



LANCASHIRE POLICE FEDERATION

TRAVEL INSURANCE POLICY

Effective from 1 April 2017 to 31 March 2018

Scheme Reference 24157603 ECA

SUMMARY OF YOUR COVER

Section		Maximum benefit for one person for each trip	Amount each person must pay for each claim
Section A	Personal accident	£20,000	NIL
Section B	Medical and other expenses, including returning home early	Up to £5 million	£35
Section C	Personal baggage: single item valuables delayed baggage	£1,500 to include: £300 Excluded £100	£35
Section D	Personal money	£500 (<i>£250 cash</i>) £50 if under age 16	£35
Section E	Travel delay Abandonment	£60 £3,000	NIL £35
Section F	Missed Departure	£500	£35
Section G	Cancelling or cutting short Your trip	£3,000	£35
Section H	Personal public liability	£1,000,000	NIL

INSURED PERSONS

Cover applies to you and your spouse or permanent partner if you are both under 70 at the date the trip commences. It also includes all dependant children who are under 21 (at the date the trip commences) and in full-time education but only when travelling with the member or their partner. You and all the people listed must permanently live together. Your partner can travel separately and still be covered by this policy.

MEDICAL WARRANTY

Please read this carefully as it may affect Your cover:

1. At the time of buying or renewing Your policy or when booking a trip (*whichever is later*) each Insured Person must guarantee the following:

- You have told Us if You have received advice, medication or treatment for any serious chronic or recurring illness, injury or disease in the past 12 months
- You have told Us if You are under investigation or awaiting results for any diagnosed or undiagnosed medical condition
- You have told Us if You are on a waiting list for, or are aware of the need for inpatient treatment for any diagnosed or undiagnosed medical condition
- You are not travelling against Your doctor's advice
- You have told Us if any Close Relative, Close Business Associate, Travelling Companion, or person You plan to stay with (*and upon whose good health Your trip depends*) has a serious, chronic or recurring illness, injury or disease which could have an affect on Your decision to continue Your Trip.
- You have told Us if You have a terminal illness.

2. If between booking a Trip and the departure date or the renewal date (*whichever is sooner*) You receive medical advice for a potentially serious illness or injury Your policy will cover You for Cancellation of Your Trip. However if You still wish to travel We will advise You if You will be covered for claims for Medical and Other Expenses or Cutting short Your Trip relating to this condition.

3. If between booking a Trip and the departure date or the renewal date (*whichever is sooner*) anyone upon whose good health Your Trip depends such as a Close Relative or Your Travelling Companion receives medical advice for a potentially serious illness or injury Your policy will cover You for Cancellation of Your Trip. However if You still wish to travel We will advise You if You will be covered for claims for Cutting short Your Trip 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 cut short.

MAKING A CLAIM

Making a claim

- For medical emergencies (*cover under section B*), please phone Cega Assistance on **+44 (0)1243 621568**
 - Should you need to make any other claim under this policy, please contact Cega on **+44(0)1243 621416**
- Once You have contacted them You will be sent a claim form. Please fill this in and return it to enclosing:
- Your booking confirmation;
 - all original receipts and police reports, and
 - any other evidence We have asked for.

If You need to complain

Our goal is to give excellent service to all of Our customers but We recognise that things do go wrong occasionally. We take all complaints We receive seriously and aim to resolve all of Our customers' problems promptly. To ensure that We provide the kind of service You expect We welcome Your feedback. We will record and analyse Your comments to make sure We continually improve the service We offer.

What will happen if You complain

- We will acknowledge Your complaint promptly
- We will aim to resolve complaints as quickly as possible

Most of Our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, We will contact You with an update within 10 working days of receipt and give You an expected date of response.

What to do if You are unhappy

If You are unhappy with any aspect of the handling of Your insurance We would encourage You, in the first instance, to seek resolution by contacting Philip Williams & Co, 35 Walton Road, Stockton Heath, Warrington, WA4 6NW.

Tel: 01925 604421

Fax: 01925 861351

Email: enquiries@philipwilliams.co.uk

If You are unhappy with the outcome of Your complaint, You may refer the matter to the Financial Ombudsman Service (FOS) at: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR
Telephone: 0800 023 4567 (*free from landlines*) or 0300 123 9123 (*free from most mobile phones*) or simply log on to their website at www.financial-ombudsman.org.uk

Whilst We are bound by the decision of the FOS, You are not. Following the complaints procedure does not affect Your right to take legal action.

POLICY NOTES

1. This policy is only available if You normally live in the United Kingdom and You are a member of the Group Insurance Scheme specified on the schedule, the member's spouse/permanent partner and all dependent children (*under the age of 21 at the date travel commenced*) and in full time education who permanently reside with the member.
2. This policy will not be valid unless You have paid all premiums due.
3. This policy only applies to trips, holidays, and business trips involving clerical and administrative work only, which start from and where You return to the United Kingdom.
4. Pre-existing medical conditions are not covered, unless these are disclosed to Us and We accept them in writing. If You do not disclose any medical conditions it could seriously affect Your claim.
5. The amount You must pay towards each claim applies to You if You are involved in a claim, as do the amounts insured under each section.
6. If You are using a mechanical or motor vehicle or water craft, make sure that You have separate cover for liability to third parties, as You are not covered under this insurance (*see section H*).
7. This policy is valid for
 - i. any trips taken in the United Kingdom which are booked in advance and involve an overnight stay or air flight and last not longer than 30 days.
 - ii. any trips taken outside the United Kingdom lasting 30 days or less.
8. Cover applies to You and Your cohabiting partner if You are both under 70 at the date the trip commences. It also includes all dependant children who are under 21 (*at the date the trip commences*) and in full-time education but only when travelling with the member or their partner. You and all the people listed must permanently live together. Your partner can travel separately and still be covered by this policy.
9. Cover applies to every trip commencing during the period of insurance.

GENERAL INFORMATION

Important notice

Here are some important features of Your travel insurance policy which We would like to bring to Your attention:

1. You must take Your insurance details with You when You travel. These details are Your proof of insurance and You will need them to make a claim.
2. There are terms, conditions and exclusions that apply to Your policy.
3. The policy contains conditions relating to the health of the people travelling and others upon whose well being the trip may depend.
4. Most sections of Your policy have limits on the amount We will pay. Some sections also have an excess. This is the amount that You will have to pay towards Your claim. There is limited cover for valuable items such as jewellery and photographic or video equipment. Most household policies can be extended to cover these things. You should contact Your household insurer before You travel.
5. Check that this policy covers You for any sports or activities You may take part in where there is a risk of injury. You will find a list of activities on page 4. If You are taking part in a dangerous activity, You must check that this policy will cover You.
6. If You make a claim for property, We will decide whether to replace or repair the goods or pay for them based on their value at the time of the loss (*not on a 'new for old' basis*).
7. You must take reasonable care to protect Yourself and Your property.
8. This insurance includes a complaints procedure which tells You what You can do if You want to make a complaint.

Please read this policy as soon as possible. It is Your contract of insurance with Us and We will use it to settle any claims You make.

The Insurer

This Travel Insurance policy is underwritten by: Aviva Insurance Limited, Pitheavlis, Perth, PH2 0NH Scotland Registered in Scotland No 2116. Authorised and regulated by the Financial Conduct Authority.

Choice of Law

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

1. You and the Insurer agree otherwise
2. At the date of the contract You are a resident of Scotland, Northern Ireland, 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.

Worldwide Medical Emergency Service operated by

CEGA ASSISTANCE

Phone +44 1243 621568

24 hours a day, 365 days a year

You must tell **Cega Assistance** as quickly as possible if You are seriously ill or injured while You are abroad.

Phone (44) 1243 621568 or fax (44) 1243 773169. Say that You are insured with Aviva Insurance Limited, quoting the policy number on Your schedule.

You must also tell Cega Assistance if You need to return home early. You should do this before You pay or agree to pay any extra expenses. If You incur expenses before You tell Cega Assistance this may affect whether You can claim or the amount We pay.

We will pay for the services of the Cega Assistance which You are entitled to under the medical section of this policy. The same general conditions and exclusions will apply to these services as appear in this policy.

PERIOD OF INSURANCE

Cancellation cover applies from the date Your trip is booked or the date You join this insurance, whichever is later. The rest of Your cover applies throughout Your trip. It also includes You travelling from Your home to the departure point and back home afterwards, as long as this takes no longer than 24 hours in each case. Please remember that cover is limited to 30 days for any one trip. If Your return journey is delayed for a reason You are insured for, We will extend Your cover free of charge for the period of the delay.

This cover applies on land, sea or scheduled or charter flights in the United Kingdom and the countries You visit during the trip You have booked.

RECIPROCAL HEALTH AGREEMENT IN EUROPE

If You are travelling to European Union countries, Iceland, Liechtenstein, Norway or Switzerland You should obtain a European Health Insurance Card (*EHIC*). You will also need this if You are travelling to the Channel Islands. This will allow You to get certain free medical treatment in European Union countries. 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 reciprocal health arrangements which exist with these countries.

If You use a European Health Insurance Card which reduces the cost of medical treatment, You will not have to pay the excess for Your medical expenses claim.

Before You make a claim

Please read Your policy in full before You travel.

Make sure that You understand what We will and will not pay for under each section.

If You lose personal money, personal baggage, or if they are stolen, You must tell the local police within 24 hours of discovering the loss. Make sure You get a copy of the police report.

The amount insured in each section and the amount You must pay towards each claim apply to each insured person.

If Your baggage is lost or damaged while it is being transported by carriers (*the airline, bus company and so on*) You must write and tell them within three days and get a report from them.

If Your property is damaged while You are on holiday You must bring this with You on Your return so that We can inspect this as We wish. If You lose part of a pair or set You must retain the remaining item(s) for Our inspection.

DEFINITIONS

Whenever the following words and phrases appear in this policy, they will always have these meanings.

Close business associate Anyone who is away from the business at the same time as You for one day or more, so the business cannot carry on as usual.

Close relatives Mother, father, sister, brother, wife, husband, partner, daughter, son, grandparent, grandchild, father-in-law, mother-in-law, daughter-in-law, son-in-law, sister-in-law, brother-in-law, stepparent, step-child, stepbrother, step-sister, fiancé or fiancée.

Deposit Any amount You pay which is less than the full payment to secure travel or accommodation arrangements.

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

Home Where You live in the United Kingdom.

In Patient A person receiving medical advice, investigations or treatment which requires an overnight stay in a hospital.

Loss of limb Permanent total loss of the use of Your hand, arm, foot or leg.

Loss of sight Permanent total loss of Your sight in one or both eyes.

Accidental bodily injury An accident which is sudden, unexpected and is violent, visible and from an external source.

Off-piste Skiing, snow boarding or other winter sports other than on recognised prepared ski runs.

Personal baggage Items You own which You need, including clothing and other items which You wear or carry, pushchairs and bicycles. (*It does not include tents, dinghies and any other items You would not normally carry in a suitcase or bag.*)

Personal money Your cash, cheques, postal and money orders, travel tickets, nonrefundable pre-paid tickets, travellers' cheques, petrol coupons, passports, ski passes and green cards.

Redundant Being made redundant and qualifying for a redundancy payment under the Employment Act 1996 or any later laws (*unless You take voluntary redundancy*).

Terminal illness Advanced or rapidly progressing incurable disabling illness such that the life expectancy is no greater than 12 months.

Trip A holiday or business trip which involves administrative or clerical work only, and which starts from the United Kingdom. The trip starts from the time You leave home and last until the time You return home. It includes the travelling time between Your home and departure point, as long as this takes no longer than 24 hours.

United Kingdom England, Scotland, Wales, and Northern Ireland.

Valuables Watches, furs, jewellery, computers and computer games, games consoles, (*including electronic handheld games*) personal organisers, binoculars, telescopes and video recorders, camcorders, photographic equipment, portable televisions, audio equipment (*including MP3 players*), spectacles, sunglasses and contact lenses.

We/Us/Our/Aviva Aviva Insurance Limited.

You/Your Each person insured as described on the schedule.

HAZARDOUS ACTIVITIES

The following list shows the activities that Your policy covers, providing these are undertaken on an amateur basis only. Please contact Philip Williams and Company if You need cover for any sport or activity that is not mentioned below.

Angling

Archery

Badminton

Body boarding (*no cover for personal public liability*)

Bowls

Canoeing (*in calm waters*)

Clay pigeon shooting (*under supervision*)

Cross-country skiing

Curling

Cycling (*but excluding racing and time trials*)

Dry slope skiing

Football

Go-Karting (*You must wear a crash helmet no cover for personal public liability*)

Golf

Hiking (*up to 2000 metres altitude*)

Hill trekking (*up to 2000 metres altitude*)

Horse riding (*excluding competitions*)

Hot air ballooning (*as a passenger only*)

Ice skating

Jet skiing (*no cover for personal public liability*)

Motor cycling (*up to 125cc unless a current UK driving licence with full motorcycle entitlement, You must wear a helmet. No cover for personal public liability*)

Mountain biking

Mountaineering (*where ropes or guides are not normally used*)

Orienteering

Paragliding

Parascending

Quad biking (*no cover for personal public liability*)

Roller skating or roller blading

Rowing (*inland waters only*)

Sailing (*inland or coastal waters only and no cover for personal public liability*)

Sail boarding (*no cover for personal liability*)

Scuba diving (*under 30m depth*)

Shooting

Skiing (*but not off-piste*)

Snorkelling

Snow boarding (*but not off-piste*)

Snow mobiling (*No cover for personal public liability*)

Squash

Surfing

Swimming

Tennis

Tobogganing

Tug of war

Volleyball

Water polo

Water skiing (*on two skis, not 'barefoot'*)

Wind surfing

You are also covered for any activity not mentioned above that You take part in as part of a conventional package holiday. But if You have booked a holiday specifically to take part in a dangerous activity and You have not agreed this with Us before taking out the policy, You will not be covered.

SECTION A

Personal accident – £20,000

You can claim if You sustain accidental bodily injury during Your trip which solely and independently of any other cause results in Your death, or You lose Your sight or a limb within a year of the date of the accident.

The amounts We will pay are as follows:

1. Death £20,000 (*£6,000 if You are under 16 or over 65*)
2. Permanent total loss of Your sight in one or both eyes. £20,000
3. Permanent total loss of the use of Your hand, arm, foot or leg. £20,000

What is not covered

We will not pay for the following:

1. Any sickness, disease or medical condition.
2. Any injury or physical problem that You had before Your trip started.
3. Anything mentioned in the general exclusions.

SECTION B

Medical and other expenses – £5,000,000

(including emergency medical help and bringing You home, if medically necessary)

This section includes a 24-hour medical emergency service provided by Cega Assistance. *(For details please see General Information)*. You must contact Cega Assistance immediately if You are seriously injured, ill or put in hospital. This section does **not** apply to trips within the United Kingdom.

You can claim for costs You have to pay if You become ill, are injured or need emergency dental treatment *(to immediately relieve pain only)* outside the United Kingdom.

We will pay for the following:

1. Reasonable and necessary emergency medical, surgical, hospital charges, ambulances, moving You from the scene of the incident or emergency dental fees *(to immediately relieve pain only)* nursing home and nursing attendance charges.
2. Reasonable and necessary additional hotel and travelling costs. These costs include expenses for one relative or friend who has to stay with You or has to travel out from the United Kingdom to escort You home if:
 - a doctor says You have to be with someone;
 - You are a child and You need someone to take You home, or
 - You are seriously ill or injured.
3. If You die, We will return Your body or ashes to the United Kingdom, or We will pay up to £2,000 for Your funeral expenses abroad. If You become ill or You are injured We can send You home at any time during the trip. We will do this if the doctor treating You and the doctor appointed by Cega Assistance agree that You can safely travel home to continue treatment if medically necessary.

Note: You must keep all receipts and give them to Us if You make a claim.

What is not covered

We will not pay for the following:

1. Any claim for a medical condition if any of the following applied when You took out the policy, renewed the policy or booked Your trip, *(which ever is later)*. You
 - a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last twelve months unless the condition was disclosed to and accepted by Us.
 - b. where under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to or accepted by Us.
 - c. where on a waiting list for inpatient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by Us.
 - d. You have been told You have a terminal illness.
2. 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.
3. Any claim for a medical condition if any Insured Person has travelled against the advice of a doctor or would be travelling against the advice of a doctor if they had taken such advice.
4. Any claim for any medical condition You were planning to get medical treatment for during Your trip.
5. The excess amount shown in Your schedule for every claim for each Insured Person, unless You use a European Health Insurance Card to reduce the cost of medical treatment.
6. The cost of any treatment You need in the United Kingdom and costs covered by reciprocal health schemes in other countries.
7. Any claims which Cega Assistance or the doctors treating You do not think are medically necessary.
8. Any extra costs because You have requested a single or private room.
9. Any extra travelling expenses which Cega Assistance have not agreed to if You have to return home earlier than You planned.
10. Any expenses You pay for treatment needed as a result of

surgery or medical treatment which Cega Assistance or the doctor treating You believe could have waited until You returned to the United Kingdom.

11. Phone calls, except calls made to Cega Assistance.
12. Any medication which You knew You had to take before You left and You would have to take during Your trip.
13. Preventative treatment which could have been delayed until You returned to the United Kingdom.
14. Any claim resulting from a tropical disease where You have not *(unless Your doctor has advised otherwise)* had the recommended inoculations and/or taken the recommended medication.
15. Anything mentioned in the General Exclusions.

SECTION C

Personal baggage – £1,500

You can claim for the following:

1. Personal baggage
Any of Your own baggage *(not hired or borrowed, unless it is hired or borrowed ski equipment)* which is lost, stolen or destroyed.
2. Delayed baggage
Your baggage being delayed by 12 hours or more on Your outward journey. You will need a written report from the airline or tour representative confirming the delay and receipts for essential purchases You have made.

We will pay for the following:

1. Personal baggage
Up to £1,500 to replace or repair Your personal baggage after making an allowance for wear and tear and items losing their value. We will only pay up to £300 for single items.

Note: If You claim for a pair or set of items, We will only pay for the part of the pair or set which is lost or damaged.

2. Delayed baggage
Up to £100 towards buying necessary items to replace the ones that are delayed. If these items are never found and We agree to pay for permanent loss, We will take off any amount We have paid for delayed baggage from Your final claim.

What is not covered

We will not pay for the following:

1. The excess amount shown in Your schedule for every claim for each insured person. *(This does not apply to delayed baggage)*.
2. If You do not take reasonable care to make sure Your property is safe and supervised.
3. If You do not get a written police report within 24 hours of discovering that Your baggage has been lost or stolen.
4. If You do not get a written report from the company carrying Your personal baggage if Your baggage is lost or damaged while You are travelling. *(You need a property irregularity report if an airline loses or damages Your baggage.)*
5. Loss or damage:
 - a. caused by customs or other officials or authorities confiscating or keeping Your baggage;
 - b. because of wear and tear, denting or scratching, or damage caused by moths or vermin, or during cleaning or repairs;
 - c. following mechanical breakdown or fragile or brittle articles breaking, unless the damage is caused by fire or by an accident involving the transport Your personal baggage is being carried on;
6. Loss, damage or theft:
 - a. to mobile phones, dentures and dental appliances *(braces, bridges, crowns etc)*, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or accessories, antiques, musical instruments, pictures, typewriters, sports equipment while You are using it, boats or equipment;
 - b. to any property You have insured separately;
 - c. to any valuables.
7. Theft of a bicycle, unless it is locked in a building or securely locked to an object which cannot be moved.

8. Personal baggage stolen from:
 - a. a vehicle You have left for any period between 9pm and 9am, or
 - b. an unattended vehicle, unless it was locked in the boot or glove compartment of the vehicle and there is evidence of someone breaking in;
 - c. an unattended hatchback, van or estate car, unless You have left items in the back of the vehicle covered up so that no one can see them from the outside. There must also be evidence that someone has broken into the vehicle.
 - d. An unattended hotel room, apartment, holiday residence or static caravan unless the accommodation was locked
9. Damaged articles which have not been retained for Our inspection.
10. Where compensation is recoverable from a transport carrier who had care, custody or control of the baggage at the time of the loss.
11. Anything mentioned in the general exclusions.

SECTION D

Personal money – £500

You can claim for Your personal money which You lose or is stolen during a trip. We will pay up to £500 if You lose personal money up to 72 hours before Your trip starts or during Your trip.

Note: If You are under 16, You can only claim up to £50.

What is not covered

We will not pay for the following:

1. The excess amount shown in Your schedule for every claim for each insured person.
2. Any loss caused by a mistake or loss of value.
3. If You do not take reasonable care to make sure Your personal money is safe.
4. Any loss while You leave Your money unattended (*except while it is in a locked safety deposit box*).
5. If You do not get a written police report within 24 hours of discovering that Your personal money has been lost or stolen.
6. Loss or damage caused by customs or other authorities confiscating or keeping Your personal money.
7. Anything mentioned in the general exclusions.

SECTION E

Travel delay and Abandonment

This section does not apply to trips within the United Kingdom

You can claim for the following:

If Your international ship aircraft or train that You are booked on to travel is delayed in leaving the United Kingdom at its scheduled time of departure on Your outward journey or on Your final part of Your return journey caused by strike, industrial action, locked-out workers, riots or civil commotion, hi-jack, avalanches, landslide, adverse weather or mechanical breakdown of the coach, train, sea vessel or aircraft in which You should be travelling We will pay

1. £60 if Your departure is delayed for at least 12 hours.
2. up to £3,000 in respect of 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 48 hours on Your outward journey from the United Kingdom You chose to Abandon Your trip

We will calculate the length of 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.

What is not covered

We will not pay for the following:

1. Delays caused by strikes or industrial action
 - a. which was in existence or
 - b. for which a commencement date likely to affect the trip and had been publicly announced at the time of booking.
2. Withdrawal of an aircraft or sea vessel on the orders or recommendation of the manufacturer, the Civil Aviation

- Authority, a Port Authority or any similar body in any country.
3. The excess amount shown in Your schedule for every claim for each Insured Person.

SECTION F

Missed departure – £500

You can claim for hotel and travelling expenses to get to Your booked destination or return home.

We will pay up to £500 if:

1. The car You are travelling in breaks down or is involved in an accident, or
2. The public transport You are using is delayed; and this causes You to arrive too late to start Your booked journey from the arranged departure point in the United Kingdom, or first destination home.

What is not covered

We will not pay for the following:

1. If You have not allowed enough time for Your journey
2. The excess amount shown in Your schedule for every claim for each Insured Person
3. If You are not travelling to the departure point when the delay takes place.
4. Any costs claimed under Section E Travel delay and abandonment
5. If the vehicle You are travelling in has not been properly serviced.
6. If Your car is delayed in a traffic jam or road block.
7. Anything mentioned in the general exclusions.

SECTION G

Cancelling or cutting short Your trip – £3,000

You can claim for the following:

1. Cost of travel and accommodation arrangements for each person insured under this policy which are cancelled before Your trip starts from the United Kingdom, which You have paid for or legally have to pay for.
2. An amount in proportion to the expenses You have paid or legally have to pay before Your trip started for travel and accommodation which You have not used, because You needed to cut short Your trip, and You cannot get back. We will also pay any reasonable additional accommodation and travelling expenses if You need to cut Your trip short.
3. Expenses You have paid or legally have to pay (*and are not recoverable elsewhere*) or reasonable additional expenses incurred for travel and accommodation expenses resulting from interruption of scheduled services caused by strikes, industrial action, locked out workers, riot or civil commotion, hi-jack, avalanches, landslides, adverse weather or mechanical breakdown of the train, aircraft or sea vessel in which You should be travelling We will pay up to £3,000 if You have to cancel or cut short Your trip for reasons You cannot avoid which are listed below and which happened after the issue date as shown on Your schedule of travel insurance (*and You were not just unwilling to take the trip*).

1. If You, anyone You are travelling with, a close relative of Yours or of anyone You are travelling with, or a close business associate of Yours or of anyone You are travelling with dies, becomes disabled by physical injury or pregnancy, becomes ill or has to go into quarantine.
2. If You or anyone You are hoping to travel with is called for jury service or as a court witness (*unless You normally need to be in court as part of Your work*).
3. If You, or anyone You are travelling with is called up for military service.
4. If You or anyone You are travelling with is made redundant. (*In this case You must phone Us immediately*).
5. If there is a fire, storm or flood at Your home or at the home of anyone You are travelling with up to 14 days before the start of Your trip. The home must be unfit to live in.
6. If the police need You to stay because of a burglary at Your home or business, or at the home or business of anyone You are travelling with up to 10 days before the start of Your trip.

Note: If You need to cut short Your trip You must contact CEGA Assistance Limited (see page 3) before You return home. We will work out costs from the time You return to the United Kingdom.

What is not covered

We will not pay for the following:

1. Any claim for a medical condition if any of the following applied when You took out the policy, renewed the policy or booked Your trip, (which ever is later). You
 - a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last twelve months unless the condition was disclosed to and accepted by Us.
 - b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by Us.
 - c. were on a waiting list for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by Us.
 - d. You have 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, or renewed or booked Your trip (whichever is later) unless the condition was disclosed to and accepted by Us.
3. The excess amount shown in Your schedule for every claim for each Insured Person.
4. Any claim made because You do not feel like travelling.
5. If You are called up for military service within seven days of taking out this policy.
6. Any extra travelling expenses which We or Cega Assistance Limited have not agreed to if You have to return home earlier than planned.
7. A trip which You should have known might be cancelled at the time You booked it or at the time You took out Your policy.
8. Any claim for management fees, maintenance costs or exchange fees associated with time shares and similar arrangements.
9. Any claim for refund of any costs for persons not named on this policy.
10. Anything which is caused directly or indirectly by the Government of any country preventing You from entering that country.
11. Failure of the Tour Operative or provider of transport or accommodation to fulfil the booking of the trip.
12. Strikes or industrial action:
 - a. which was in existence or
 - b. for which a commencement date likely to affect the trip and had been publicly announced at the time of booking.
13. Withdrawal from of an aircraft or sea vessel on the orders or recommendation of the manufacturer, the Civil Aviation Authority, a Port Authority or any similar body in any country.
14. Anything mentioned in the general exclusions.

SECTION H

Personal liability – £1,000,000

You can claim for Your legal expenses and legal liability for damages caused by an accident that happened during the trip. We will pay up to £1,000,000 for any accident leading to claims made against You for:

1. accidental injury to someone who is not a member of Your family or household and is not employed by You; or
2. loss or damage to any property which You do not own, and which is not hired, loaned or borrowed by You or any member of Your family, household or an employee.

What is not covered

We will not pay for the following:

1. Any fines You have to pay.
2. Anything directly or indirectly caused by the following.
 - a. Responsibilities which You have because of an agreement but would not have had if the agreement did not exist.
 - b. Claims for injury, loss or damage directly or indirectly caused by:

- owning or using an aircraft, a mechanical or motorised vehicle, a cart or carriage pulled by a horse, or water craft other than a rowing boat, punt or canoe;
 - animals other than horses, domestic dogs or cats;
 - firearms other than guns being used for sport;
 - living in (except for the purpose of Your trip) or owning any land or buildings;
 - carrying out a trade or profession;
 - racing of any kind;
 - Your acts of vandalism or violence.
3. Liability covered under any other insurance policy.
 4. Anything mentioned in the general exclusions.

Note: If You are using a mechanical or motorised vehicle or water craft, make sure that You are insured separately for third-party cover, as You are not covered under this insurance.

CONDITIONS

1. You must phone and tell Us about any event which You may claim for within 30 days of returning to the United Kingdom. You must give Us full details of what happened. We will not pay out under sections A,B or F without a medical certificate.
2. You must give Us all the certificates, information, evidence and receipts We ask for, and You must pay for these if necessary. If We ask You to have a medical examination (which We will pay for) You must agree. If You die, We may carry out a post-mortem which We will pay for.
3. You must do everything You can to get back any lost or stolen items.
4. If any part of Your claim is false, We will make no payment.
5. You must keep to the terms, conditions and endorsements of this policy.
6. You must not offer or agree to settle an incident You are claiming for until We have written to You and agreed to this.
7. We can take over Your legal rights to defend or settle a claim or to take action
8. We can pay You the full amount We owe You under the policy at any time. If We do this, We will not make any future payment.
9. You must tell Us if You have other insurance which covers You for an incident covered by this policy. We will only pay Our share of Your claim.
10. We have the right to take over and deal with in Your name any claim You make under this policy.
11. We have the right to take legal action in Your name (but at Our expense) to get back any payment We have made under this policy.

12. CANCELLATION RIGHTS

If You cancel the policy within 14 days of receiving it, and provided You have not started a trip or intend to make a claim, We will refund the premium. We 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 reserve the right to cancel this policy if You fail to pay the premium.

GENERAL EXCLUSIONS

We will not pay for anything caused directly or indirectly by the following:

1. Suicide, deliberately injuring Yourself, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism, drug addiction, solvent abuse, putting Yourself in great danger (unless You are trying to save someone's life).
2. Pregnancy (if You claim during the two months before the expected date of birth).
3. Professional or organised sports (other than winter sports), mountaineering, racing, speed or endurance tests, or any hazardous activities other than those listed on page 4, any work other than clerical or administrative duties, air travel (other than as a farepaying passenger on a regular scheduled airline or licensed charter aircraft).
4. Consequential loss of any kind.
5. Any claim resulting from a sexually-transmitted disease.
6. Any claim because You are HIV positive or have an HIV-related illness.

7. 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 of event:-

- a. war
 - b. invasion
 - c. act or acts of a foreign enemy
 - d. hostilities or war like 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, no necessarily amounting to a change of government, but a person or group (including the armed forces) not being the duly elected government*)
 - j. terrorism which directly or indirectly utilises nuclear and/or chemical and/or biological and/or radiological means
 - k. any action to prevent, control or suppress, or which in any way relates to any of the above
8. Any claim resulting from:
- a. ionising radiation or radioactive contamination from nuclear fuel or nuclear waste;
 - b. the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it; or pressure waves from aircraft or other objects flying faster than the speed of sound.
9. Ski jumping or using skeletons, bobsleighs or mono-ski boards.
10. Skiing or ski-bob racing in international or national events and their heats, or officially organised practice or training for these events.

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FCSC). If We cannot meet Our obligations, You may be entitled to compensation from this scheme, depending on the type of insurance and the circumstances of the claim.

You are covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. However, for compulsory classes of insurance, You are covered for 100% of the claim without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

Underwritten by

Aviva Insurance Limited.

Registered in Scotland No. 2116.

Registered Office:

Pitheavilis, Perth, Scotland PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



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Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.

