

Saga Travel Insurance

Your Policy Booklet



Contents	Page
Assistance before and while you're away	3
Definitions	5
Important information about your policy.	7
Period of insurance	10
Medical warranty and general warranty	11
Leisure and winter sports activities	12
Summary of cover – limits and excesses	13

Your cover

A – Cancellation charges	15
B – Emergency medical and associated expenses	16
C – Hospital benefit	17
D – Abandonment	18
E – Personal accident	20
F – Criminal injury benefit	21
G – Personal liability	22
H – Delayed departure	22
I – Missed departure	23
J – Hijack and mugging	24
K – Air rage	24
L – Pet care	24
M – Loss of passport	24
N – Personal money	25
O – Delayed baggage	25
P – Baggage.	26

Additional cover – Winter sports

Q – Winter sports equipment	27
R – Delay due to avalanche	28
S – Piste closure	28
T – Ski pack	28
U – Inability to take part in winter sports activities	29

Additional cover - Golf

V – Extended golfing cover	29
--------------------------------------	----

Additional cover – Scuba-diving

W – Scuba-diving	31
----------------------------	----

Your legal cover

X – Legal expenses and advice	31
General exclusions which apply to the whole policy	37
General conditions which apply to the whole policy	38
Our promise of service	39

Welcome to Saga Travel Insurance

Thank you for choosing Saga Travel Insurance, this Policy Booklet provides you with the details of the cover you have purchased.

Please read this booklet carefully, together with your policy Schedule to ensure the cover fully meets your needs. We would advise you to keep your Policy Booklet and related documents in a safe place when you travel. We have provided an easy to carry cut-out card on the back of this booklet, which details essential telephone numbers should you need to make a claim or require assistance whilst travelling.

Assistance before and while you're away

www.fco.gov.uk/travel

As a partner in the Know Before you Go campaign, **we** are working with the Foreign and Commonwealth Office (FCO) to help British travellers stay safe overseas. Before **you** go overseas check out the FCO website at www.fco.gov.uk/travel, it is packed with essential travel advice and tips plus up-to-date information about different countries.

Contact the FCO on 0845 850 2829

We are not responsible for the content of other websites.

How to make a claim

For medical emergencies, please call our 24-hour helpline on (+44) 20 8763 4878 from abroad or 0845 300 3555 from the UK.

For legal expenses, please call us on 0845 366 1100.

For other claims, please call us on 0845 300 3560 when you return to the UK.

For questions about your travel insurance policy or to make any changes, please call us on 0845 302 0211 from the UK or (+44) 1303 773714 from abroad.

Saga Travel Assistant

Saga Travel Assistant is a helpline service that helps **you** sort out all kinds of travel problems. Before **you** go, and while **you** are away, Saga Travel Assistant can help **you** with a wide range of travel advice, from information on the country or countries **you** are visiting to sorting out emergencies abroad. Please do not call this number for policy queries or changes.

The Saga Travel Assistant helpline service is available 24 hours a day.

To use the service, please call 0845 300 3550 from the UK or (+44) 20 8763 4879 from abroad.

Advice before you travel

The Saga Travel Assistant helpline service will give **you** advice on:

- any visa and entry permits **you** may need;
- any necessary vaccination and inoculation requirements, and where **you** can get them done;
- what **you** should take with **you** regarding first aid and health;
- what currencies and travellers cheques to take with **you**, and what the current exchange rates are; and
- the languages spoken, the time zones and details of countries **you** plan to visit.

For our joint protection and training purposes calls may be recorded and/or monitored.

While travelling

Your Saga Travel Assistant will also be able to help **you** while **you** are on a trip by giving advice and guidance:

- on how to replace lost or stolen passports, driving licences, air tickets, or other travel documents;
- on how to trace **your** luggage with the airline operator if it is delayed or lost;
- on why, how, where and when **you** should contact local Embassies or Consulates;
- on how and where to cancel **your** credit cards if they are lost or stolen;
- on how to transfer money out to **you** if **you** need it; and
- to relatives, friends or employers if **you** are unfortunate enough to go into hospital.

Other emergency services while travelling

- A 'phone home' service if there is an emergency.
- A translation and interpretation service if **you** need it.

Note: There may be charges for some services and **you** will have to pay these, together with travel costs resulting from the advice **you** are given.

Your medical conditions

It is a condition of **your** travel insurance policy that **you** keep **us** informed of any changes to **your** pre-existing medical conditions.

The medical information that **you** have supplied is shown in **your** policy documentation. Please check it and ensure it is correct. If there are any errors or omissions **you** must contact **us** immediately as incorrect or incomplete information may invalidate **your** policy and any claims may not be paid.

You must inform **us** immediately if:

- **you** are hospitalised for any reason;
- **your** treatment or medication is changed;
- **you** are placed on a waiting list or have tests for any condition whether it has been diagnosed or not;
- **you** are diagnosed with a new condition, or suffer any injury for which **you** need medical attention; or
- the prognosis of any pre-existing condition changes.

If you make a claim under this travel insurance policy we may contact your GP to obtain your medical information. This is to enable us to check that information we hold is correct and to ensure that you are given the most appropriate and effective medical treatment.

For further information about medical conditions please refer to the 'Medical warranty' section on page 11.

Definitions

The words or phrases below have the following meanings wherever they appear in this Policy Booklet:

Abandon/abandonment

Returning to **your home** before the scheduled return date or becoming an in-patient in hospital (providing **you** were an in-patient for more than 24 hours).

Close business associate

Someone **you** work with in the **UK** who has to be in work in order for **you** to be able to go on or continue a **trip**. A senior manager or director of **your** business must agree to this.

Close relative

Your mother, father, sister, brother, marital/civil partner, partner who lives with **you**, fiancé(e), daughter, son, grandparent, grandchild, parent-in-law, son-in-law, brother-in-law, step-parent, step-child, step-sister, step-brother, aunt, uncle, cousin, nephew, niece, sister-in-law, daughter-in-law, legal guardian or foster child.

Doctor

A registered practising member of the medical profession who is not related to **you** or anyone **you** are travelling with.

Excess/excesses

The amount **you** will have to pay towards any claim. This applies to each claim per **insured person** per section, if applicable.

Home

Your home address in the **UK**.

Loss of one or more limbs

Loss of **your** hand or foot at or above the wrist or ankle, or the total and permanent loss of use of **your** entire hand, arm, foot or leg.

Permanent total disablement

A permanent and total disability that means **you** cannot do any kind of job.

Pre-booked holiday accommodation

A commercially run premises where a fee is charged which has been booked prior to the departure of **your trip** (not including residential homes belonging to family or friends).

Total loss of sight

Complete and permanent loss of sight.

Travelling companion

A person **you** travel with who **you** cannot make **your trip** without.

Trip

A holiday or business trip (clerical and administrative tasks only) outside the **UK**, or a holiday within the **UK** which includes two or more nights stay in a row in **pre-booked holiday accommodation**.

UK

England, Scotland, Wales and Northern Ireland; also included in our UK definition are the Channel Islands and the Isle of Man.

Unattended

Where **you** are not in full view of or in a position to prevent unauthorised taking of **your** property unless it is in a locked room, safe, in a locked boot of a locked vehicle or in the luggage space at the back of a locked estate car or locked hatchback under a top cover and out of view.

Valuables

Jewellery, antiques, gold, silver, precious metal or precious stone items, watches, furs, binoculars, telescopes, games consoles and equipment, mobile phones and audio, audio visual, photographic, video camera, computer and television equipment.

We, us, our

FirstAssist Insurance Services Limited who arrange and administer the insurance on behalf of Saga Services Limited and on behalf of the insurer, Great Lakes Reinsurance (UK) PLC (all Sections except Section X).

We, us, our

Saga Insurance Company Limited (Section X only).

You, your, yourself, insured person(s)

The person or people named on your policy Schedule.

Definitions of regions covered for annual policies

Europe

Europe (including the continent of Europe west of the Ural Mountains), the Azores, the Republic of Ireland, the Mediterranean Islands, Turkey, Madeira, Algeria, Tunisia, Morocco, Iceland and the United Kingdom.

Worldwide excluding the U.S.A, Canada, Mexico and all Caribbean Islands.

Worldwide including the U.S.A, Canada, Mexico and all Caribbean Islands.

Please note, the regions covered are stated on your policy Schedule.

Important information about your policy

This is **your** Saga Travel Insurance policy. This Policy Booklet and **your** policy Schedule form the contract of insurance and give **you** full details of what is covered, what is not covered and the conditions of cover. Please read them carefully, keep them in a safe place and take them with **you** when **you** travel.

Important information

Please read this information carefully:

We will only cover persons named on **your** policy Schedule if:

1. Their main **home** is in the **UK** and they are registered with a **UK doctor**.
2. The journey is a round **trip**, beginning and ending in the **UK**, and is either:
 - a. a holiday outside the **UK**; or
 - b. a business **trip** outside the **UK** (involving clerical or administrative tasks only) up to a maximum of five trips during each period of cover on annual policies; or
 - c. a holiday within the **UK** which includes at least two nights **pre-booked holiday accommodation**.

Health

It is very important that **you** read the 'Medical warranty' on page 11. This applies to all **insured persons** and anyone else upon whose good health **your trip** depends, whether travelling or not.

Your cancellation rights

No right to cancel exists where all cover will have ended in a period of less than one month from the date of commencement. In all other cases, **you** have the right to cancel **your** policy during a period of 14 days either from the date of purchase or the day on which **you** receive **your** policy documentation, whichever is later. If **you** wish to do so, **you** will be entitled to a full refund of the premium paid.

Please note that if **you** have made a claim and subsequently wish to cancel **your** policy, **we** may recover the monies paid to **you** in settlement of the claim. To exercise **your** right to cancel **your** policy, please contact **us** by telephone on 0845 302 0211. If **you** do not exercise **your** right to cancel **your** policy, it will continue in force for the term of the policy and **you** will be required to pay the premium. For **your** cancellation rights outside the statutory cooling off period, please refer to the 'General conditions' section of this booklet.

Administration fee

If **you** make changes to **your** policy details or cover at any time during the period of cover, Saga Services Limited may charge an **administration fee**. This **fee** is not premium **you** pay for **your** insurance cover and may change from time to time.

Children

Insured persons under 16 years of age will only be covered when they are travelling with an adult named on **your** policy Schedule.

Policy limits

Each section of **your** policy has a limit on the amount **we** will pay under that section. Some sections also include other specific limits, for example, for any one item or limits for **valuables** in total. Check **your** policy cover is adequate if **you** want to take expensive items away with **you**.

Annual travel journey limits

During the period of insurance the policy provides cover for any number of **trips**. The maximum number of days that **you** can travel in any one policy year is 120 days. The maximum number of days per **trip** for a **worldwide including USA, Canada, Mexico and all Caribbean Islands** policy is 45 days.

Excess

You may have to pay an amount towards **your** claim, this is called the **excess** and will be shown in the relevant section of **your** policy.

Reasonable care

You need to take reasonable care to protect **yourself** and **your** property, as **you** would if **you** were not **insured**.

Sports or activities

If **you** are going to take part in any sports or activities, check that **your** policy covers **you** by referring to page 12.

Motorcycling

Your policy provides cover for motorcycling as a rider or passenger on a machine 125cc or under so long as **you** wear a crash helmet and, as a rider, **you** hold a full **UK** motorcycle licence.

No cover exists for motorcycling as a rider or passenger on a machine over 125cc. No personal liability cover exists under this policy for motorcycling.

Use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be expressed in the English language.

Choice of law

The law of England and Wales will apply to this contract unless:

- **you** and the insurer agree otherwise; or

- at the date of the contract **you** live in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Please make sure that **you** read **your** policy carefully. **You** may not receive any cover, or cover may be reduced, if **you** do not keep to the policy conditions.

24-hour worldwide Medical Emergency Assistance Service

The cost of the Medical Emergency Assistance Service will be met under this insurance. The service will be governed by the terms, conditions and exclusions in this travel insurance policy and will be operated by **our** appointed Medical Emergency Assistance provider.

Please note that it is a condition of **your policy** that **you** must contact the Medical Emergency Assistance Service before **you** enter hospital. If that is not possible then they must be contacted within 24 hours of **you** receiving medical attention.

If you need help, please phone (+44) 20 8763 4878 or fax (+44) 20 8763 3035

An experienced Medical Emergency Assistance co-ordinator will deal with **your** enquiry and make sure that:

- where necessary, hospitals are contacted;
- necessary medical fees are guaranteed; and
- medical advisers are consulted.

If any illness or injury means that **you** need to go into hospital as an in-patient, it is very important that **you** contact the helpline before **you** make any admission arrangements. If this is not possible because the condition is serious, **you** must contact the helpline as soon as possible after **you** go into hospital.

If **you** need to return to the **UK** for any reason, it is also important that **you** contact the helpline before **you** make any return journey arrangements. It may affect **your** claim if **you** do not contact the Medical Emergency Assistance Service helpline.

Additional covers – refund of premiums

If you have purchased additional cover options with this policy, a refund may not be available on those additional covers if they are subsequently removed after the statutory cancellation period.

Future underwriter changes

Your Saga Travel Insurance is arranged and administered by FirstAssist Insurance Services Limited and underwritten by Great Lakes Reinsurance (UK) PLC. If you have selected any additional cover options, these may be provided by different insurers. At some time in the future Saga Services Limited may enter into an agreement with a new provider for all or part of your policy, in which case this new provider will offer you travel insurance to replace your current policy. If this is the case, Saga Services Limited will write to you to confirm the details of the new provider and give you details of any changes to the Terms and Conditions of your policy. You hereby authorise Saga to transfer any personal data to a new provider, including health or other data defined as 'sensitive personal data' under the Data Protection Act, and consent to the new provider being able to offer cover to you. If at any time you wish to withdraw your agreement to this, please let us know by calling 0845 302 0211.

What is not covered

1. This is not a general health insurance policy. It only covers **you** if there is a sudden and unexpected accident or if **you** become ill. It does not cover non-emergency treatment.
2. **We** do not cover any payment which **you** would normally have made during **your** travels and/or which does not fall within the events **insured** under the terms of this policy.

Period of insurance

Period of insurance

Cover will only apply for **trips** which begin after the effective date of **your** policy. Please check **your** policy Schedule to see what type of policy **you** have.

Single-trip policies

Cancellation cover under this policy begins from the date the policy and policy Schedule are issued and ends at the beginning of **your trip**. Cover under all other sections applies for the duration of **your trip** as shown on **your** policy Schedule. In addition, **you** will also be covered while travelling to **your UK** departure point and returning from **your UK** arrival point (or to and from **your UK** holiday destination), as long as each journey does not take more than 36 hours.

Annual multi-trip policies

Cancellation cover under this policy begins from the start date of the period of insurance shown on **your** policy Schedule or the date of booking each **trip** (whichever is later) and ends at the beginning of each **trip**.

Cover under all other sections applies for the duration of **your trip** as long as **your trip** does not exceed **your** chosen limit of days as shown on **your** policy Schedule. In addition, **you** will also be covered while travelling to **your UK** departure point and returning from **your UK** arrival point (or to and from **your UK** holiday destination), as long as each journey does not take more than 36 hours.

We will only cover **trips** booked during a period of insurance and continuing into the next period of insurance if **your** contract has been renewed and is still in force at the time of the incident resulting in a claim.

Automatic extension of the period of cover

If **you** cannot get **home** before **your** cover ends, **your** policy will remain in force without any extra premium as follows:

- Up to 14 days if any vehicle, vessel, train or aircraft in which **you** are travelling as a ticket-holding passenger is delayed.
- If, in the medical assistance company's opinion, it is unsafe to transfer you home due to accidental injury, illness or quarantine.

We will also continue to pay for medical treatment under 'Section B - Emergency medical and associated expenses' for this period or any extended period that is considered medically necessary by **our** Medical Emergency Assistance provider.

Reciprocal health agreements

European Union - If **you** are travelling to countries in the European Union, Iceland, Liechtenstein, Norway or Switzerland **we** strongly recommend that **you** take a European Health Insurance Card (EHIC) with **you**. Application forms can be obtained from the Post Office or online and should be completed and validated before **you** travel. This will allow **you** to benefit from the reciprocal health arrangements which exist with these countries. If the costs of a medical claim are reduced by the use of the EHIC the **excess** under 'Section B - Emergency medical and associated expenses' will be reduced to Nil.

Australia

If **you** require medical treatment in Australia **you** must enrol with a local Medicare office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the "Health Advice For Travellers" leaflet which can be obtained from the Post Office.

Medical warranty and general warranty

Medical warranty - Please read this carefully as it may affect your cover:

At the time of buying or renewing **your** policy, booking a **trip** or paying the balance due for a **trip** (whichever is later), each insured person must guarantee the following:

1. **You** have told **us** if **you** have received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months.
2. **You** have told **us** if **you** are currently suffering from, or have suffered from any heart, cancer or respiratory condition in the last 5 years.
3. **You** have told **us** if **you** are under investigation or awaiting results for any diagnosed or undiagnosed medical condition.
4. **You** have told **us** if **you** are on a waiting list for, or are aware of the need for, any in-patient treatment for any diagnosed or undiagnosed medical condition.
5. **You** are not travelling against **your UK doctor's** advice.
6. **You** have told **us** if **you** have a terminal illness.

If, between booking a **trip** and the departure date, the status of a pre-existing medical condition changes, or **you** are diagnosed with a new medical condition, **you** must tell **us** immediately and **you** will be covered for cancellation of **your trip**. However, if **you** still wish to travel, **we** will advise **you** if cover is still available under this policy.

If **we** are unable to continue cover **we** will:

- pay a cancellation claim for any pre-booked **trip**; or
- give a pro rata refund of **your** premium if **you** do not wish to cancel **your trip**.

If **we** are able to continue cover **we** may:

- charge an additional premium; and/or
- increase the excess for any claims relating to the condition; and/or

- cancel **your** annual policy and offer cover under a single trip policy for the pre-booked **trip**.

Please note that failure to disclose any pre-existing medical conditions will result in any future claims being declined.

Medical conditions - close relatives and travelling companions

There is no cover for claims arising due to a pre-existing medical condition of any person not named on the policy, whose health may affect **your** decision to travel or cut short **your trip**.

If, between booking a **trip** and the departure date, anyone upon whose good health **your trip** depends receives medical advice for a new illness or serious injury, **your** policy will cover **you** for cancellation of the **trip**.

In the event that this happens between **you** booking and paying any balance due for **your trip**, **you** must advise **us** immediately, as the most **we** will pay for cancellation is the amount **you** have paid when **you** become aware of a possible claim.

If **you** do not wish to cancel **your trip**, **we** will advise if **you** will be covered for abandonment claims relating to this condition.

General warranty

At the time of buying or renewing **your** policy or when booking a **trip** (whichever is later), each **insured person** must guarantee that they have told **us** of any non-medical reason why the proposed **trip** could be cancelled or **abandoned**.

If you cannot guarantee the above you must phone us on 0845 302 0211.

Leisure and winter sports activities

Please note that all of the following leisure activities are covered by **your** policy if **you** do them during **your trip**. Winter sports activities are only covered if this cover has been selected by **you** and it is shown on **your** policy Schedule.

Leisure activities

Archery (under supervision)

Badminton

Beach cricket, football and volleyball

Body boarding †

Bowls

Canoeing, kayaking and rafting (grades 1 & 2 only)

Clay pigeon shooting (under supervision)

Curling

Cycling (not including racing)

Fencing

Fishing

Go karting †

Golf

Hill and fell walking (up to 2000 metres)

Horse riding (no jumping or hunting)

Ice skating (no speed skating)

Jet skiing †

Motorcycling up to 125cc (see 'Important information') †

Roller blading or skating

Rounders

Rowing

Sail boarding †

Sailing (inland or coastal waters only) * †

Scuba-diving (only applies if shown on **your** policy Schedule - see section W)**

Snorkelling

Squash

Surfing †

Swimming

Table tennis

Tennis

Trampolining

Tug of war

Water polo

Water-skiing †

Wind-surfing †

† No Personal Liability cover

* Coastal waters are defined as within a 12-mile limit of the coastline

** No Personal Accident or Personal Liability cover

Winter sports activities (only applies if shown on **your** policy Schedule)

Cross-country skiing (on recognised paths)

Dry slope skiing

Off-piste skiing † †

Off-piste snowboarding † †

Skiing (on recognised pistes)

Snowboarding (on recognised pistes)

Sledging

Snow shoeing

Snow mobiling †

† No Personal Liability cover

† † With a qualified guide in areas that resort management consider to be safe

Important notes

If **you** take part in an activity that is not listed, cover will be excluded.

If **you** have booked a **trip** for the sole purpose of taking part in a leisure activity, please let **us** know before travelling as cover may be excluded.

This insurance does not cover **you** while **you** are taking part in:

- any organised team or contact sport not listed
- any sport or competition as a professional
- any activity where **you** are competing in or practising for speed or time trials, sprints or racing of any kind.

Summary of cover - limits and excesses

Please use the table below as a summary only.

The full details of **your** insurance cover are set out in this Policy Booklet and on **your** policy Schedule. Region covered - Please see **your** policy Schedule.

Cover	Policy limits for each insured person per trip	Excesses applying to each claim per insured person per section
A - Cancellation charges	£5,000	£50 (£10 loss of deposit)
B - Emergency medical and associated expenses	£10,000,000	£50
C - Hospital benefit	£25 for each 24 hour period (£1,000 maximum)	Nil
D - Abandonment	£5,000	£50
E - Personal accident	£30,000, £15,000 if aged over 70, £1,000 if aged under 16	Nil
F - Criminal injury benefit	£30,000	Nil
G - Personal liability	£2,000,000	Nil or £100 (see page 22, section G)
H - Delayed departure	£35 for first 12 hour period, £15 for each 12 hour period after that (£215 maximum). Abandonment after a 24-hour delay £5,000	Nil
I - Missed departure	£1,000	£50
J - Hijack and mugging	£50 for each 24 hour period (£1,000 maximum)	Nil
K - Air rage	£1,000	Nil
L - Pet care	£25 for each 24 hour period (£300 maximum)	Nil
M - Loss of passport	£350	Nil

Cover	Policy limits for each insured person per trip	Excesses applying to each claim per insured person per section
N - Personal money	£500 (£300 limit for cash) (£100 limit for cash if aged under 16)	£50
O - Delayed baggage	£250	Nil
P - Baggage	£2,500 (£300 single article limit and £500 valuables limit)	£50
Q - Winter sports equipment (only applies if shown on your policy Schedule)	£750 for your equipment £550 for hired equipment	£50
R - Delay due to avalanche (only applies if shown on your policy Schedule)	£300	Nil
S - Piste closure (only applies if shown on your policy Schedule)	£30 or £40 for each day (£400 maximum)	Nil
T - Ski pack (only applies if shown on your policy Schedule)	£350	Nil
U - Inability to take part in winter sports activities (only applies if shown on your policy Schedule)	£20 for each day (£200 maximum)	Nil
V - Extended golfing cover (only applies if shown on your policy Schedule)	£1,000 for your equipment	£50
W - Scuba-diving (only applies if shown on your policy Schedule)	See sections B, C and D	Nil or £50 - see Sections B, C and D
X - Legal expenses and advice	£50,000	Nil

Your cover

If **you** have paid **your** premiums when due, **we** will insure **you** for the following:

Section A - Cancellation charges

We will cover **you** for:

- a. Deposits **you** have paid for **your trip** and cannot get back
- b. **Your** unused travel and accommodation costs which **you** have paid or legally have to pay and cannot get back
- c. Unused kennel or cattery fees up to £300, which **you** have paid or legally have to pay and cannot get back

if, after the date of buying **your** policy or booking a **trip** (whichever is later), **you** unavoidably have to cancel **your trip** for one of the reasons below:

1. One of the following people is injured, falls ill, is quarantined or dies:
 - a. **you**
 - b. **your travelling companion**
 - c. any person **you** were going to stay with.
2. One of the following people is seriously injured, falls seriously ill or dies:
 - a. any **close relative** of **yours** or of **your travelling companion**
 - b. any **close business associate** of **yours** or of **your travelling companion**.
3. **You** or **your travelling companion** are called for jury service or as a witness in a court of law during the period of insurance.
4. **You, your travelling companion** or **your** marital/civil partner or partner who lives with you are made redundant and registered as unemployed with the Employment Service. Cover does not apply to self-employed people.
5. **Your** or **your travelling companion's home** is badly damaged by fire, storm or flood in the seven days prior to the departure of **your trip**.

6. The police need to talk to **you** or **your travelling companion** because **your** or their **home** or place of work has been burgled.

Special condition

All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to cancel **your trip**.

The most we will pay

£5,000 for each **insured person**.

Excess

We will not pay the first £50 of each **insured person's** claim. However, the maximum **you** will have to pay is £100 if two or more **insured persons** cancel the same **trip**. For loss of deposits **we** will not pay the first £10 of each **insured person's** claim.

What is not covered

1. Any claim for a medical condition if any of the following applied when **you** took out **your** policy or booked **your trip** (whichever is later). **You**:
 - a. had ever received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease unless the condition was disclosed to and accepted by **us**
 - b. had ever suffered from or are currently suffering from any heart or cancer condition unless disclosed to and accepted by **us**
 - c. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
 - d. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
 - e. had been told **you** have a terminal illness.

2. Any claim for a medical condition if any person upon whose good health **your trip** depends had a serious, chronic or recurring illness, injury or disease when **you** took out **your** policy or booked **your trip** (whichever is later).
3. Any claim for a medical condition **you** were planning to get medical treatment for during **your trip**.
4. Any claim that results from:
 - a. any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before **you** took out **your** policy or booked **your trip** (whichever is later) unless disclosed to and accepted by **us**;
 - b. pregnancy or childbirth where the expected date of delivery is less than 12 weeks (16 weeks in the case of a multiple pregnancy) before **your** planned return date.
5. Any claim for redundancy caused by misconduct, resignation or voluntary redundancy, or if **you**, **your travelling companion** or **your** marital/civil partner or partner who lives with you knew of the redundancy before **you** took out **your** policy or booked **your trip** (whichever is later).
6. Any claim made because **you** don't feel like travelling.
7. Any claim for unused travel or accommodation arranged by using Air Miles or similar promotions.
8. Any claim for refund of any costs for persons not named on this policy.
9. Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
10. Anything mentioned in the 'General exclusions' on page 37.

Section B - Emergency medical and associated expenses

1. If **you** are injured, fall ill, are quarantined or die during **your trip**, **we** will pay for the following:
 - a. emergency medical treatment outside the **UK** (including rescue services to take **you** to hospital);

- b. up to £350 for emergency dental treatment outside the **UK** to relieve pain;
 - c. up to £5,000 for the cost of burying or cremating **you** in the country outside the **UK** where **you** die;
 - d. up to £7,500 for the cost of returning **your** body or ashes to **your home**;
 - e. any reasonable extra charges for half board accommodation (of a similar standard to the accommodation **you** had for the rest of **your** journey) if **you** have to stay after the date **you** were going to return to the **UK**. **We** will also pay travel costs which **you** have to pay to get back **home** if **you** cannot use **your** return ticket to the **UK**; and
 - f. up to £300 for additional kennel or cattery fees for **your** dog or cat if **you** have to stay after the date **you** were going to return.
2. **We** will pay the cost of getting **you home** if it is medically necessary because **you** are seriously injured or fall seriously ill during **your trip** and **you** cannot use **your** return ticket.

Under items 1e and 2, **we** will also pay the reasonable travel and accommodation costs of one relative or friend who has to travel or stay with **you** if **your** treating **doctor** and **our** Medical Emergency Assistance provider think that it is necessary.

Special conditions

1. **You** must phone the medical emergency helpline on **(+44) 20 8763 4878** immediately if **you** need to go into hospital as an in-patient or if **you** need to return to the **UK**.
2. If **you** are injured or become ill during **your trip**, **our** Medical Emergency Assistance provider may:
 - move **you** from one hospital to another;
 - and /or
 - arrange for **you** to return to the **UK** at any time.

They will do this if they and the treating **doctor** think that it is safe for **you** to be moved or returned to the **UK**. If **you** choose not to return to the **UK** **our** liability will end on the date it was deemed safe for **you** to return.

The most we will pay

Within the **UK**: £2,000 for each **insured person** under items 1d, 1e and 2 during **your trip**.

Elsewhere: Up to £10,000,000 for each **insured person**.

Excess

We will not pay the first £50 of each **insured person's** claim. In the event of a medical claim having been reduced by the use of Form EHIC the **excess** under 'Section B - Emergency medical and associated expenses' will be reduced to nil. (Please see conditions below.)

Reciprocal Health Agreements

European Union - If **you** are travelling to countries in the European Union, Iceland, Liechtenstein, Norway or Switzerland, we strongly recommend that **you** take a European Health Insurance Card (EHIC) with **you**. Application forms for this can be obtained from the Post Office and should be completed and validated before **you** travel. This will allow **you** to benefit from the reciprocal health arrangements, which exist with these countries. **You** should take reasonable steps to use these arrangements where possible.

If **we** agree to a claim for medical expenses which has been reduced by **you** using an EHIC **you** will not have to pay the excess amount under 'Section B - Emergency medical and other expenses'.

Where it is necessary for **you** to provide evidence of the medical costs incurred, this must show that the medical fee has been reduced by use of the EHIC.

For further information about the EHIC, please refer to the 'Health Advice For Travellers' booklet from the Post Office or visit the Department of Health website www.dh.gov.uk.

What is not covered

See exclusions listed after Section C.

Section C - Hospital benefit

If **you** are claiming for medical expenses that are covered under Section B, **we** will also pay **you** £25 for every 24 hours **you** are being treated as an in-patient in a hospital outside the **UK** towards incidental expenses **you** have to pay, such as telephone calls.

The most we will pay

The most **we** will pay for each **insured person** is £1,000.

What is not covered under Sections B and C

1. Any claim for a medical condition if any **insured person** has travelled against the advice of a **UK doctor** or would be travelling against the advice of a **UK doctor** if they had taken such advice.
2. Any claim for a medical condition if any of the following applied when **you** took out **your** policy or booked **your trip** (whichever is later). **You**:
 - a. had ever received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease unless the condition was disclosed to and accepted by **us**
 - b. had ever suffered from or are currently suffering from any heart or cancer condition unless disclosed to and accepted by **us**
 - c. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
 - d. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
 - e. had been told **you** have a terminal illness.
3. Any claim for a medical condition where **you** have received medical advice for a potentially serious illness or injury between booking **your trip** and the departure date unless disclosed to and accepted by **us**.

4. Any claim for a medical condition **you** were planning to get medical treatment for during **your trip**.
5. Any claim for:
 - a. the cost of in-patient hospital treatment or going **home** early that **our** Medical Emergency Assistance provider has not agreed beforehand
 - b. the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury that **you** originally went to hospital for
 - c. any form of treatment that **your** treating **doctor** and **our** Medical Emergency Assistance provider think can reasonably wait until **you** get back to the **UK**
 - d. cosmetic surgery
 - e. medication which, at the time **your trip** started, **you** knew that **you** would need while **you** were away
 - f. any extra costs because **you** have a single or private room
 - g. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre
 - h. any treatment after **you** have returned to the **UK**.
6. Any claim that results from:
 - a. any anxiety state, depression, mental or nervous disorder which had been diagnosed when **you** took out **your** policy or booked **your trip** (whichever is later) unless disclosed to and accepted by **us**
 - b. pregnancy or childbirth where the expected date of delivery is less than 12 weeks (16 weeks in the case of a multiple pregnancy) before **your** planned return date
 - c. **you** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities
 - d. **you** motorcycling:
 - as a rider or passenger on a machine over 125cc; or
 - as a rider or passenger on a machine 125cc or under unless **you** wear a crash helmet and, as a rider, **you** hold a full **UK** motorcycle licence
- e. **your** involvement in manual work of any kind
- f. **you** taking part in any winter sports activity listed on page 12 unless winter sports cover is shown on **your** policy Schedule
- g. **you** taking part in a leisure or winter sports activity not listed on page 12
- h. **you** taking part in any organised team or contact sport not listed on page 12, any sport or competition as a professional or competing in or practising for speed or time trials, sprints or racing of any kind
- i. **you** taking part in expeditions or being a crew member on a vessel travelling from one country to another.
7. Costs incurred following **your** decision not to return to the **UK** after the date when, in the opinion of **our** Medical Emergency Assistance provider, it was safe for **you** to do so.
8. Any claim resulting from a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
9. Anything mentioned in the 'General exclusions' on page 37.

Section D - Abandonment

We will cover **you** for:

- a. The cost of unused accommodation that **you** have paid for before starting **your trip**, or legally have to pay, and cannot get back
- b. Additional travel to allow **you** to return **home** early if **you** cannot use **your** return ticket
- c. Additional accommodation expenses to allow **you** to return **home** early
- d. The cost of unused kennel or cattery fees up to £300 that **you** have paid for before starting **your trip**, or legally have to pay, and cannot get back

if **you** unavoidably have to **abandon your trip** because any of the following happen whilst **you** are away:

1. One of the following people is seriously injured, falls seriously ill, is quarantined or dies:
 - a. **you**
 - b. **your travelling companion**
 - c. the person **you** were going to stay with.
2. Any **close relative** or **close business associate** of **yours** or **your travelling companion** is seriously injured, falls seriously ill or dies.
3. **Your** or **your travelling companion's home** is badly damaged by fire, storm or flood.
4. The police need to talk to **you** or **your travelling companion** because **you** or their **home** or place of work has been burgled.

Special conditions

If **you** need to return to the **UK** and intend to make a claim under this section, **you** must phone **our** Medical Emergency Assistance provider immediately on **(+44) 20 8763 4878**. All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to **abandon your trip**.

The most we will pay

The most **we** will pay for each **insured person** is £5,000.

Excess

We will not pay the first £50 of each **insured person's** claim. However, the maximum **you** will have to pay is £100 if two or more **insured persons** **abandon** the same **trip**.

What is not covered

1. Any claim for a medical condition if any **insured person** has travelled against the advice of a **UK doctor** or would be travelling against the advice of a **UK doctor** if they had taken such advice.
2. Any claim for a medical condition if any of the following applied when **you** took out **your** policy, or booked **your trip** (whichever is later). **You**:
 - a. had ever received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease unless the condition was disclosed to and accepted by **us**;
 - b. had ever suffered from or are currently suffering from any heart or cancer condition unless disclosed to and accepted by **us**;
 - c. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**;
 - d. were on a waiting list for in-patient treatment or aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**;
 - e. had been told **you** have a terminal illness.
3. Any claim for a medical condition if any person upon whose good health **your trip** depends had a serious, chronic or recurring illness, injury or disease when **you** took out **your** policy or booked **your trip** (whichever is later).
4. Any claim for a medical condition where **you** or anyone upon whose good health **your trip** depends has received medical advice for a potentially serious illness or injury between booking **your trip** and the departure date unless disclosed to and accepted by **us**.
5. Any claim for a medical condition **you** were planning to get medical treatment for during **your trip**.
6. Any claim that results from:
 - a. any anxiety state, depression, mental or nervous disorder which had been diagnosed when **you** took out **your** policy or booked **your trip** (whichever is later) unless disclosed to and accepted by **us**
 - b. pregnancy or childbirth where the expected date of delivery is less than 12 weeks (16 weeks in the case of a multiple pregnancy) before **your** planned return date
 - c. **you** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities

- d. **you** motorcycling:
 - as a rider or passenger on a machine over 125cc; or
 - as a rider or passenger on a machine 125cc or under unless **you** wear a crash helmet and, as a rider, **you** hold a full **UK** motorcycle licence
 - e. **your** involvement in manual work of any kind
 - f. **you** taking part in any winter sports activity listed on page 12 unless winter sports cover is shown on **your** policy Schedule
 - g. **you** taking part in a leisure or winter sports activity not listed on page 12
 - h. **you** taking part in any organised team or contact sport not listed on page 12, any sport or competition as a professional or competing in or practising for speed or time trials, sprints or racing of any kind
 - i. **you** taking part in expeditions or being a crew member on a vessel travelling from one country to another.
7. Any claim for unused travel or accommodation arranged by using Air Miles or similar promotions.
 8. Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
 9. Any claim made because **you** did not enjoy **your trip**.
 10. Any claim for refund of any costs for persons not named on this policy.
 11. Any claim which was not authorised by **our** Medical Emergency Assistance provider before **you** returned **home**.
 12. Any claim resulting from a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
 13. Any claim for additional travelling expenses if **you** have not purchased a return ticket to the **UK**.
 14. Anything mentioned in the 'General exclusions' on page 37.

Section E - Personal accident

We will cover **you** if **you** suffer an accidental injury during **your trip** that leads directly to **your**:

- a. death;
- b. **loss of one or more limbs** and/or the **total loss of sight** in one or both eyes; or
- c. **permanent total disablement** after 104 weeks (except where compensation is paid under b. above).

Special conditions

1. The death or disability must happen within one year of the accident.
2. **You** can only claim for one item under this section.

The most we will pay

The amount **we** will pay for each **insured person** is £30,000 other than the death benefit for people under 16 where the maximum **we** will pay is £1,000, and the death benefit for an **insured person** aged over 70 years when the maximum **we** will pay is £15,000.

The benefits will be paid to **you** or **your** legal representative.

What is not covered

1. Any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative process.
2. Any claim that results from:
 - a. **you** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities
 - b. **you** motorcycling:
 - as a rider or passenger on a machine over 125cc; or
 - as a rider or passenger on a machine 125cc or under unless **you** wear a crash helmet and, as a rider, **you** hold a full **UK** motorcycle licence
 - c. **your** involvement in manual work of any kind
 - d. **you** taking part in any winter sports activity listed on page 12 unless winter sports cover is shown on **your** policy Schedule

- e. **you** taking part in a leisure or winter sports activity not listed on page 12
 - f. **you** taking part in any organised team or contact sport not listed on page 12, any sport or competition as a professional, competing in or practising for speed or time trials, sprints or racing of any kind
 - g. **you** taking part in expeditions or being a crew member on a vessel travelling from one country to another.
3. Anything mentioned in the 'General exclusions' on page 37.

Section F - Criminal injury benefit

If **you** suffer an accidental injury during **your trip** which results from a crime of violence (including arson or poisoning) the following additional benefits apply:

- | | |
|--|---------|
| 1. Permanent total loss of:
Speech, or hearing in both ears | £30,000 |
| Hearing in one ear | £15,000 |
| 2. Permanent total loss of use of:
A shoulder, elbow, hip, knee, ankle or wrist | £7,500 |
| One thumb or forefinger | £5,000 |
| Any other finger or one big toe | £3,000 |
| Any other toe | £500 |
| 3. Complicated fracture requiring surgical treatment, traction or reduction under a general anaesthetic or hospital admission as an in-patient | £3,000 |
| 4. Other fractures | £1,500 |
| 5. Dislocation of the spine or hip | £3,000 |
| 6. Any other dislocation (requiring general anaesthetic or traction) | £1,500 |
| 7. Second degree burns (affecting greater than 10% of the body surface) | £1,500 |
| 8. Third degree burns (affecting greater than 15% of the body surface or greater than 50% of either hand surface) | £3,000 |
| 9. Internal injuries requiring surgery | £1,500 |

- 10. Three or more of the following injuries where at least one still has significant residual effects six weeks after the incident. The injuries must also have necessitated at least two visits to or by a **doctor** during that period:
 - a. grazing, cuts, lacerations (no permanent scarring)
 - b. severe and widespread bruising
 - c. severe soft tissue injury (not permanently disabling)
 - d. black eye(s)
 - e. bloody nose
 - f. hair pulled from scalp
 - g. total loss of fingernail(s) £1,500
- 11. Shock (including post traumatic stress disorder and depression) where the psychological and/or physical symptoms and disability persists for more than six weeks after the incident £1,500

The most we will pay

The most **we** will pay for any one incident is £30,000 per person.

What is not covered

- 1. Benefit will not be payable for mental injury alone unless the **insured person**:
 - a. was put in reasonable fear of immediate physical harm to his or her person;
 - b. is a close friend or relative of a person who sustains a physical injury, including a fatal injury, directly resulting from a crime of violence and either:
 - i. witnessed and was present when the crime occurred; or
 - ii. was closely involved in the immediate aftermath;
 - c. was the non-consenting victim of a sexual offence.

2. Any claim for injury not caused by a crime of violence.
3. Any claim arising directly or indirectly from acts of terrorism.
4. Any claim where the incident was not reported to the police within 24 hours and a written police report obtained.

Section G - Personal liability

We will cover **you** for any money that **you** legally have to pay that relates to an accident during **your trip** which causes:

- a. death or injury to any person; and/or
- b. loss or damage to property.

The most we will pay

The most **we** will pay for all claims arising from any one event is £2,000,000 for each **insured person**. **We** will also pay any extra costs and expenses that **you** have to pay as long as **we** agree, in writing, beforehand.

What is not covered

1. Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) **you** have to pay.
2. Liability arising from:
 - a. death or injury of people who work for **you** or members of **your** household
 - b. loss of or damage to property which belongs to or is under the control of **you**, a member of **your** household or people who work for **you**
 - c. **your** job
 - d. **your** involvement in manual work of any kind
 - e. **you** owning or occupying any land or building, unless **you** are occupying any temporary holiday accommodation in which case **we** will not cover the first £100 of any claim
 - f. **you** owning or using:
 - animals (except domestic animals);

- firearms (except sporting guns used for clay pigeon shooting);
- motorised vehicles;
- vessels (except manually-propelled watercraft); or
- aircraft of any description, including unpowered flight

- g. **you** taking part in any winter sports activity listed on page 12 unless winter sports cover is shown on **your** policy Schedule
 - h. **you** taking part in any leisure or winter sports activity not listed on page 12
 - i. **you** taking part in any organised team or contact sport not listed on page 12, any sport or competition as a professional, competing in or practising for speed or time trials, sprints or racing of any kind.
3. Anything mentioned in the 'General exclusions' on page 37.

Section H - Delayed departure

If the international ship, aircraft or train that **you** are booked to travel on is delayed in leaving the **UK** at its scheduled time of departure on **your** outward journey or on the final part of **your** return journey to the **UK**, **we** will:

1. Pay £35 for the first full 12 hours **you** are delayed and £15 for every full 12 hour period **you** are delayed after that, up to a total of £215 for each **insured person**.
2. Refund **your** unused travel and accommodation costs which **you** have paid or legally have to pay but cannot get back if, after **you** have been delayed for more than 24 hours on **your** outward journey from the **UK**, **you** choose to **abandon your trip**. If **you** choose to **abandon your trip we** will also pay unused kennel or cattery fees which **you** cannot get back up to £300.

Please note, there is no cover for internal UK flights including flights to the Channel Islands, Northern Ireland or Isle of Man.

Special condition

We will work out the length of the delay from the date and time the international ship, aircraft or train should have left. **You** must check in at the

specified time and get written confirmation from the carrier or their handling agents of the actual date and time of departure and the reason for the delay.

The most we will pay

The most **we** will pay under item 1 for each **insured person** is £215.

The most **we** will pay under item 2 for each **insured person** is £5,000.

Excess

We will not pay the first £50 of each **insured person's** claim under item 2. However, the maximum **you** will have to pay is £100 if two or more **insured persons** abandon the same **trip**.

What is not covered

1. Any claim caused by a strike or industrial action that was planned before **you** took out **your** policy or booked **your trip** (whichever is later).
2. Any claim for unused travel or accommodation arranged by using Air Miles or similar promotions.
3. Any claim for refund of any costs for persons not named on this policy.
4. Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
5. Any claim for internal flights, for example, flights to and from the Channel Islands, Northern Ireland or Isle of Man
6. More than one item under this section.
7. Anything mentioned in the 'General exclusions' on page 37.

Section I - Missed departure

We will cover **you** for the extra accommodation and travel costs **you** have to pay to reach **your** destination if **you** arrive at the final point of international departure too late to board the ship, aircraft or train in which **you** are booked to travel on **your** outward journey from the **UK** or on the final part of **your** return journey to the **UK**, as a direct result of:

1. Failure of scheduled public transport services; or
2. Delay to a connecting scheduled flight.

Special conditions

1. **You** must do everything **you** can to get to the international departure point on time, as specified.
2. **You** must provide written evidence from the company **you** were travelling with to show that the vehicle **you** were travelling in had an accident or broke down.
3. If **you** have missed or will miss **your** ship, aircraft or train due to one of the reasons listed above, contact **(+44) 20 8763 4879** and **we** will contact the carrier for **you** (if a late arrival is possible) or will make alternative travel arrangements for **you**, up to the limit payable. Any cost incurred may have to be paid by **you** and submitted as a claim.

The most we will pay

The most **we** will pay for each **insured person** is £1,000.

What is not covered

1. Any claim caused by a strike or industrial action that was planned before **you** took out **your** policy or booked **your trip** (whichever is later).
2. Any claim where **you** have not done everything **you** can to reach **your** departure point on time.
3. Any claim where the carrier has offered reasonable alternative transport.
4. Anything mentioned in the 'General exclusions' on page 37.

Section J - Hijack and mugging

We will pay £50 for each full 24-hour period if:

1. **You** cannot reach **your** destination or **you** cannot reach the **UK** on the return leg of **your trip** as a result of the transport on which **you** are travelling being hijacked; or

2. **You** are in hospital receiving in-patient treatment required following a mugging.

The most we will pay

The most **we** will pay for each **insured person** is £1,000.

What is not covered

We will not pay any claim:

1. Unless **you** provide written confirmation of the delay from the airline or carrier.
2. If **you** do not report the mugging to the police within 24 hours and get a written police report.
3. For anything mentioned in the 'General exclusions' on page 37.

Section K - Air rage

In the event of a delay on either **your** outbound or inbound flight directly resulting from violent or drunken behaviour by other passengers **we** will pay for reasonable additional costs **you** incur. **You** must obtain written confirmation of the delay from the airline.

The most we will pay

We will pay up to a maximum of £1,000 per person.

Section L - Pet care

We will pay vets' fees of £25 for each 24-hour period if **your** cat or dog needs in-patient veterinary treatment as a result of an injury which occurred whilst **your** cat or dog was being cared for by a friend, relative or professional carer in the **UK** whilst **you** were on a **trip**.

The most we will pay

The most **we** will pay for each **insured person** is £300.

What is not covered

We will not pay any claim:

1. If **you** do not have written confirmation from **your** vet giving details of the injury or accident and the number of days that **your** cat or dog has been an in-patient.
2. For anything mentioned in the 'General exclusions' on page 37.

Section M - Loss of passport

We will cover **you** for loss or theft of **your** passport while **you** are abroad. **We** will pay reasonable extra travel, accommodation and communication expenses **you** have to pay to get a temporary passport and the cost of the temporary replacement passport.

Contact **us** on **(+44) 20 8763 4879** and **we** will advise **you** how to replace lost or stolen passports.

Special condition

You must always take reasonable care to keep **your** passport safe. If **your** passport is lost or stolen **you** must take all reasonable steps to get it back.

The most we will pay

The most **we** will pay for each **insured person** is £350.

What is not covered

1. Any loss or theft of **your** passport if **you** do not report it to the police within 24 hours of discovery and get a written police report.
2. Any loss or theft of **your** passport while it is **unattended**.
3. Anything mentioned in the 'General exclusions' on page 37.

Section N - Personal money

We will cover **you** for loss or theft of cash (including foreign currency), travellers cheques, non-refundable pre-paid tickets, travel tickets, hotel vouchers, passport and driving licence during **your trip**.

Contact **us** on **(+44) 20 8763 4879** and **we** will advise **you** how to replace lost or stolen personal money.

Special conditions

1. **You** must always take reasonable care to keep **your** personal money safe. If **your** personal money is lost or stolen **you** must take all reasonable steps to get it back.
2. **You** must be able to prove that **you** own the lost or stolen personal money and how much it is worth. If **you** do not, it may affect **your** claim.

The most we will pay

The most **we** will pay for each **insured person** is £500, but no more than £300 for cash or bank notes.

A reduced limit of £100 for cash or bank notes applies to **insured persons** aged under 16 years.

Excess

We will not pay the first £50 of each **insured person's** claim.

What is not covered

1. Any loss or theft which **you** do not report to the police within 24 hours of discovery and get a written police report.
2. Any personal money which is delayed, detained or confiscated by customs or other officials.
3. Bonds, securities or documents of any kind.
4. Loss or theft of personal money not carried in **your** hand baggage while **you** are travelling.
5. Loss or theft of personal money while it is **unattended**.
6. Shortages due to a mistake, or loss due to a change in exchange rates.
7. Anything mentioned in the 'General exclusions' on page 37.

Section O - Delayed baggage

If **your** baggage is temporarily lost on the outward journey and **you** are without it for more than 12 hours, **we** will pay for the replacement of essential items. To claim under this section, **you** must keep the receipt of anything **you** buy and get written confirmation from the carrier of the number of hours **you** were without **your** baggage.

The most we will pay

The most **we** will pay for each **insured person** is £250.

What is not covered

1. Any claim for baggage delayed or detained by customs or other officials.
2. Anything mentioned in the 'General exclusions' on page 37.

Section P - Baggage

We will cover **you** for loss, theft or accidental damage to **your** personal belongings or baggage during **your trip**.

Important

There is a single article limit and total **valuables** limit under this section, which means that this policy may not provide enough cover for expensive items such as jewellery and photographic or video equipment. However, **you** can usually insure these items separately under the 'All Risks' section of **your** home insurance.

You must take care to look after **your** possessions, in particular **your valuables** and **your** money.

- These items should be kept on **your** person, or secured in baggage which stays with **you** at all times (not in suitcases to be checked-in).
- Alternatively, they should be left in **your** locked personal accommodation, a locked safety deposit box or a locked safe, the locked boot of a locked vehicle or in the luggage space at the back of a locked estate car, or a locked hatchback under the top cover and out of view.
- **Valuables** or money should never be left on a beach or under a towel or sun-bed, no matter how well hidden. They should not be left in an **unattended** pushchair or buggy or in **unattended** coats or jackets. If these may be taken from **you**, for example, in a restaurant, **you** should first remove items of value.

Special conditions

1. **You** must take reasonable care to keep **your** personal belongings and baggage safe.
2. If **your** personal belongings or baggage are lost or damaged by an authority, a transport company or hotel, **you** must report the details of the loss or damage to them in writing and get written confirmation.
3. If **your** personal belongings or baggage are lost or damaged by an airline, **you** must:

- a. get a property report
 - b. give written notice of the claim to the airline within the time limit in their conditions of carriage (**you** should also keep a copy)
 - c. keep all travel tickets and tags if **you** claim under this policy.
4. If **your** personal belongings or baggage are lost or stolen, **you** must take all reasonable steps to get them back.
 5. **You** must be able to prove that **you** were responsible for the lost, stolen or damaged items and how much they are worth. If **you** do not do this, it may affect **your** claim.
 6. At **our** option, **we** will settle any claim by payment or replacement. **We** will pay claims for personal belongings and baggage based on their value at the time of loss. **We** will not pay the cost of replacing them with new items, and **we** will not pay more than the original purchase price of any lost or damaged item.
 7. If **you** have also made a claim under 'Section O - Delayed baggage' this amount will be deducted from the amount claimed under this section.

The most we will pay

The most **we** will pay for each **insured person** is £2,500 but no more than:

- £300 for any one article, pair or set of articles; and
- £500 in total for **valuables**.

Excess

We will not pay the first £50 of each **insured person's** claim.

What is not covered

1. Loss or theft of personal belongings or baggage which **you** have left **unattended**.
2. Cracking, scratching or breaking of glass (except lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile articles.

3. Pedal cycles, contact lenses, and medical and dental fittings.
4. Wear and tear, loss of value and damage caused by moths and vermin, or any process of cleaning, repairing or restoring.
5. Any loss or theft which **you** do not report to the police within 24 hours of discovery and get a written report (where it is not possible to obtain a police report **you** must provide other independent proof of loss such as a letter from **your** transport company or hotel).
6. Sports equipment that is damaged while it is being used.
7. Winter sports equipment.
8. Any goods delayed, detained or confiscated by customs or other officials.
9. Items used in connection with **your** job which are not owned by **you**.
10. Bonds, securities or documents of any kind.
11. Loss or damage to **valuables** not carried in **your** hand baggage while **you** are travelling.
12. Anything mentioned in the 'General exclusions' on page 37.

Additional cover - Winter sports

This cover only applies if shown on **your** policy Schedule. The cover given by Sections Q to U, only applies to winter sports **trips** for the duration shown on **your** policy Schedule.

Section Q - Winter sports equipment

1. If **your** skis, snowboard, boots, bindings or poles are lost, stolen or damaged by accident during **your trip**, **we** will pay for their replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using the scale below.
 - Up to one year old, 90% of the purchase price
 - Up to two years old, 70% of the purchase price
 - Up to three years old, 50% of the purchase price

- Up to four years old, 30% of the purchase price
- Over four years old, 20% of the purchase price

The most **we** will pay is £750 for each **insured person**.

2. If **you** hire winter sports equipment and it is lost, stolen or damaged by accident during **your trip**, **we** will pay for its replacement or repair. The most **we** will pay is £550 for each **insured person**.
3. If **we** pay under items 1 or 2 above, **we** will also pay to hire replacement winter sports equipment for the rest of **your trip**. The most **we** will pay under item 3 is £200 for each **insured person**.
4. **We** will pay up to £200 to replace **your** lift pass if it is lost or stolen during **your trip**.

Special conditions

1. **You** must take reasonable care to keep the winter sports equipment safe.
2. If the winter sports equipment is lost or damaged by an authority, a transport company or hotel, **you** must report the details of the loss or damage to them in writing and get written confirmation.
3. If the winter sports equipment is lost or damaged by an airline, **you** must:
 - a. get a property report
 - b. give written notice of the claim to the airline within the time limit in their conditions of carriage (**you** should also keep a copy)
 - c. keep all travel tickets and tags if **you** claim under this policy.
4. If the winter sports equipment is lost or stolen, **you** must take all reasonable steps to get it back.
5. **You** must be able to prove that **you** were responsible for the lost, stolen or damaged items and the purchase price. If **you** do not do this, it may affect **your** claim.

Excess

We will not pay the first £50 of each **insured person's** claim.

What is not covered

1. Deliberate or malicious damage to winter sports equipment caused by the **insured person**.
2. Loss or damage to winter sports equipment caused by the **insured person's** carelessness or neglect.
3. Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
4. Losses from motor vehicles.
5. Any loss or theft which **you** do not report to the police within 24 hours of discovery and get a written report for (where it is not possible to obtain a police report **you** must provide other independent proof of loss such as a letter from **your** transport company or resort management).
6. Winter sports equipment that is damaged while it is being used.
7. Anything mentioned in the 'General exclusions' on page 37.

Section R - Delay due to avalanche

We will cover **you** for the cost of extra travel and accommodation if an avalanche delays **your** arrival at or departure from the booked resort.

The most we will pay

The most **we** will pay for each **insured person** is £300.

What is not covered

Anything mentioned in the 'General exclusions' on page 37.

Section S - Piste closure

(This section does not apply to cross-country skiing.)

If all pistes at the resort **you** have booked are closed because of lack of snow, excessive snow or high winds **we** will pay up to £30 a day to transport **you** to another site. If there are no other sites nearby, **we** will pay **you** £40 compensation each day.

The most we will pay

The most **we** will pay for each **insured person** is £400.

Special conditions

1. This section does not apply in the **UK**, and within Europe the cover only applies during the period 15 December to 15 April.
2. **You** must provide evidence that confirms the piste closures from either **your** tour operator or resort management.

What is not covered

Anything mentioned in the 'General exclusions' on page 37.

Section T - Ski pack

If, due to illness or injury, **you** are medically certified as being unable to ski or board **we** will pay the proportionate cost of **your** non-refundable ski pack. The ski pack includes lessons from a ski school, ski hire and the cost of any lift pass.

The most we will pay

The most **we** will pay for each **insured person** is £350.

What is not covered

See exclusions listed after Section U.

Section U - Inability to take part in winter sports activities

If, due to injury or illness during **your trip**, **you** cannot take part in winter sports activities, **we** will pay **you** £20 compensation for each day **you** are prevented from doing so.

The most we will pay

The most **we** will pay for each **insured person** is £200.

What is not covered under Sections T and U

1. Any claim for a medical condition if any **insured person** has travelled against the advice of a **UK doctor** or would be travelling against the advice of a **UK doctor** if they had taken such advice.
2. Any claim for a medical condition if any of the following applied when **you** took out **your** policy or booked **your trip** (whichever is later). **You**:
 - a. had ever received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease unless disclosed to and accepted by **us**
 - b. had ever suffered from or are currently suffering from any heart or cancer condition unless disclosed to and accepted by **us**
 - c. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless the condition was disclosed to and accepted by **us**
 - d. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
 - e. had been told **you** have a terminal illness.
3. Any claim for a medical condition where **you** have received medical advice for a potentially serious illness or injury between booking **your trip** and the departure date unless disclosed to and accepted by **us**.

4. Any claim that results from:
 - a. any anxiety state, depression, mental or nervous disorder which had been diagnosed when **you** took out **your** policy or booked **your trip** (whichever is later) unless disclosed to and accepted by **us**
 - b. pregnancy or childbirth where the expected date of delivery is less than 12 weeks (16 weeks in the case of a multiple pregnancy) before **your** planned return date
 - c. **you** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities
 - d. **you** motorcycling:
 - as a rider or passenger on a machine over 125cc; or
 - as a rider or passenger on a machine 125cc or under unless **you** wear a crash helmet and, as a rider, **you** hold a full **UK** motorcycle licence
 - e. **your** involvement in manual work of any kind
 - f. **you** taking part in any winter sports activity listed on page 12 unless winter sports cover is shown on **your** policy Schedule
 - g. **you** taking part in a leisure or winter sports activity not listed on page 12
 - h. **you** taking part in any organised team or contact sport not listed on page 12, any sport or competition as a professional or competing in or practising for speed or time trials, sprints or racing of any kind
 - i. **you** taking part in expeditions or being a crew member on a vessel travelling from one country to another.
5. Anything mentioned in the 'General exclusions' on page 37.

Additional cover - Golf

This cover only applies if shown on **your** policy Schedule.

Section V - Extended golfing cover

This section only applies if shown on **your** policy Schedule and cover only applies to **insured persons** named under this section on **your** policy Schedule.

We will cover you for the following:

1. If **your** golf equipment (not including clothing) is lost, stolen or damaged by accident during **your trip**. **We** will pay for its replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using the scale below:
 - Up to one year old, 90% of the purchase price
 - Up to two years old, 70% of the purchase price
 - Up to three years old, 50% of the purchase price
 - Up to four years old, 30% of the purchase price
 - Over four years old, 20% of the purchase price

The most **we** will pay is £1,000 for each **insured person**.

2. Up to £35 a day towards the cost of hiring replacement golf equipment if **your** golf equipment is lost, stolen, damaged by accident during **your trip** or temporarily delayed for more than 12 hours on the outward journey. To claim under this item, **you** must get written confirmation from the carrier of the number of hours **you** were without **your** golf equipment.
The most **we** will pay is £250 for each **insured person**.
3. Pre-booked green fees, which are not refundable, if **you** are not able to play golf due to injury or illness. The most **we** will pay is £250 for each **insured person**.

Special conditions

1. **You** must take reasonable care to keep **your** golf equipment safe.
2. If **your** golf equipment is lost or damaged by an authority, a transport company or hotel, **you** must report the details of the loss or damage to them in writing and get written confirmation.
3. If **your** golf equipment is lost or damaged by an airline, **you** must:
 - a. get a property report
 - b. give written notice of the claim to the airline within the time limit in their conditions of carriage (**you** should also keep a copy)
 - c. keep all travel tickets and tags if **you** claim under this policy.

4. If **your** golf equipment is lost or stolen, **you** must take all reasonable steps to get it back.
5. **You** must be able to prove that **you** were responsible for the lost, stolen or damaged items and the purchase price. If **you** do not do this, it may affect **your** claim.

Excess

We will not pay the first £50 of each **insured person's** claim.

What is not covered

1. Deliberate or malicious damage to golf equipment caused by the **insured person**.
2. Loss or damage to golf equipment caused by the **insured person's** carelessness or neglect.
3. Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
4. Losses from motor vehicles.
5. Any loss or theft which **you** do not report to the police within 24 hours of discovery and get a written report for (where it is not possible to obtain a police report **you** must provide other independent proof of loss such as a letter from **your** transport company or resort management).
6. Golf equipment that is damaged while it is being used.
7. Anything mentioned in the 'General exclusions' on page 37.

Additional cover - Scuba-diving

This cover only applies if shown on **your** policy Schedule.

Section W - Scuba-diving

This section only applies if shown on **your** policy Schedule and cover only applies to **insured persons** named under this section on **your** policy Schedule.

Sections B, C and D of **your** policy are extended to cover **you** while scuba-diving to the maximum depth for which **you** are qualified, but not more than 30 metres, as long as **you** are accompanied by a qualified scuba-diving instructor or dive master.

Special conditions

1. When **you** are scuba-diving **you** must follow all the safety guidelines provided by **your** instructor or dive master, who will have been certified by the diving bodies such as PADI, NAUI, BSAC, SAA and SSI.
2. The cover given by this section only applies to recreational scuba-diving up to a total of 21 days during the period of insurance.
3. Cover does not extend to 'Section E - Personal accident' or 'Section G - Personal liability'.

What is not covered

1. Any claim caused by **you** not being physically fit or suffering from any medical condition which would normally prohibit **you** from diving.
2. Any claim where **you** do not follow all diving safety warnings and guidelines.
3. Where **you** have booked a **trip** for the sole purpose of scuba-diving.
4. Any claim resulting from **your** participation in any professional, commercial or technical diving including, but not limited to, enriched air diving, tutor diving, ice diving, free diving, solo diving and cave or cavern diving.
5. Any claim where **you** travel by air within 24 hours of completing a dive.
6. Anything mentioned in the 'General exclusions' on page 37.

Your legal cover

If **you** have paid **your** premiums when due, **we** will provide **you** with the following cover:

Section X - Legal expenses and advice

Legal Expenses Cover

This section is arranged and underwritten (insured) by Saga Insurance Company Limited. 57-63 Line Wall Road, Gibraltar. Registered number 88716 (Gibraltar).

This section should be read in conjunction with 'General conditions' on page 38 and 'General exclusions' on page 37.

Glossary of terms

The following definitions are in addition to or may replace those shown on pages 5 and 6 of the policy.

They only apply to this section.

Appointed representative

A solicitor or appropriately-qualified person, firm or company including **us** who **we** appoint to act for **you** according to the terms of this section.

Date of incident

The date of the event which led to the claim under this policy; or the date of the first event in cases where there is more than one event arising from the same cause.

Incident

The event which led to a claim under this policy.

Legal costs

All reasonable and necessary costs and expenses charged by the **appointed representative** and agreed by **us**; or costs which an **insured person** has been ordered to pay by a court or other body, which **we** have agreed to or authorised.

Legal proceedings

Preparing work for a civil claim in the **territory** including negotiating a settlement and any hearings in a civil court, tribunal or arbitration.

Reasonable prospects

Where there is more than a 51% chance of succeeding with **your** claim and/or enforcing any award.

Territory

The geographical limit as stated in **your** policy Schedule.

We, our, us

Saga Insurance Company Limited.

Cover – Bodily injury

We will cover **legal costs** for pursuing **legal proceedings** that arise from an **incident** that causes death or bodily injury to **you** provided that:

- the **date of incident** is during the period of insurance;
- the **incident** happened within the **territory**;
- the **legal proceedings** will be dealt with by a court or other authority which **we** agree to within the **territory**; and
- **we** agree there are **reasonable prospects** of success.

We will cover **legal costs** for pursuing **legal proceedings** to appeal or defend an appeal relating to a claim insured under this policy provided that:

- **you** notify **us** within the relevant period for bringing a claim, and/or within six working days prior to any court, tribunal or arbitration deadline; and
- **we** agree there are **reasonable prospects** of success.

Disclosure

We have appointed Parabis Law LLP to handle the claims made under the Legal Expenses Cover section of the policy and to manage **our** legal advice helpline on **our** behalf.

We also have an agreement with Parabis Law LLP, as a member of **our** panel of legal firms, that they will provide legal services to **you** when **we** have agreed to provide **you** with legal assistance and representation under this section of the policy.

We pay fees to Parabis Law LLP depending on the service provided and **we** receive a membership fee of £3,500 per month for the referral of death or personal injury claims that Parabis Law LLP handle for **our** customers. **We** also offset against the fees paid to Parabis Law LLP for their services, the credit **we** receive from the value generated by Parabis Law LLP conducting policyholders' claims under a Collective Conditional Fee Agreement.

This arrangement with Parabis Law LLP does not restrict their independence and **you** will at all times receive the best advice for **you**. It does not restrict **your** rights under condition 4 of the Legal Expenses Cover section of the policy. If **you** wish to raise questions on any aspect of this arrangement or require any further information please contact:

The Head of Travel Claims
Saga Services Limited
The Saga Building
Middelburg Square
Folkestone
Kent
CT20 1AZ

Claims settlement

The most **we** will pay for any claim or series of claims arising from one event is £50,000.

Exclusions

We will not pay for the following:

- Any claim reported to **us** more than 180 days after the date **you** knew or should have known about the **incident** leading to the claim.
- Any **legal costs** and expenses incurred prior to **our** acceptance of **your** claim.
- Any claim resulting from any illness or injury that develops gradually or is not caused by a specific or sudden accident.
- Any costs to defend **your** legal rights in claims made against **you**.
- Anything which happened prior to **you** taking out this legal expenses insurance.
- Any claim relating to Deep Vein Thrombosis or any symptoms it produces that result from **you** travelling by air.
- Any claim where **we** or the **appointed representative** believe there are not **reasonable prospects** of success.
- Any application for judicial review.
- Penalties, fines or compensation **you** are ordered to pay by a court or other authority.
- Disputes with **us** or Saga Group Limited not covered under condition 12 – Arbitration.
- Any claim arising from a criminal, malicious or deliberate act by **you**.
- Any claim relating to libel or slander.
- Any claim relating to **your** alleged violent or dishonest behaviour.
- Any legal action **you** take that has not been agreed by **us** or the **appointed representative** or actions **you** take that hinder **us** or the **appointed representative**.

- Any **legal costs** that are incurred where **we** agree a contingency fee arrangement with the **appointed representative**.
- Any claim caused directly or indirectly by any device failing to recognise, interpret or process any date as its true calendar date.

The Contract (Rights of Third Parties) Act 1999 does not apply to this policy in relation to any third party rights or interests.

Conditions

Please read these conditions carefully. They are an important part of the policy.

1. Reasonable care

You must do everything possible to keep **legal costs** as low as possible or avoid **legal proceedings**.

2. Telling **us** about claims

You must tell **us** as soon as it is reasonably possible and in any event within 180 days about any matter which **you** may claim for under this section. For more information on making a claim, please refer to 'How to make a claim' on pages 35 and 36.

3. Reasonable prospects: **our** permission to go ahead

If **we** are satisfied that there are **reasonable prospects** of success in **your legal proceedings**, **we** will give **our** written permission to pay for **legal costs**.

We will not pay for **legal costs** **you** incur before **we** give **our** written permission and **we** will not pay for **legal costs** which are greater than those **we** agreed to.

If **you** or **we** disagree about any costs, **we** can both refer the matter to arbitration according to condition 12 of this section.

4. Choice of **appointed representative**

We will choose an **appointed representative** to act for **you**. If **you** are not satisfied with the **appointed representative** **we** have chosen, **you** can choose another **appointed representative**.

We will accept **your** choice as long as:

- **we** are satisfied that the **appointed representative** **you** have chosen can handle the claim; and
- the **appointed representative** confirms in writing that he or she will co-operate with the terms of this section and **our** standard terms of appointment.

You may choose an **appointed representative** if there is a conflict of interest.

We may choose not to accept an **appointed representative** of **your** choice but this will only be in exceptional circumstances.

You can refer any dispute arising from **your** choice to arbitration according to condition 12 of this section.

5. **Your** responsibilities

You must do the following:

- Send **your appointed representative**, as soon as **you** receive them, a copy of any writ, summons, legal process or other communication **you** receive to do with the claim.
- Tell **us** immediately if **you** or the **appointed representative** receive an offer to settle the claim or if a payment is made into court.
- Not admit any responsibility or make an offer or promise to pay or do anything that may harm **your** claim.
- Give proper instructions to **us** or to the **appointed representative**.
- Give the **appointed representative** all documents and information they may need.
- Go to any meetings if **you** are asked to do so which are relevant to the **legal proceedings**.

- Not withdraw instructions from an **appointed representative** without **our** prior approval.
- Provide every reasonable assistance to **us** and to **your appointed representative** to handle the claim and keep **us** up to date with the progress of **your** claim.
- Not carry out the case in a way different from the way **your appointed representative** has asked **you** to.
- Send **us** all bills for **legal costs** from **your appointed representative** immediately after **you** receive them.
- If **we** ask, send the **appointed representative's** bill to court or the appropriate local Law Society to be taxed or certified.
- Pay **us** any **legal costs** **you** may recover.
- Consider all reasonable approaches to settle the dispute without court proceedings including the use of Alternative Dispute Resolution methods such as mediation.

6. Using the **appointed representative**

We will be able to talk to the **appointed representative** at all times and get any information, report, document, correspondence or advice to do with a claim from them. However, if the **appointed representative** considers **your** interest would be affected by giving any documents or information to **us**, **we** will not see them. **You** must give the **appointed representative** instructions for this purpose.

7. Offers of settlement and withdrawal of **legal proceedings** by **us**

We can withdraw **our** support and not pay any further **legal costs** which **you** or **your appointed representative** incur following **your** refusal to accept any reasonable settlement of **your** claim.

We can also withdraw **our** support and not pay for any further **legal costs** if, having consented to proceed, **we** subsequently consider that prospects for success in **your legal proceedings** are no longer reasonable or better.

If **you** or **we** disagree, we can both refer the matter to arbitration according to condition 12 of this section.

8. If **you** withdraw from **legal proceedings**

If **you** withdraw from a claim without getting **our** agreement beforehand all **legal costs** will become **your** responsibility.

9. If the **appointed representative** withdraws from **legal proceedings**

If the **appointed representative** refuses to act for **you** with good reason, **we** will give consideration to the circumstances of this action and to **your** chances of success.

Cover under this section of the policy terminates as soon as the **appointed representative** refuses to act for **you** unless **we** still think there are **reasonable prospects** and **we** give **our** permission to go ahead, at which point **you** can choose another **appointed representative**.

10. Promises to the **appointed representative**

We will not have to keep any promise which **you** give to the **appointed representative** or which **you** or the **appointed representative** give to any person about paying fees or expenses without **our** permission.

11. Recovery of payments made

The payment of claims is dependant on:

- **your** recognition of **our** right to take proceedings in **your** name, but at **our** expense; and
- **you** providing every reasonable assistance to **us** and to your **appointed representative** to enable **us** to recover for **our** benefit the amount of any payments under this section.

12. Arbitration

If there is a dispute between **you** and **us** about this section, we can both refer to an arbitrator who will be a solicitor or barrister we both agree on in writing. If we cannot agree, the President of the local Law Society or the Bar Council will decide on an arbitrator. The decision of the arbitrator will be final and binding and he or she will decide who should pay the costs of the arbitration and resolving the disagreement. If costs are awarded against **you**, they are not covered under this section.

This arbitration condition does not affect **your** rights to take separate legal action.

13. **Our** Rights

We can take over any claim or **legal proceedings** in **your** name at any time.

We will have direct contact with the **appointed representative** and can negotiate any claim on **your** behalf.

We may decide not to commence or to terminate **legal proceedings** at any time and pay **you** the amount that **you** are claiming for or the amount being claimed against **you**.

14. Choice of law

This section of the policy will be governed by English law.

How to make a claim

If an **incident** happens for which **you** require legal advice, please contact **our** legal helpline on **0845 366 1100** from the UK or **+44 1303 774195** from abroad.

If **you** wish to submit a claim, first check the policy Schedule and policy to make sure that the **incident** is covered. If **you** are in any doubt and would like further advice, please contact **our** legal helpline.

In most cases **you** will be asked to forward full details in writing so that **our** claims team can review **your** claim and determine whether the **incident** is covered. **We** may also ask **you** to complete a claim form.

Please write to **us** at:

Saga Legal Expenses Claims
8 Bedford Park
Croydon
Surrey
CRO 2AP

Claim details can also be e-mailed to info@sagalegal.co.uk

Please read conditions 1 to 14 for details of the claims conditions.

Claims are usually handled by an **appointed representative** of **our** choice, but sometimes **we** deal with claims ourselves. Claims outside the United Kingdom may be dealt with by other offices elsewhere in Europe.

Please do not ask for help from a solicitor or accountant before **we** have agreed.

If **you** do, **we** will not pay the costs involved even if **we** do accept the claim.

Customer service

If **your** enquiry or complaint is about a legal expenses claim:

Step 1 - Please contact the person who is handling **your** claim.

Step 2 - If this does not resolve **your** problem **you** may write to:

The Senior Partner

Parabis Law LLP

8 Bedford Park

Croydon

Surrey

CR0 2AP

Telephone - 0845 366 1100

Step 3 - If **you** are not satisfied with **our** final response, **you** can ask the Financial Ombudsman Service to review **your** case. Please see page 40 for further details.

General exclusions that apply to the whole policy

This policy does not cover the following:

1. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not contributed to by any other cause or event:
 - a. war;
 - b. invasion;
 - c. act or acts of a foreign enemy;
 - d. hostilities or warlike operation or operations (whether war has been declared or not);
 - e. civil war;
 - f. revolution, rebellion or insurrection (that is, people rising up and changing the government by force or attempting to do so);
 - g. civil commotion which is of such severity or magnitude that it can be likened to an uprising;
 - h. military power (even if properly authorised by the duly elected government);
 - i. usurped power (that is, power taken by force, not necessarily amounting to a change of government, by any person or group (including the armed forces) not being the duly elected government);
 - j. any action taken to prevent, control or suppress, or which in any way relates to, any of the above.
2. Claims directly or indirectly caused by:
 - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
 - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or
 - c. pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3. Death, injury, illness or disability resulting from suicide or attempted suicide, exposure to danger which can reasonably be predicted (unless **you** are trying to save human life), sexually transmitted diseases or the influence or effect of alcohol or drugs (other than drugs taken under medical supervision and not for treating drug addiction).
4. Any indirect loss that is not described in this policy.
5. Any claim arising, directly or indirectly, from the failure, or fear of failure, of equipment or computer program to recognise or correctly interpret or process any date as the true or correct date, or to continue to work correctly after that date. This exclusion does not apply to 'Section B - Emergency and associated expenses', 'Section C - Hospital benefit' or 'Section E - Personal accident'.

General conditions that apply to the whole policy

1. **You** must pay **us** back any amount which **we** have paid which **you** are not covered for.
2. **You** must tell **us** as soon as possible after any injury, illness, incident or redundancy, or if **you** discover any loss or damage which may lead to a claim under this policy. **You** must also tell **us** if **you** are aware of any writ, summons or prosecution. **You** must send **us** every communication relating to a claim immediately.
3. **You**, or any person acting for **you**, must not negotiate, admit or reject any claim without **our** permission in writing.
4. **We** may refuse to pay any expenses for which **you** cannot provide receipts or bills.
5. **You** or **your** legal representative must pay for any certificates, information and evidence, which **we** may need. When there is a claim for injury or illness, **we** may ask for, and will pay for, any **insured person** to be medically examined on **our** behalf. **We** may also ask for, and will pay for, a post- mortem examination if any **insured person** dies.
6. If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss, damage, expense or liability, **we** are entitled to approach that insurer for a contribution towards the claim, and will only pay **our** share. This condition does not apply to 'Section E - Personal accident' or 'Section C - Hospital benefit'.
7. **We** are entitled to take over and carry out in **your** name the defence or settlement of any legal action. **We** may also take proceedings at **our** own expense and for **our** own benefit, but in **your** name, to recover any payment **we** have made under this policy to anyone else.
8. **You** cannot transfer **your** rights under this policy. A person, partnership (whether limited or not) or company who is not named on the policy Schedule for this policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.
9. If **you** make a medical claim **you** may be asked to supply **your UK doctor's** name to enable **us** to access **your** medical records. This will help the treating **doctors**, and **us**, to provide **you** with the most appropriate treatment and assess whether cover applies. If **you** do not agree to provide this **we** may not deal with **your** claim.
10. After any statutory cooling off period **you** may cancel the policy at any time by contacting **us**, but no refund of premium will be available. **We** (or any agent **we** appoint and who acts with **our** specific authority) may cancel this policy by sending **you** 14 days notice to **your** last known address. **We** may return part of the premium to **you**. **We** may cancel this policy immediately if **you** do not pay the premium.

Fraud

If **you**, or anyone acting for **you**, make a claim under this policy knowing the claim to be dishonest or intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration or statement to support the claim, **we** will not pay the claim and all cover under the policy will end.

We reserve the right to tell the police about any dishonest claim.

Our promise of service

Saga Travel Claims Complaints Process

Our customer service commitment to you

Saga aims to provide you with high levels of service at all times.

However, there may be times when you feel that our service has fallen below the standard you expect. If this is the case, and you want to complain, we will do our best to try and sort out the situation.

Whether you are phoning or writing, please remember to quote your name, address and policy number as it will help us deal with your enquiry or complaint quickly.

If your enquiry or complaint is about a claim (other than Legal Expenses), please contact:

Saga Travel Claims Manager

PO Box 1037

Oakleigh House

14-16 Park Place

Cardiff

CF11 1HU

Telephone 02920 320 808

If this does not resolve your problem, you may write to:

Customer Relations Office

FirstAssist Insurance Services Limited

1 Drake Circus

Plymouth

Devon

PL1 1QH

Telephone 01752 258066

Fax 01752 258564

If your complaint is about a Legal Expenses claim, please contact:

Claims Department

Saga Legal Expenses Claims

8 Bedford Park

Croydon

Surrey

CR0 2AP

Telephone - 0845 366 1100

Email - info@sagalegal.co.uk

If your complaint is about any other matter, please contact:

Customer Relations Department

Saga Services Limited

The Saga Building

Middelburg Square

Folkestone

Kent

CT20 1AZ

Telephone - 01303 771160

Fax 01303 771347

Email - services.customer-relations@saga.co.uk

If you are not satisfied with the response you receive, you can ask the Financial Ombudsman Service to review your case. The Financial Ombudsman Service resolves disputes in an independent and fair way. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone 0845 0801800

Important note

The Financial Ombudsman Service will only consider your complaint if you have already given us the opportunity to resolve your problem.

Financial Services Compensation Scheme

Great Lakes Reinsurance (UK) PLC is covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that we cannot meet our obligations, you may be entitled to compensation from this scheme. Generally the FSCS may arrange to transfer a policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. The scheme covers legal liability claims in full and for other types of claim it covers the first £2,000 of the claim in full and 90% of the balance. Further information about compensation scheme arrangements is available from the FSCS at 7th floor Lloyds Chambers, Portsocken Street, London E1 8BN. Tel: 020 7892 7300 or www.fscs.org.uk.

Notes

Notes

Saga Travel Insurance

Policy Number



SAGA

Travel insurance done properly

Your helpline card

Maximum call charge to 0845 numbers from a BT landline is 4p per minute plus a 7p call setup fee. Charges from other networks may vary.
Call price correct as at October 2008.

MEDICAL EMERGENCY
(+44) 20 8763 4878 from abroad
0845 300 3555 from UK

SAGA TRAVEL ASSISTANT
0845 300 3550 from UK
(+44) 20 8763 4879 from abroad

ALL OTHER CLAIMS
0845 300 3560

Cut out and keep safe

Commission-free foreign currency from Saga Travel Money

- Competitive exchange rates on foreign currency and travellers cheques
- Securely delivered to your door by fully insured post – free for orders over £300, and only £4.95 for lower amounts
- Choose a delivery day to suit you – Monday to Saturday, except Bank Holidays
- Easy ordering by phone or online – no need to travel and queue at a Bureau de C hange.

All credit and some debit cards make a separate charge for this type of transaction, as it is treated as a cash advance. There is a 1% commission charge for sterling travellers cheques (minimum £3). Correct at time of print.

Call **0800 904 7236**

Lines open 8.30am-8pm weekdays and 9am-5pm Saturday

saga.co.uk/travelmoney

If you require a large print, audio or braille version of this policy booklet please call 0845 302 0211.

If you have a hearing or speech impairment, you can also contact us by
e-mailing dda@saga.co.uk

Saga Travel Insurance is arranged and administered by FirstAssist Insurance Services Limited. Registered in England and Wales (Company No. 04617110).

Registered office: Marshall's Court, Marshall's Road, Sutton, Surrey, SM1 4DU. This policy is underwritten by Great Lakes Reinsurance (UK) PLC.

Registered in England and Wales (company number 2189462). Registered office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

FirstAssist Insurance Services Limited and Great Lakes Reinsurance (UK) PLC are authorised and regulated by the Financial Services Authority.

Saga Services Limited is registered in England and Wales (Company No. 732602).

Registered Office: The Saga Building, Enbrook Park, Folkestone, Kent CT20 3SE. Authorised and regulated by the Financial Services Authority.