxing, Canyoning, Cave Diving, Caving, Endurance Tests, Glacier Walking, Gorge Walking, Hang Gliding, High Diving, Horse Jumping, Hydro Speeding, Ice Hockey, Judo, Karate, Kite Boarding on land, Kayaking in Grades 4 and 5 white water, Luge, Marathon Running, Micro Liteing, Motor Sports, Mountaineering, Paragliding over land, Pot Holing, Quad Biking over 125cc, Rock Climbing, Rock Scrambling, Rugby, Scuba Diving over 30 metres, Shooting/Hunting, Skateboarding Acrobatics, Ski Acrobatics, Ski Doos, Ski Jumping, Ski Racing, Snow Mobile, Stunt Eventing, Trekking/Hiking over 3,000 metres, Via Ferrata, Water Ski Jumping, Weight Lifting and Wrestling.

**NOTE** – These Amateur Sports and Hazardous Activities are not covered irrespective of them being incidental whilst on **your** trip, or pre-planned and booked before **your** departure from the **United Kingdom**.

Optimum Underwriting Limited and Groupama Insurance Company Limited are authorised and regulated by the Financial Services Authority.

Groupama Insurance Company Limited are covered by the Financial Service Compensation Scheme (FSCS). This means that you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim and would provide cover for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. Further information about compensation is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 0207 892 7300.



Optimum Underwriting Limited  
PO Box 337, Dorking, Surrey RH4 3YN

Registered Office: Somers, Cranbrook Road, Benenden, Kent TN17 4ET  
Registered in England No. 3805719

Optimum Underwriting Limited are Underwriting Agents for  
Groupama Insurance Company Limited