

cover4travel.com

Travel Insurance Policy Wording

Annual multi-trip, single trip & long stay travel insurance.

This policy is valid for insurance sales from 1st June 2011 until 31st May 2012 and is only available to residents of the United Kingdom who are registered with a Medical Practitioner.

YOUR TRAVEL INSURANCE POLICY WORDING

We are pleased to welcome you as a policyholder.

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INSURER

This document only constitutes a valid evidence of insurance when it is issued in conjunction with a valid **certificate** issued between 1st June 2011 and 31st May 2012.

All travel must be completed by 30th November 2013.

Your certificate details the sections of this document under which you are covered.

This evidence of insurance is to confirm that those persons who have paid the appropriate premium are insured under Master Certificate Number: WHIIL/COVER4TRAVEL/06/2011.

Cover4travel.com has arranged this travel insurance with White Horse Insurance Ireland Limited, Registered Office: Bay 89.2, Free Zone West, Shannon, Co. Clare, Republic of Ireland.

Cover4travel.com is a trading style of UK & Ireland Insurance Services (Online) Limited. UK & Ireland Insurance Services (Online) Limited is authorised & regulated by the Financial Services Authority. Firm Number: 312248. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

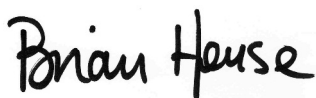
READ ME FIRST

PLEASE take a little time to read and understand what **we** will cover and what **we** will not cover, along with what **you** should do in the event of a claim to avoid any frustration or disappointment.

We would also like to draw **your** attention to restrictions on this **policy** in terms of age and **pre-existing medical condition(s)**, as outlined in this **policy** wording.

If after reading this wording, **you** decide the terms of the insurance contract does not meet **your** requirements **you** can, WITHIN 14 DAYS OF THE DATE **YOU** RECEIVED THIS DOCUMENT, return it to **Cover4travel.com**, for a full refund of premium.

Signed for and on behalf of the **Insurer**



Brian House
General Manager
White Horse Insurance Ireland Limited

ELIGIBILITY

This **policy** is only available to **you** if:

- **you** are resident in the **United Kingdom**
- **you** are registered with a **Medical Practitioner** in the **United Kingdom**
- **you** are in the **United Kingdom** at the time of purchasing this **policy**
- **your trip** starts and ends in the **United Kingdom** (for single **trip**, annual multi **trip** and longstay **policies** only)
- **you** have booked a return **trip** to the **United Kingdom** within **your period of insurance** (not applicable to one way **trip** cover)
- **your trip** starts in the **United Kingdom** (one way **trip** cover only).

EVIDENCE OF COVER

You should read this **policy** wording carefully. It gives **you** full details of what is and is not covered and the conditions of the cover. Cover will vary from policy to policy and Insurer to Insurer.

CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions, exclusions and warranties will apply to individual sections of **your policy**, while general exclusions and conditions will apply to the whole of **your policy**. It is a condition of this **policy** that all material facts must be disclosed to **Cover4travel.com** at the time of taking out this insurance. Failure to do so may result in the **Insurer's** non-liability for claims.

DANGEROUS SPORTS OR PASTIMES

You are only covered under the **policy** for claims arising from certain **Hazardous Activities**. If **you** require cover for activities not listed within the definition of **hazardous sports & activities** on page 8 and 9 of this **policy**, please contact **Cover4travel.com**.

RECIPROCAL HEALTH AGREEMENTS: EHIC/MEDICARE

If **you** are travelling to European Union countries **you** should obtain a European Health Insurance Card (EHIC) postal application form from **your** local Post Office. **You** can also apply either online through www.dh.gov.uk/travellers or by telephoning 0845 606 2030. This will entitle **you** to benefit from the reciprocal health agreements, which exist between certain European countries. In the event of a claim being accepted for medical expenses which has been reduced by more than your **excess** by the use of an EHIC, or Private Health Insurance, the deduction of the **excess** under section B will not apply. When **you** are travelling to Australia and **you** have to go to hospital, **you** must register for treatment under the national Medicare scheme.

PROPERTY CLAIMS

These claims are paid based on the value of the goods at the time **you** lose them and not on a 'new for old' or replacement cost basis. An allowance for wear, tear and depreciation will be deducted. Certain items of personal property are not covered.

PERSONAL LIABILITY

There is no cover for Personal Liability claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft or any mechanically propelled conveyance.

POLICY LIMITS

All sections of **your policy** have limits on the amount the **Insurer** will pay under that section. There are also specific limits under the **Personal Possessions** section for: any **Single Item; Valuables**, items for which an original receipt, proof of purchase or an insurance valuation is not supplied.

POLICY EXCESSES

Under most sections of the **policy**, claims will be subject to an **excess** per person, per incident. This means that **you** will be responsible for the first part of the claim. The amount **you** have to pay is the **excess**.

REASONABLE CARE / UNATTENDED PROPERTY

You must exercise reasonable care to prevent **illness**, injury or loss or damage to **your** property, as if uninsured. There is no cover for property left **unattended** in a place to which the general public has access. There is no cover for loss of **money** which was not carried on the **Insured's** person, unless placed in a safety deposit box or similar locked, fixed receptacle.

COMPLAINTS PROCEDURE

If **you** have any cause for complaint regarding this insurance, please refer to the relevant section of this **policy** wording for the complaints procedure to follow.

CANCELLATION PERIOD

If, after reading this **policy** **you** are not satisfied with it for any reason, **you** must return the **certificate** to **Cover4travel.com** within 14 days of receipt, in order to receive a full refund of premium, provided that a claim does not exist and that travel has not taken place.

INFANTS

Please note that any person under the age of 2 years old at the time of inception of this insurance, will be insured for free once travelling with an insured adult.

MATERIAL FACTS

You MUST disclose all material facts. A material fact is one that is likely to influence the **Insurer** in accepting **your** insurance. If **you** are in any doubt as to whether a fact is 'material', **you** should tell **Cover4travel.com**. If the fact is considered to be material, **you** should seek written confirmation. If **you** do not disclose material facts, it may result in **your** claim(s) being invalid.

LAW APPLICABLE UNDER THIS CONTRACT

The **Insurer** chooses the laws of the Republic of Ireland and, in the absence of any agreement to the contrary, the laws of the Republic of Ireland shall apply.

GEOGRAPHICAL LIMITS

Area 1 - Europe – The Continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland the Azores, Mediterranean Islands and Non-European countries bordering the Mediterranean (except Algeria, Lebanon, Libya and Israel)

Area 2 - Worldwide – All Countries including USA & Canada

Area 3 - Australia & New Zealand (If the **Insured** travels on a non-direct flight to Australia or New Zealand, the **Insurer** will automatically provide worldwide cover for up to 48 hours for any stopovers made during the booked flight to or from Australia or New Zealand.)

POLICY AGE LIMITS

Single Trip - 79 years at the time of purchasing **your** insurance

Annual Multi Trip - 74 years at the time of purchasing **your** insurance

Long Stay - 39 years at the time of purchasing **your** insurance

RESIDENCY

This **policy** is only available to residents of the **United Kingdom**.

POLICY CONTRACT PERIOD

Contract Period - Single Trip

A single return **trip**, as defined in the **period of insurance**, beginning and ending in the **United Kingdom**, subject to a maximum limit of:

Silver and Gold Policies

- 122 days – If you are aged up to and including 73 years at the time of purchasing your insurance, or
- 38 days – If you are aged 74-79 years at the time of purchasing your insurance.

Platinum Policies

- 270 days – If you are aged up to and including 73 years at the time of purchasing your insurance, or
- 38 days – If you are aged 74-79 years at the time of purchasing your insurance.

Contract Period - One way Trip

A single outward **trip**, as defined in the **period of insurance**, beginning in the **United Kingdom**. The **period of insurance** shall expire normally or in any event no later than 72 hours after the time the **Insured** first leaves the immigration control of their final destination country and subject to a maximum limit of 122 days (Silver & Gold policies) / 270 days (Platinum policies) if **you** are aged up to and including 73 years at the time of purchasing **your** insurance, or 38 days if **you** are aged 74-79 years at the time of purchasing **your** insurance (Silver, Gold & Platinum policies).

Contract Period – Long Stay

A single return **trip**, as defined in the **period of insurance**, beginning and ending in the **United Kingdom**, subject to a maximum limit of 365 days.

Contract Period - Annual Multi-Trip

Any number of return **trips** as defined, subject to the following:

- a) a maximum duration on any one **trip** of:
 - 45 days if **you** are travelling within Europe (refer to the geographical limits on page 2), or
 - 45 days if **you** are travelling outside of Europe and are aged up to and including 69 years at the time of purchasing **your** insurance, or
 - 31 days if **you** are travelling outside of Europe and are aged 70-74 years at the time of purchasing **your** insurance; and
- b) all cover for overnight **trips** within the **United Kingdom** only applying when accommodation is pre-paid & pre-booked for a minimum of three consecutive nights. A booking form confirming **your** reservation will be required.

PREGNANCY

As is consistent with the treatment of all **pre-existing medical conditions** under the **policy**, the **policy** does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The **policy** does, however, cover **you** should complications arise with **your** pregnancy due to **accidental bodily injury** or unexpected **illness** which occurs while on **your trip**.

PRE-EXISTING MEDICAL CONDITIONS

If **you** are aware that **you** or **your, travelling companion** has:

- A. suffered from, received any form of medical advice, treatment or medication at any time for:
- Any heart or circulatory related condition including hypertension, angina, stroke; or
 - Any lung or breathing related condition other than inhaler controlled, mild asthma, suffered in isolation; or
 - Any cancerous condition; or
 - Any kidney related disorder;

Or

- B. been admitted as an inpatient in hospital in the last 24 months for any medical condition other than those listed under "Accepted Medical Conditions" below,

then **you** must contact the **medical pre-screening company**, in order to arrange cover for that condition.

TELEPHONE: 0845 250 5369

MONDAY – SATURDAY 9:30AM – 5:30PM

QUOTE REFERENCE: WHIIL/COVER4TRAVEL/06/2011

Failure to advise the **medical pre-screening company** of a **pre-existing medical condition** will result in claims for those undisclosed conditions not being paid.

Please also note that there is no cover available for any **pre-existing medical condition** if **you**, or the person **you** are travelling with:

- are awaiting the results of medical tests or investigations
- are travelling against the advice of a **medical practitioner**
- are travelling for the purpose of obtaining medical treatment
- are on a hospital waiting list
- are receiving ongoing dialysis treatment
- have been given a terminal prognosis
- have a psychological condition (including anxiety, stress, depression, psychiatric or eating disorders, phobias)

ACCEPTED MEDICAL CONDITIONS

You do not need to contact the **medical pre-screening company** if the **ONLY** medical condition(s) **you** or **your travelling companion** have appears in the following list:

Achilles tendon injury	Cyst-testicular	Hernia (not hiatus)	PMT (pre-menstrual tension)
Acne	Cystitis	Hip replacement	Pregnancy (no complications)
Allergy-not requiring prescriptive treatment	Deafness	HRT (hormone replacement therapy)	Psoriasis
Anal fissure/fistula	Diarrhoea and/or vomiting	Hyperthyroidism (overactive thyroid)	Reflux oesophagitis
ADHD (Attention Deficit Hyperactivity Disorder)	Dislocated hip (not replacement hip)	Hypothyroidism (underactive thyroid)	Retinal detachment
Benign prostatic enlargement	Dyspepsia	Hysterectomy	Rheumatism
Blindness	Eczema	IBS (Irritable Bowel Syndrome)	Rhinitis
Broken bone (not head or spine)	Epididymitis	Impetigo	RSI (repetitive strain injury)
Carpal tunnel syndrome	Fungal nail infection	Macular degeneration	Shingles
Cataracts	Essential tremor	Menorrhagia	Shoulder injury
Chicken pox	Gastric reflux	Migraine (confirmed diagnosis, no ongoing investigations)	Sinusitis
Colitis (no hospital treatment in the last 12 months)	Glandular fever (provided that there have been no symptoms in the 3 months prior to inception of the policy)	Myalgic Encephalomyelitis (if only symptom is fatigue)	Sleep Apnoea
Common cold/influenza		Nasal polyps	Tendon injury
Corneal graft	Glaucoma	Neuralgia, Neuritis	Uticaria
Cosmetic Surgery (not gastric banding)	Gout	Nut allergy	Varicose veins-legs only (if GP has confirmed that client is fit to travel)
Cuts and abrasions (non self inflicted)	Haemorrhoids	Osteochondritis	Tinnitus
Cyst-breast	Hay fever	Pelvic inflammatory disease	Tonsillitis

SCHEDULE OF BENEFITS

SECTION	SILVER		GOLD		PLATINUM		LONGSTAY	
	Cover Limit	Excess	Cover Limit	Excess	Cover Limit	Excess	Cover Limit	Excess
A1 Cancellation & Curtailment	No Cover	Nil	£750	£65	£3,000	£65	£1,500	£75
A2 Catastrophe	No Cover	Nil	No Cover	Nil	No Cover	Nil	£700	£75
B1 Emergency Medical Expenses	£2,000,000	£100	£5,000,000	£100	£10,000,000	£100	£3,000,000	£100
Emergency dental treatment	£200	£100	£200	£100	£200	£100	£200	£100
Burial Costs / Body Repatriation	£5,000	Nil	£5,000	Nil	£5,000	Nil	£5,000	Nil
B2 Repatriation	£500,000	£100	£500,000	£100	£2,000,000	£100	£500,000	£100
C Hospital Benefit	No Cover	Nil	£25 for each complete 24hr period up to £500	Nil	£25 for each complete 24hr period up to £2,000	Nil	£15 for each complete 24hr period up to £300	Nil
D Personal Possessions	No Cover	Nil	£500	£65	£2,000	£65	£1,000	£75
Single article limit			£100		£150		£200	
Valuables limit			No Cover		£200		£200	
D1 Travel Documents	No Cover	Nil	£100	£65	£300	£65	£150	£75
D2 Baggage Delay	No Cover	Nil	No Cover	Nil	£150	Nil	£150	Nil
D3 Personal Money	No Cover	Nil	£100	£65	£150	£65	£200	£75
Cash Limit			£50		£50		£150	
Cash (Insured aged under 18)			£50		£50		£50	
E Personal Accident	£10,000	Nil	£10,000	Nil	£25,000	Nil	£15,000	Nil
Loss of Limbs or Sight	£10,000		£10,000		£25,000		£15,000	
Permanent Total Disablement	£10,000		£10,000		£25,000		£15,000	
Death (Insured aged 16+)	£5,000		£5,000		£5,000		£7,000	
Death (Insured aged under 16)	£1,000		£1,000		£1,000		£1,000	
F Missed Departure	No Cover	Nil	£500	£65	£1,000	£65	£500	£75
G1 Delayed Departure	No Cover	Nil	No Cover	Nil	£20 for each full 12hr delay up to £300	Nil	£20 for each full 12hr delay up to £100	Nil
G2 Holiday Abandonment	No Cover	Nil	£750	£65	£3,000	£65	£1,500	£75
H Personal Liability	£500,000	£250	£1,000,000	£250	£2,000,000	£250	£2,000,000	£275
I Legal Expenses	No Cover	Nil	£15,000	Nil	£15,000	Nil	No Cover	Nil
J Repeat Cover	No Cover	Nil	No Cover	Nil	No Cover	Nil	£700	Nil
Curtailment Worldwide							£700	
Resuming the trip Worldwide							£350	
Curtailment Europe							£350	
Resuming the trip Europe							£350	
WINTERSPORTS COVER - SUBJECT TO PAYMENT OF AN ADDITIONAL PREMIUM OR ON PURCHASING AN ANNUAL POLICY.								
K Ski Equipment	No Cover	Nil	No Cover	Nil	£500	£65	No Cover	Nil
L Ski Hire					£20 for each 24hr period up to £500	Nil		
M Ski Pack					£300	Nil		
N Piste Closure					£20 for each complete 24hr period up to £200	Nil		
O Delay due to avalanche					£100 after full 12hr delay	Nil		
BUSINESS COVER - SUBJECT TO PAYMENT OF AN ADDITIONAL PREMIUM.								
P1 Business Equipment	No Cover	Nil	No Cover	Nil	£2,000	£65	No Cover	Nil
Single article limit					£500			
Emergency courier expenses					£250			
P2 Business Equipment Delay					£150 per day up to £600	Nil		
Q Business Equipment Hire					£150 per day up to £600	Nil		
R Business Money					£250	£65		
S Replacement Employee	No Cover	Nil	No Cover	Nil	£3,000	£65		
GOLF COVER - SUBJECT TO PAYMENT OF AN ADDITIONAL PREMIUM.								
T Golf Equipment	No Cover	Nil	No Cover	Nil	£1,500	£65	No Cover	Nil
Single item limit					£300			
U Golf Equipment Hire					£25 per day up to £200	Nil		
V Non Refundable Golfing Fees					£75 per day up to £300	Nil		

POLICY QUERIES

If **you** have a query regarding this **policy**, or **you** wish to amend or renew **your policy**, please contact **Cover4travel.com**.

Cover4travel.com can be contacted as follows:

By telephone: 0844 826 2031
By Email: info@cover4insurance.com
By Post: **Cover4travel.com**,
UK & Ireland Insurance Services (Online) Limited,
Bank House, Warwick Street,
Manchester,
M25 3HN

WHILE YOU ARE AWAY

24hr medical & emergency assistance

What to do in the case of a medical emergency

In the event of any **illness**, injury, **accident** or hospitalisation involving anyone insured under this **policy**, where the anticipated costs are likely to exceed £250, **you** must notify **our Emergency Assistance Service**. They will direct **you** to an appropriate medical facility and may be able to guarantee costs on **your** behalf.

When contacting **our Emergency Assistance Service** please ensure **you** quote the Master Policy Reference: WHIIL/Cover4travel/06/2011.

Tel: 0044 (0)844 879 8313 or 0044 (0)208 763 4932 - 24 hours a day, 365 days a year.

Note: You must retain receipts for medical & additional costs incurred.

Hospital treatment abroad

If **you** are admitted to hospital abroad, **you** must contact **our Emergency Assistance Service** immediately. If **you** do not, this could mean that the **Insurer** will not provide cover or they may reduce the amount they pay for medical expenses. If **you** are not admitted to hospital, but **you** receive medical treatment abroad as an outpatient, **you** should pay the hospital or clinic and claim back **your** medical expenses from the claims services when **you** return to the **United Kingdom**.

Returning early to the United Kingdom

If **you** have to return early to the **United Kingdom** under Section A1 (cancellation and curtailment) or Section B (Emergency Medical Expenses & Repatriation), **our Emergency Assistance Service** must authorise this. If they do not, this could mean that the **Insurer** will not provide cover or they may reduce the amount they pay for **your** return to the **United Kingdom**. **Our Emergency Assistance Service** reserve the right to repatriate **you** should the **Insurer's** medical advisors view **you** as being fit to travel.

When contacting **our Emergency Assistance Service** please ensure **you** quote the Master Policy Reference: WHIIL/Cover4travel/06/2011.

Tel: 0044 (0)844 879 8313 or 0044 (0)208 763 4932 - 24 hours a day, 365 days a year.

Note: You must retain receipts for medical & additional costs incurred.

WHEN YOU RETURN HOME

Making a claim

For all sections:

If **you** need to make a claim, please obtain a claim form no later than 31 days after the event by:

- Telephoning White Horse Administration Services Limited on **0871 664 7995***, quoting reference: WHIL/Cover4travel/06/2011; or
- Writing to White Horse Administration Services, PO Box 5633, Walsall, WS6 9BB

**Calls from BT land lines cost 10p per minute. Calls from mobiles and other networks may be extra.*

When **you** contact **us**, please ensure that **you** have the following information available to **you**, as **we** will require it to process **your** claim:

- Master policy reference of WHIL/Cover4travel/06/2011
- Your **policy** number
- Date of purchase of **your** policy
- Travel itinerary
- Country and resort **you** visited or intended to visit
- Actual or intended travel dates
- Incident date
- Brief circumstances of **your** claim
- Value of **your** claim

Please note that **your** claim may be delayed if **you** are unable to provide **us** with the above information.

DEFINITIONS

Any word defined below will have the same meaning wherever it is shown in **your policy** in bold print. These definitions have been listed in alphabetical order.

Accident, Accidental

A sudden, unexpected event caused by something external and visible, which results directly and solely in loss, damage or physical **bodily injury**.

Act of Terrorism

An act, including but not limited to the use of force or violence and/ or the threat of any person or group of persons whether acting alone, or on behalf of, or in connection with any organisation, or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/ or the public, or any section of the public in fear.

Bodily Injury

Means an identifiable physical injury sustained by **you** caused by sudden, unexpected, external and visible means.

Business Equipment

Computer equipment (including laptops), communication devices and other business related equipment which is carried by **you** in the course of **your** business.

Business Money

Means bank notes, currency notes, and coins in current use, travellers cheques and other cheques and travel tickets all held for business purposes and belonging to **your** employer or **you** if **you** are self-employed.

Business Trip

Any **trip** undertaken primarily for the purpose of the **Insured's** business during the **period of insurance**. Non-business activities are covered when incidental to a **business trip**.

Cancellation Costs

Unused and irrecoverable travel, accommodation, car hire and excursions paid or contracted to be paid by **you** in respect of **your trip**.

Certificate

A **certificate** issued by **Cover4travel.com** which describes **you** and the **Insured** person(s) who are covered under this **policy**.

Claims Handler

White Horse Administration Services Ltd,
PO Box 5633, Walsall, WS6 9BB. England
Tel: 0871 664 7995*, quoting reference: WHIL/Cover4travel/06/2011

**Calls from BT land lines cost 10p per minute. Calls from mobiles and other networks may be extra.*

Close Business Associate

A person in the same employment as **you** in **your country of residence**, whose absence from work or place of employment for one or more complete days at the same time as **you**, prevents the effective continuation of that business.

Common-Law Partner(s)

Any couple (including same sex) in common law relationship or who have co-habitated for at least 6 months.

Country of Residence

The country of permanent residence in which **you** live, for no less than 6 months of the year.

Cover4travel.com

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Curtalement Costs

Travel costs necessary to return **you home** before the booked return date and a pro-rata amount representing the total unused and irrecoverable pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day of **your** trip not spent overseas.

The following are not included in the definition:

- all costs attributable to the outward and return travel tickets, whether used or unused.

Emergency Assistance Service

Available 24 hours a day, 365 days a year

Tel: 0044 (0)844 879 8313 or 0044 (0)208 763 4932.

Excess

The first amount **you** and each person named under the **certificate** have agreed to pay towards a claim under each section of this **policy**, as outlined within the **certificate**.

Family

(a) Single trip policy - Two (2) adults aged 54 or under at the time of purchasing this **policy** and up to four (4) of their dependent children, aged under 18 at the time of purchasing this **policy**, who are in full time education.

(b) Annual multi trip policy - Two (2) adults aged 74 or under at the time of purchasing this **policy** and up to four (4) of their dependent children, aged under 18 at the time of purchasing this **policy**, who are in full time education.

Fragile Articles

Means any item(s) carried as **your personal possessions** which could be easily damaged or destroyed.

Golf Equipment

Golf Clubs, Golf Bags, Golf Shoes, Golf Trolley.

Hazardous Sports & Activities

You are required at all times to wear the appropriate safety equipment for that activity (for example, protective clothing and/or suitable head protection). Please note that a General Exclusion of cover exists under **your policy** with **us** for claims arising directly or indirectly from **your** "wilful exposure to danger". This means that **we** will not pay **your** claim if **you** do not meet this **policy** condition.

The following activities are included within the cover as standard, as long as they are amateur activities, conducted under adequate supervision and on an incidental basis.

Archery, badminton, baseball, basketball, beach games, black water rafting (Grade 1 to 3), bungee jumping, canoeing (excluding white water canoeing of any grade), clay pigeon shooting, cricket, cycling (excluding BMX or mountain biking), dinghy sailing, fell walking, fencing, fishing (excluding wade fishing), football, golf, hiking (under 2,000 metres altitude), horse riding (excluding jumping, hunting, polo and racing), hot air ballooning which has been booked in the **UK** prior to departure, jet boating, jet skiing, jogging, marathon running, motorcycling up to 50cc (Providing rider holds a full driving licence and is wearing a crash helmet), netball, orienteering, outward-bound pursuits, paintballing, parascending (over water), pony trekking, racquetball, rambling, river canoeing, roller skating, roller blading, rounders, rowing, safari (if pre-booked through **UK** operator, excluding the use of firearms), sail boarding, sailing within **territorial waters**, scuba diving up to 15 metres (excluding solo dives and no dives less than 24 hours before departure), skate boarding, snorkelling, squash, surfing (amateur and incidental), tennis, track events, trekking (under 2,000 meters altitude), triathlon, volleyball, war games, water polo (amateur), water skiing (incidental), white water rafting (Grades 1 to 3), windsurfing (incidental), yachting (inside **territorial waters**).

You will only be covered whilst participating in the following **hazardous sport or leisure activities**, if **you** have paid the appropriate additional premium before **your trip** commenced and the activity is shown on **your certificate**.

The **insurer** will:

- not cover any child aged under 10, who is not supervised by an adult when participating in a **hazardous sport or leisure activity**; or
- not cover any person aged 66 or over, who is participating in a **hazardous sport or leisure activity**; or
- not provide any cover if you receive any financial reward or gain as a result of participating in the **hazardous sport or leisure activity**; or
- not pay any personal liability claim, which arises directly or indirectly, as a result of you participating in a Category 2, 3 or 4 **hazardous sport or leisure activity**.
- reduce the Personal Accident benefits shown in the Schedule of Benefits by 50%, in respect of any claim which arises directly or indirectly as a result of **you** participating in a Category 2, 3 or 4 **hazardous sport or leisure activity**.
- amend the **excess** shown in the Schedule of Benefits for Section B – Emergency Medical Expenses and Repatriation, in respect of any claim which arises directly or indirectly as a result of **you** participating in a Category 2, 3 or 4 **hazardous sport or leisure activity** to £250 (Category 2) / £400 (Category 3 or 4).

Category 2 Hazardous sports & leisure activities

Boxing training (no contact); bungee jumping (up to 3 additional jumps), camel riding; cycle touring; flying (private/small aircraft), flying as passenger in a private plane, go karting (specific use); hiking (between 2,000 and 6,000 metres altitude); hockey; hot air ballooning (non incidental); jet skiing (non incidental); kayaking; manual labour (ground level only, no machinery); martial arts (training only); use of motorcycles between 50cc and 350cc; mountain biking; parascending (over water, non incidental); rambling (between 2001m – 4000m); safari (non-**UK** organised); scuba diving (non incidental, down to 40 metres); sea canoeing; sea fishing (non incidental); surfing (amateur and non-incidental); trekking (between 2,000 and 6,000 metres altitude); waterskiing (non-incidental), windsurfing (non incidental); snorkelling (non incidental); wintersports (extend to 31 days per policy under an annual multi trip policy).

The following activities are not included in the definition:

Scuba diving within 24 hours prior to departure, scuba diving below 40 metres in depth.

Category 3 Hazardous sports & leisure activities

Abseiling; american football (amateur); gliding; parachuting; paragliding; parascending (over land); rugby (amateur); sand yachting; sky diving except in the USA (2 jumps maximum); snow mobiling; tandem sky diving (up to 2 jumps per trip); white water/black water rafting (Grade 4 to 6 inclusive); yachting (racing / crewing) - outside **territorial waters**.

Category 4 Hazardous sports & leisure activities

Canyoning; hang gliding; High diving (amateur, excluding cliff diving); horse jumping (no polo, hunting); kite surfing; micro lighting; parasailing; rock climbing (under 2,000m); rock scrambling (under 4,000m).

The following are not included in the definition:

Hunting on horseback, polo on horseback or major events.

If **you** wish to include cover for any other activity not shown as covered as standard on the **policy**, please contact **Cover4travel.com** on 0844 826 2031.

You will not be covered when engaging in or practising for the following sports & activities:

Boxing, Caving, Cliff Diving, Hunting, Martial Arts (competition), Motor Racing (all types), Mountaineering, Polo, Pot Holing, Shooting and Weight lifting.

Hijack

Means when control of the **public transport** you are travelling in has been seized by force.

Home

Your usual place of residence in the **United Kingdom**, for no less than 6 months of the year.

Insurer

White Horse Insurance Ireland Ltd.

Illness

Any disease, infection or **bodily injury** which is unexpectedly contracted by **you** prior to **your trip** or unexpectedly manifests itself for the first time during **your trip**.

Insurance Premium Tax (IPT)

A Government tax which must be paid by **you** in addition to the insurance premium. Only residents of the Channel Islands and Isle of Man are exempt from taxation.

Medical Practitioner

Means a registered practicing member of the medical profession who is not related to **you** or any person with whom **you** are travelling.

Medical Pre-Screening Company

AllClear, Tel **0845 250 5369**

9.00am - 5.30pm Monday to Saturday. Quoting reference number WHIIL/Cover4travel/06/2011.

Money

Bank currency notes and coins in circulation.

Mugging

Means a violent attack on **you** that takes place with a view to theft, and is made by person(s) not previously known to **you**.

Pair or Set

Two or more items of **personal possessions**, which are complimentary or used or worn together.

Personal Possessions

Luggage, clothing, **valuables** and personal items which are owned by **you** and have been either taken or purchased on the **trip**.

The following are not included in the definition:

Animal skins, Antiques, bicycles, binoculars, bonds, coupons, documents of any kind, **money**, securities, stamps, travellers cheques, mobile phones, computer or telecommunications equipment of any kind, computer games and computer game consoles, iPods, MP3 players, contact or corneal lenses, diving equipment, furs, musical instruments, radios, tape recorders, television sets, video equipment or DVD equipment of any kind.

Period of Insurance

1. Single **trip** cover – the date **your certificate** is issued until the date of expiry. Cover under the Cancellation section of **your policy**, starts from the date the **certificate** is issued and ends at the start date of **your trip** or if **you** make a claim under the Cancellation section.

The cover under all other sections of **your policy** starts at **your trip** departure and ends:

- a) on **your** return to **your home**, place of business, to a hospital or to a nursing home in the **United Kingdom** or:
 - b) on the expiry of the **policy**, or
 - c) following **your** refusal and/or failure to return **home** following confirmation from the treating doctor that **you** are fit and able to return **home**, whichever happens first, or
 - d) on **your trip** exceeding the maximum **trip** length for single **trips**.
2. One-way **trip** cover - ends on the expiry of the **policy**, or 72 hours after the time **you** first leave the immigration control of **your** final destination country.
3. Annual multi **trip** cover – the period for which **we** have accepted the premium, as shown in **your certificate**, where no one **trip** exceeds 45 days (31 days if travelling outside of Europe and are aged 70-74 at the time of purchasing this insurance). Cover under the Cancellation section of **your policy** starts from the date **your certificate** is issued or at the time of booking any **trip** (whichever is the later) and ends on the commencement of any **trip** or the expiry date as shown on **your certificate**, whichever happens first.

The cover under all other sections of **your policy** starts at **your trip** departure and ends on:

- a) **your** return to **your home**, place of business, to a hospital or to a nursing home in the **United Kingdom** or:
- b) the expiry of the **policy**, or
- c) **your trip** exceeding the maximum **trip** length for Annual Multi-Trip limits for any one **trip**, whichever happens first.

Cover will automatically be extended day by day up to a maximum of 30 days after the expiry of the **policy** when the return is necessarily delayed as a result of ill-health of **you** or the failure of **public transport**, provided that **our Emergency Assistance Service** has been notified.

Policy

Your certificate, this **policy** and endorsements.

Pre-Existing Medical Condition

Means if **you** or **your travelling companion** are aware or have suffered from, or received any treatment or medical advice or mediation at any time for:

A.

- i. Any heart, circulatory related condition including Stroke, Hypertension, Angina; or
- ii Any lung or breathing related condition other than inhaler controlled, mild asthma suffered in isolation; or
- iii Any cancerous condition; and/or
- iv Any kidney related disorder

And/or

B.

Any condition for which **you** have received in-patient treatment in a hospital or clinic within the last 24 months, other than those listed under "Accepted Medical Conditions".

Public Transport

A train, bus, coach, ferry service or scheduled airline flight operating to a published timetable to join the booked travel itinerary.

Redundancy, Redundant

You becoming unemployed under the Protection of Employment Act. **You** must have been given a Notice of Redundancy and be receiving payment under the current **redundancy** payments legislation.

The following are not included in the definition:

- Any employment which has not been continuous and with the same employer for at least two years;
- Any employment which is not on a permanent basis;
- Any employment which is on a short term fixed contract;
- Any instance where **you** had reason to believe that **you** would be made redundant at the time of booking **your trip**.

Relative

Brother, step brother, brother-in-law, **common law partner**, daughter, step daughter, daughter-in-law, fiancé(e), grandchild, grandparents, legal guardian, parent, step parent, parent-in-law, sister, step sister, sister-in-law, son, step son, son-in-law, foster child or spouse.

Single Item

Any one article, pair, set or collection.

Ski Equipment

Skis, ski bindings, ski boots, ski poles, snowboard, snowboard bindings and snowboard boots and snowboard boots owned by **you**.

Sports Equipment

Those items that are usually worn, carried, used or held during the participation in a sporting activity.

The following are not included in the definition:

- **Ski equipment;**
- **Golf equipment.**

Territorial Waters

All waters within the jurisdiction of the country **you** are visiting during **your trip**.

Travel Documents

Means passport, green cards, travel tickets and accommodation vouchers.

Travelling Companion

Any named person on **your certificate** and/or **your** booking invoice.

Trip

Any journey made by **you** within the area shown in the **certificate**, which begins and ends in the **United Kingdom** during the **period of insurance**. The **policy** will also cover a one way **trip** commencing in the **United Kingdom** but ends 72 hours after the time **you** first leave the immigration control of **your** final destination country.

If annual multi **trip** cover is selected, any such **trip** over 45 days (31 days if travelling outside of Europe and are aged 70-74 at the time of purchasing this insurance) are not insured and any **trip** solely within the **United Kingdom** is only covered where **you** have pre-booked at least three nights' accommodation and a booking invoice is obtained.

Unattended

Means when **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

United Kingdom

England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

Valuables

Articles made of or containing gold, silver or other precious metals, jewellery, leather goods, furs, camcorders, photographic equipment, precious or semi-precious stones, silks, telescopes, binoculars, watches, computer equipment, computer games & computer game consoles, cameras, compact disc players, MP3 players & iPods, sunglasses, spectacles, Mini-Disc players.

Winter sports

Guided cross-country skiing (Nordic Skiing), mono skiing, off-piste skiing or snowboarding (in areas designated safe by resort management), recreational racing, skiing, snowboarding and snow sledging.

The following are not included in the definition, but not limited to:

Freestyle skiing, heli-skiing, ice hockey, luge, off-piste skiing or snowboarding in areas designated as unsafe by resort management, off-piste skiing or snowboarding where there is an avalanche warning in place, parapenting, ski acrobatics and stunting, ski bob racing, ski-doing, ski flying, ski jumping, ski racing or training, the use of skeletons or bobsleighs, snow mobiling, tobogganing.

We/Us

White Horse Insurance Ireland Ltd

You/ Yours/ Insured

Any person named on the **certificate**.

SECTIONS OF COVER

SECTION A1: CANCELLATION AND CURTAILMENT

Cover only applies if shown in **your schedule**.

SPECIAL CONDITION

It is a condition of this section that any claim for **Cancellation** be advised within 48 hours. **Curtailment** must be authorised by **our Emergency Assistance Service** if the cost of **your trip home** is more than £250, following confirmation from the treating doctor that it is medically necessary that **you curtail your trip**. If **you curtail your trip** due to an **illness**/death of a **travelling companion**, a **relative**, or a **close business associate**, then **you must also contact our Emergency Assistance Service**, otherwise **your claim may be declined**. **You must always mitigate your costs**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If your trip is cancelled or curtailed due to any one of the reasons listed below during the period of insurance, the Insurer will indemnify you up to the amount shown in the Schedule of Benefits.</p> <ul style="list-style-type: none">• Cancellation For unused and irrecoverable travel, accommodation, car hire and excursions paid or contracted to be paid by you in respect of your own trip (prior to any occurrence giving rise to a claim under this section).• Curtailment For travel costs necessary to return you home before the booked return date and a pro-rata amount representing the total unused and irrecoverable pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day of your trip not spent overseas. <p>Reasons for Cancellation and Curtailment:</p> <ol style="list-style-type: none">death, accidental bodily injury or unexpected illness during the period of insurance of you, your travelling companion, or the person with whom you have arranged to stay whilst on the trip, your relative or your close business associate;you being called for jury service, witness call or compulsory quarantine;your posting overseas or emergency and unavoidable requirements of duty in the Armed Forces, Police, Fire, Nursing or Ambulance Services;your redundancy notified during the period of insurance which qualifies for payment under the current redundancy payments legislation;fire, flood or burglary at your home or place of business occurring or becoming apparent within 5 days prior to the commencement of the journey or holiday or during the course of your holiday;your presence being required by the police following burglary at home or your place of business.	<p>In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:</p> <ol style="list-style-type: none">the excess as shown in the Schedule of Benefits;claims arising directly or indirectly as a result of a pre-existing medical condition to you or your travelling companion, unless declared to and agreed in writing, with any required additional premium paid and/or amendments to policy conditions. In the case of a non-travelling relative, subject to all the other terms and conditions, such claims are covered if the relative's doctor is prepared to state that at the date you bought this policy, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary. If the doctor will not confirm this, your claim is not covered;claims arising if you or your travelling companion:<ol style="list-style-type: none">are travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment; orare on a hospital waiting list or awaiting the results of medical investigations; unless declared and accepted by us in writing ;orhave received a terminal prognosis;claims arising which are not supported by written medical confirmation and clinical reports from medical service providers, as well as all other proof of the happening of an event causing Cancellation or Curtailment;claims for any costs associated with unused timeshare property;claims arising where you have not received the necessary inoculations or vaccinations or obtained the necessary visas and/or passport(s);claims arising from any loss resulting from the cancellation or delay of a flight, subsequent to your initial International departure from or return to your country of residence;claims arising from where you will not and/or cannot travel to an area subject to disease of epidemic or pandemic proportions.claims arising from anxiety, stress, depression or any other mental or nervous disorder.

SECTION A2: CATASTROPHE

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If you are forced to move from your pre-booked and prepaid accommodation as a result of:</p> <ol style="list-style-type: none">fire explosion; orlightning; orearthquake; ortorm, tempest, hurricane, flood; ormedical epidemic or local Government directive occurring during your trip. <p>The Insurer will pay any expenses, up to the amount shown in the Schedule of Benefits, in respect to travel and accommodation costs you incur, to enable you to:</p> <ol style="list-style-type: none">continue your trip; orif you are unable to continue with your trip, return you to the United Kingdom.	<p>In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:</p> <ol style="list-style-type: none">the excess as shown in the Schedule of Benefits;any costs which cannot be substantiated by a written report from the local or national authority who ordered your relocation, which confirms the exact cause for the relocation;any costs or expenses payable by or recoverable from your tour operator, airline, hotel or other provider of accommodation or transport;any costs or expenses if you decide not to remain in your booked accommodation, although it is considered safe and acceptable to continue living there;any costs which you would have expected to pay during your trip.

SECTION B: EMERGENCY MEDICAL EXPENSES AND REPATRIATION

Cover only applies if shown in **your schedule**.

SPECIAL CONDITIONS

- In the event of **your** death, incurring medical expenses in **excess** of £250, or **you** being involved in an **accident**, being admitted to hospital, or curtailing for medical reasons, **our Emergency Assistance Service** must be advised as soon as possible and liability shall only attach for expenses agreed by them. Failure to notify **our Emergency Assistance Service** could prejudice the **Insurer** and could result in the **Insurer's** non-acceptance of liability of such claims.
- If **you** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland, **you** are advised to obtain a European Health Insurance Card (EHIC) from **your** local Post Office. **You** can also apply either online through www.dh.gov.uk/travellers or by telephoning 0845 606 2030. This will entitle **you** to benefit from the reciprocal healthcare arrangements which exist between countries within the EU/EEA or Switzerland.
- Should **you** require medical treatment in Australia, **you** should enrol with MEDICARE. It is not necessary to enrol on arrival. **You** can simply do this at the first occasion on which **you** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Should **you** be admitted to hospital, immediate contact must be made with **our Emergency Assistance Service** and their authority obtained in respect of any treatment NOT available under MEDICARE before such treatment is provided.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>The Insurer will reimburse you, up to the amount shown in the Schedule of Benefits, in respect of the following expenses necessarily incurred as a result of you sustaining accidental bodily injury, unexpected illness or your death:</p> <p>SECTION B1 - Emergency Medical Expenses</p> <ol style="list-style-type: none">cost of medical, surgical or hospital treatment (including emergency dental treatment up to the amount shown in the Schedule of Benefits for the immediate relief of pain only). The Insurer reserves the right to repatriate when, in the opinion of the doctor in attendance and the Insurer's medical advisors, the Insured is fit to travel;	<p>What You Are Not Covered For Under Section B, B1 & B2:</p> <p>In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:</p> <ol style="list-style-type: none">the excess (unless you use an EHIC (European Health Insurance Card) which successfully reduces the amount of the claim by more than your excess amount) as shown in the Schedule of Benefits;claims arising directly or indirectly as a result of a pre-existing medical condition of you or your travelling companion, unless declared to and agreed by the medical screening company in writing, with any required additional premium paid and/or amendments to policy conditions;

SECTION B: EMERGENCY MEDICAL EXPENSES AND REPATRIATION *Continued*

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>b) cost of transporting you remains to the United Kingdom or the reasonable cost of a funeral in the country where death occurs, if other than your usual country of residence, up the amount shown in the Schedule of Benefits;</p> <p>c) reasonable additional transportation and accommodation costs incurred by you and any one of your travelling companions, as a result of you receiving medical advice from the doctor in attendance and the Insurer's medical advisors that your originally planned return journey to the United Kingdom is impossible due to medical reasons. (Payment shall be based upon the average cost of transportation and accommodation incurred prior to the originally planned return date, at the Insurer's discretion).</p> <p>SECTION B2 - Emergency Repatriation</p> <p>a) the cost of return to the United Kingdom of an injured or sick Insured by medically appropriate means where, in the opinion of the Insurer's medical advisors, such return is medically necessary.</p>	<ol style="list-style-type: none">3. claims arising if you:<ol style="list-style-type: none">a. are travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment; orb. are on a hospital waiting list or awaiting the results of medical investigations unless declared to and agreed by the medical screening company in writing; orc. have received a terminal prognosis;4. claims arising for treatment or surgery which, in the opinion of the Insurer's medical advisors, is not essential or can reasonably be delayed until your return home;5. claims arising from the additional costs of single or private hospital room accommodation;6. claims arising from medical treatment of any kind received after you have returned to the United Kingdom;7. claims arising from medical treatment of any kind not authorised at the time by a recognised registered medical practitioner;8. claims arising from medical treatment of any kind occurring after you have refused the offer of repatriation when, in the opinion of the doctor in attendance and the Insurer's medical advisors, you are fit to travel;9. claims arising in respect of elective medical treatment, physiotherapy treatment and other associated therapies;10. claims arising out of your failure to contact our Emergency Assistance Service;11. claims arising from anxiety, stress, depression or any other mental or nervous disorder.

SECTION C: HOSPITAL BENEFIT

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>The Insurer will pay you, the amount shown in the Schedule of Benefits, for each and every completed period of 24 hours for which you are an inpatient in a hospital abroad, as a direct result of you sustaining accidental bodily injury or unexpected illness which is covered under the Emergency Medical Expenses and Emergency Repatriation sections.</p>	<p>In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:</p> <ol style="list-style-type: none">1. claims where our Emergency Assistance Service has not been contacted and a recommended hospital has been appointed.

SECTION D: PERSONAL POSSESSIONS

Cover only applies if shown in **your schedule**.

WHAT IS COVERED

• Lost, Stolen or Damaged

The **Insurer** will reimburse **you**, up to the amount as shown in the Schedule of Benefits, for the value of **personal possessions** and baggage taken or purchased on the **trip** by **you**, which are accidentally lost, stolen or damaged.

The maximum payment for any **single item** is shown in the Schedule of Benefits. The maximum payment for **valuables** is shown in the Schedule of Benefits. The maximum payment for any **single item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £60 subject to a maximum of £300 for all such items.

The maximum amount payable for tobacco, alcohol and perfumes/aftershaves is £50.

SECTION D1 – Travel Documents

The **Insurer** will reimburse **you**, up to the maximum as shown in the Schedule of Benefits, for the value of **travel documents** held by **you** which are lost or stolen (and reasonable expenses directly consequential upon any such loss whilst abroad).

SECTION D2 – Baggage Delay

The **Insurer** will reimburse **you**, for the cost of purchase of necessities, up to the maximum as shown in the Schedule of Benefits, should **personal possessions** be delayed or lost in transit on the outward journey for more than 24 hours. Payment made under this heading will be set against the amount of any claim arising if the **personal possessions** are permanently lost. **You** must supply receipts for the items purchased and confirmation from the carrier of the length of delay.

WHAT IS NOT COVERED

What You Are Not Covered For Under Section D,D1 & D2:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. the **excess** as shown in the Schedule of Benefits;
2. wear, tear and depreciation of the article(s) (please refer to the Special Note below for guidelines);
3. claims arising from breakage of **fragile articles** unless caused by fire or **accident** to a vehicle;
4. claims arising for loss, theft or damage to prams, buggies, pedal cycles, motor vehicles, marine or diving equipment and craft, surfboards, sailboards or related equipment or fittings of any kind;
5. claims arising from damage caused by leakage of powder or liquid carried within **personal possessions**;
6. claims arising for **money**, cheques, contact lenses, antiques, computer equipment of any kind, mobile telephones, console games and/or game consoles, TV sets;
7. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written report;
8. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report (and specifically for claims arising against or in connection with carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official written report). In the case of an airline, a Property Irregularity Report will be required;
9. claims arising for breakage of **sports equipment** (unless **ski equipment** and appropriate **wintersports** cover has been effected) whilst in use;
10. claims arising from delay, detention, seizure or confiscation by customs or other officials;
11. claims arising for loss, theft or damage to household goods or anything shipped as freight or under a Bill of Lading;
12. claims arising for loss of or damage to dentures or bridgework, artificial limbs or hearing aids of any kind;
13. claims arising for **personal possessions** left **unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property. Including, theft or damage occurring on a beach or in or around a swimming pool;
14. claims arising for loss, theft or damage of items from an **unattended** motor vehicle, unless taken from a locked boot, glove box or locked & secured roof box between 8pm and 8am local time and there is evidence of forced entry which is confirmed by a police report;
15. claims arising for loss or damage to items carried on a vehicle roof rack;
16. claims arising for loss, theft or damage to **valuables** which at the time of such loss, theft or damage were located in checked-in luggage or a motor vehicle;

SECTION D: PERSONAL POSSESSIONS *Continued*

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS NOT COVERED
	<p>SPECIAL NOTE: All claims are based on the value at today's prices less a deduction for wear, tear and depreciation which is as follows:</p> <ul style="list-style-type: none">- up to one year old - 85% of purchase price- up to two years old - 70% of purchase price- up to three years old - 50% of purchase price- up to four years old - 25% of purchase price- up to five years old - 10% of purchase price- over five years old - nil

SECTION D3: PERSONAL MONEY

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>The Insurer will indemnify you, up to the amount as shown in the Schedule of Benefits, in respect of loss of money which is the property of you and carried on your person (a reduced limit applies as shown in the Schedule of Benefits for children under 18, unless an adult premium has been paid for that person) or placed in a safety deposit box or similar locked, fixed receptacle. Cover for money is limited to the money limit as shown in the Schedule of Benefits.</p>	<p>What You Are Not Covered For Under Section D3 In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:</p> <ol style="list-style-type: none">1. the excess as shown in the Schedule of Benefits;2. claims arising for theft which have not been reported to any appropriate police authority within 24 hours of discovery and an official written report;3. claims for loss which have not been reported to any appropriate authority within 24 hours of discovery and an official written report (and specifically for claims arising against or in connection with carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained).;4. claims arising from delay, detention, seizure or confiscation by Customs or other officials;5. claims arising from shortages due to error, omission or depreciation in value;6. claims arising for loss or theft of personal money which at the time of such loss or theft was located in checked-in luggage or an unattended motor vehicle at any time;7. claims arising for personal money left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property. Including loss or theft occurring on a beach or in or around a swimming pool.

SECTION E: PERSONAL ACCIDENT

Cover only applies if shown in **your schedule**.

Loss of limb

means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight

-means total and irrecoverable loss of sight which shall be considered as having occurred:

- a) in both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Permanent Total Disablement

means a physical or mental impairment that has a substantial and long-term adverse effect on **your** ability to carry out any form of employment and at least three of the following normal day to day activities:

- Dressing and undressing.
- Personal hygiene.
- Getting up and down a flight of stairs.
- Getting in and out of a bed or chair.
- General household duties including cleaning, ironing or shopping.

We will consider that **you** are unable to perform an activity when the following applies:

- **You** are unable to perform the activity even with the use of equipment and;
- **You** always need the help of another person to perform the activity

WHAT IS COVERED

We will pay one of the benefits as shown in the Schedule of Cover if **you** sustain **bodily injury** which shall solely and independently of any other cause, result within two years in **Your** death, *loss of limb*, *loss of sight* or *permanent total disablement*.

WHAT IS NOT COVERED

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. claims arising directly or indirectly as a result of **your pre-existing medical condition**, if **you** have not advised the **medical screening company** before the start of **your trip**, have agreed the additional terms and paid any additional premium.

SPECIAL CONDITIONS:

1. **Our medical practitioner** may examine **you** as often as **we** deem necessary in the event of a claim.
2. Under *Permanent Total Disablement*, **you** need to be in receipt of the applicable disability benefit from **your** local government body.
3. Under *Permanent Total Disablement*, **you** need to be certified by **our medical practitioner** that there is no likelihood of an improvement in **your** condition.

Provisions

1. Benefit is not payable to **you**:
 - a) Under more than one item shown in the Schedule of Benefits under this section. Please note that different payment amounts relate to different age groupings. Full details are confirmed within the Schedule of Benefits.
 - b) Under *permanent total disablement* until 24 continuous calendar months after the date **you** sustain **bodily injury**
 - c) Under *permanent total disablement* if **you** are able or may be able to carry out any relevant employment or relevant occupation.
2. The death benefit will be paid into the deceased's estate

SECTION F: MISSED DEPARTURE

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>The Insurer will indemnify you, up to the amount shown in the Schedule of Benefits, in respect of reasonable additional costs of travel and accommodation necessarily incurred, if you are unable to reach the international point of departure of the booked travel itinerary on the initial outward journey or the final return journey, to or from your home country only, as a consequence of the failure of public transport services or the accident/breakdown of a motor vehicle in which you are travelling.</p>	<p>In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:</p> <ol style="list-style-type: none">1. the excess as shown in the Schedule of Benefits;2. claims arising as a result of you not having taken reasonable steps to complete the journey to the departure point on time;3. claims arising from the failure of public transport services caused by strike, riot or civil commotion for which warning has been given prior to the commencement of departure to the departure point;4. claims arising from the vehicle not having been properly serviced and maintained, in the event of vehicle breakdown;5. claims arising from an accident/breakdown of a motor vehicle, where no written evidence of such accident/ breakdown has been supplied;6. claims arising from delay/cancellation of public transport, where no written evidence of such delay/cancellation has been supplied.

SECTION G: DELAYED DEPARTURE AND HOLIDAY ABANDONMENT

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If departure of the public transport on which you are booked to travel is delayed at the final departure point, from or to the United Kingdom, for at least 12 hours from the scheduled time of departure, as a result of strike or industrial action, adverse weather conditions or mechanical breakdown, the Insurer will compensate you as follows:</p> <p>SECTION G1 - Delayed Departure The amount shown in the Schedule of Benefits, for the first full 12 hour period of delay and an additional amount for each full 12 hour period of delay thereafter, up to the maximum amount shown in the Schedule of Benefits, provided always that you obtain in writing from the carrier a statement confirming the length and exact nature of the delay.</p> <p>SECTION G2 – Holiday Abandonment If you choose to cancel your trip following a delay of not less than 24 hours beyond the scheduled departure time (and written confirmation obtained from the carrier), the Insurer will indemnify you, up to the amount shown in the Schedule of Benefits, for unused and irrecoverable travel, accommodation, car hire and excursions paid or contracted to be paid, in respect of your own trip (prior to any occurrence giving rise to a claim under this section).</p>	<p>Under Section G1 & G2: In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:</p> <ol style="list-style-type: none">1. the excess as shown in the Schedule of Benefits for Abandonment;2. claims arising for delay caused by strike or industrial action, if the strike or industrial action was notified at the time the insurance was purchased;3. your failure to check in as per your original itinerary;4. any claim payable that can be paid under the section Missed Departure.

SECTION H: PERSONAL LIABILITY

Cover only applies if shown in **your schedule**.

SPECIAL CONDITION

No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by the **Insured** without the written consent of the **Insurer**, who shall be entitled, if they so desire, to take over and conduct, in the name of the **Insured**, their defence of any claim or to prosecute for their own benefit any claims for indemnity, damages or otherwise against any third party. The **Insurer** shall have full discretion in the conduct of any negotiations, proceedings, or the settlement of any claims and the **Insured** shall, wherever possible, give all such information and assistance as the **Insurer** may require.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>The Insurer will indemnify you, up to the amount as shown in the Schedule of Benefits, for the legal liability of the Insured for accidental injury to third parties and/or accidental damage to their property within the territorial limits of their policy. This cover is applicable only in respect of liability under the law of the country in which the event giving rise to the claim occurred, or under the laws of the Republic of Ireland (whichever is applicable to the case in point).</p>	<p>In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:</p> <ol style="list-style-type: none">claims arising directly or indirectly from, happening through or in consequence of:<ol style="list-style-type: none">employer's liability, contractual liability, or liability to a member of your family or your travelling companion;animals belonging to, or in the care, custody or control of the Insured;wilful, malicious or unlawful acts or the use of firearms;the pursuit of trade, business or profession;ownership or occupation of land or buildings (other than your temporary trip accommodation); orthe influence of intoxicating liquor or drugs;claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft, watercraft, or any mechanically propelled conveyance;claims for legal fees and costs resulting from any criminal proceedings;any claim where you have cover under another insurance policy.

SECTION I: LEGAL EXPENSES

Cover only applies if shown in **your schedule**.

SPECIAL CONDITION

The **Insured** must comply with the following procedures:

- the **Insured** shall apply to the **Insurer** for a written acknowledgement by the **Insurer** of the existence of a potentially viable claim;
- if an acknowledgement in (a) is granted, the **Insurer** shall initially pay up to 5% of the amount shown in the Schedule of Benefits for legal costs incurred by the **Insured** to determine the probability of success in achieving a reasonable benefit. This shall include an assessment of the legal liability of the potential defendant and the ability to collect damages from the potential defendant;
- the **Insurer** shall not be responsible for any legal expenses incurred prior to its issuing the **Insured** with a written acknowledgement of the existence of a potentially viable claim;
- in the event that the **Insured** is awarded compensation (by judgement or settlement), the **Insurer** shall be entitled to recover from the **Insured** or on behalf of the **Insured** any sum paid to the **Insured** under any section of this **policy** on account of the same incident for which compensation is received.

SECTION I: LEGAL EXPENSES *Continued*

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>The Insurer will reimburse you, up to the amount as shown in the Schedule of Benefits, for legal costs incurred by you in pursuit of legal proceedings against third parties (excluding any member of your or your travelling companion's family, your travelling companion, close business associate or employer) for any compensation owed to you arising directly from your physical bodily injury or your death during the period of insurance.</p>	<p>In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:</p> <ol style="list-style-type: none">1. claims arising for any legal expenses incurred without prior written authorisation by the Insurer;2. claims arising where the Insurer considers your prospects of success in achieving a reasonable benefit to be insufficient;3. claims arising pursuant to a contingent fee agreement between you and your counsel/lawyer;4. claims arising for any additional travel and accommodation expenses incurred over the amount shown in the Schedule of Benefits, whilst in pursuit of legal proceedings;5. claims arising from your pursuing legal proceedings as part of and/or on behalf of a group or organisation;6. claims incurred for any legal costs in pursuing legal proceedings against a Travel Agent, Tour Operator, Carrier, airline, medical professional and medical establishment, the Insurer, our Emergency Assistance Service, or the medical pre-screening company ;7. claims occurring under criminal law;8. claims occurring or where the case is brought to court in more than one country.

SECTION J: REPEAT COVER

(Only available under the Long Stay insurance policy)

If **you** have paid the additional premium to include Repeat Cover and the cover is shown on **your certificate**, cover under section J applies:

WHAT IS COVERED	WHAT IS NOT COVERED
<p>The Insurer will pay you, up to the amount shown in the Schedule of Benefits, for additional travel and accommodation expenses incurred by you, as a result of returning to the United Kingdom to retake public or university exams and will provide cover to take you back to your original trip destination, in order to resume your trip, provided cover was issued before you sat your initial exam.</p>	<p>In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:</p> <ol style="list-style-type: none">1. the excess as shown in the Schedule of Benefits for Repeat Cover;2. claims arising which are not substantiated by an official exam report;3. claims which are not authorised by the White Horse Administration Services Limited;4. any claim, if the results your examination are known or are available to you prior to your original departure date;5. more than the cost of the flight arranged by our Emergency Assistance Service or the actual costs incurred by you, whichever is the lesser, if you chose not to accept the flight arranged by our Emergency Assistance Service;6. the cost of your flight home should your original flight ticket allow you to return to the United Kingdom at the required time to take the exam.

WINTERSPORTS COVER

If **you** have paid the additional premium to include **wintersports** cover on a Platinum single **trip policy** or **you** have purchased a Platinum annual **policy** (the Platinum annual **policy** automatically includes a total of 17 days **wintersports** cover during the **period of insurance**) and the cover is shown on **your certificate**, cover sections K–O apply:

You are required at all times to wear the appropriate safety equipment for that activity (for example, protective clothing and/or suitable head protection). Please note that a General Exclusion of cover existing under **your policy** with **us** for claims arising directly or indirectly from **your** "wilful exposure to danger". This means that **we** will not pay **your** claim if you do not meet this **policy** condition.

SECTION K: SKI EQUIPMENT

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>The Insurer will pay, up to the amount shown in the Schedule of Benefits, for accidental loss, theft of or damage to ski equipment, which is owned or hired by you. If you own the ski equipment, the Insurer will settle all claims based on the value at today's prices less a deduction for wear, tear and depreciation which is as follows:</p> <ul style="list-style-type: none">- up to one year old - 85% of purchase price- up to two years old - 70% of purchase price- up to three years old - 50% of purchase price- up to four years old - 25% of purchase price- up to five years old - 10% of purchase price- over five years old - nil	<p>In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:</p> <ol style="list-style-type: none">1. the excess as shown in the Schedule of Benefits for ski equipment;2. claims for ski equipment which is owned by you, if it is over five years old;3. claims for ski equipment if you have not returned your original ski equipment to the United Kingdom for our inspection;4. more than your liability for the loss or damage to any hired ski equipment;5. any claim for loss or theft of ski equipment, if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number;6. any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier and you have not notified the carrier or their handling agent of the incident and obtained an official written report or Property Irregularity Report (PIR);7. more than £60 per single item, up to a maximum of £300 in total for any one claim, if you are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss;8. claims arising from delay, detention, seizure or confiscation by Customs or other officials;9. claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading10. damage to, or loss or theft of ski equipment, if it has been left:<ol style="list-style-type: none">a. unattended in a public place; orb. left in an unattended motor vehicle; orc. in the custody of a person who does not have an official responsibility for the safekeeping of the property.

SECTION L: SKI HIRE

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If your own ski equipment is:</p> <ul style="list-style-type: none">a) lost, stolen or damaged; orb) misdirected or delayed in transit by more than 12 hours on your outward journey from the United Kingdom. <p>the Insurer will pay for the cost of hiring you the necessary ski equipment for each 24 hour period you are without your own ski equipment, up to the amount shown in the Schedule of Benefits.</p>	<p>In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:</p> <ul style="list-style-type: none">1. any claim for loss or theft of your own ski equipment, if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number;2. any claim, if the loss or theft of your own ski equipment occurs during a journey or whilst in the custody of an airline or other carrier and you have not notified the carrier or their handling agent of the incident and obtained an official written report or Property Irregularity Report (PIR);3. claims arising from your own ski equipment being delayed, detained, seized or confiscated by Customs or other officials;4. claims for loss or theft of or damage to your own ski equipment whilst being shipped as freight or under a Bill of Lading5. damage to, or loss or theft of your own ski equipment, if it has been left:<ul style="list-style-type: none">a. unattended in a public place; orb. left in an unattended motor vehicle; orc. in the custody of a person who does not have an official responsibility for the safekeeping of the property.

SECTION M: SKI PACK

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If you are unable to use your ski pass, tuition or ski hire due to:</p> <ul style="list-style-type: none">• being involved in an accident; or• your illness; or• the loss or theft of your ski pass <p>the Insurer will pay you, up to the amount shown in the Schedule of Benefits, for the proportionate value of any unused ski pass, ski hire or tuition fee.</p>	<p>In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:</p> <ol style="list-style-type: none">1. any claim, if the loss or theft of your ski pass is not notified to the police within 24 hours of its discovery and you have not obtained a written report, which includes the crime reference number;2. any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier and you have not notified the carrier or their handling agent of the incident and obtained an official written report or Property Irregularity Report (PIR);3. loss or theft of your ski pass, if it was left:<ul style="list-style-type: none">• unattended in a public place; or• left in an unattended motor vehicle; or• in the custody of a person who does not have an official responsibility for the safekeeping of the property;4. claims arising directly or indirectly as a result of your pre-existing medical condition, if you have not advised the medical screening company before the start of your trip, have agreed the additional terms and paid any additional premium;5. claims arising from a medical condition which is not substantiated by a report from the treating doctor, confirming your inability to ski.

SECTION N: PISTE CLOSURE

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>The Insurer will pay a benefit, as shown in the Schedule of Benefits, if you are unable to ski for a continuous period in excess of 12 hours, due to a lack of snowfall or adverse weather conditions during the months of December to March inclusive (April to October in the Southern hemisphere), at your pre-booked wintersports resort.</p>	<p>In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:</p> <ol style="list-style-type: none">1. any benefit if you are not skiing in a pre-booked Wintersports resort which is 1,000m above sea level;2. any benefit if you are unable to provide a report from the resort management substantiating your claim;3. any benefit if an alternative resort is available;4. any benefit if the piste closure was in existence prior to your arrival in your pre-booked wintersports resort.

SECTION O: DELAY DUE TO AVALANCHE

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If your return journey is delayed by at least 12 hours beyond the scheduled departure time as a direct result of an avalanche in your pre-booked wintersports resort, the Insurer will pay you an amount, as shown in the Schedule of Benefits, for additional travel and accommodation expenses.</p>	<p>In addition to the General Exclusions of the policy, the Insurer shall not be responsible for any claim if you are unable to provide a written report from the resort management substantiating your claim.</p>

BUSINESS COVER

(This cover is only available under the Platinum single trip or annual policy)

If **you** have paid the additional premium to include business cover and the cover is shown on **your certificate**, cover sections P-S inclusive apply:

SECTION P: BUSINESS EQUIPMENT

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>SECTION P1 - Business Equipment</p> <p>The Insurer will pay, up to the amount shown in the Schedule of Benefits, for accidental loss, theft of or damage to your business equipment.</p> <p>Following this accidental loss, theft or damage to your business equipment, the Insurer will also pay for any emergency courier expenses you have incurred in obtaining any business equipment, which is essential to your intended business itinerary, up to the amount shown in the Schedule of Benefits.</p> <p>SECTION P2 - Business Equipment Delay</p> <p>The Insurer will pay for the hire or purchase of essential items, up to the amount shown in the Schedule of Benefits, if your business equipment is delayed or lost in transit on your outward journey for more than 24 hours.</p>	<p>Under Section P1 & P2:</p> <p>In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:</p> <ol style="list-style-type: none">1. the excess as shown in the Schedule of Benefits for Business Equipment;2. more than £60 per single item, up to a maximum of £300 in total for any one claim, if you are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss;3. any claim for loss or theft of your business equipment, if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number;4. any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier and you have not notified the carrier or their handling agent of the incident and obtained an official written report or Property Irregularity Report (PIR);5. wear, tear or depreciation;6. claims arising from delay, detention, seizure or confiscation by Customs or other officials;7. damage caused by the leakage of powder or liquid carried with your business equipment;8. any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which you are being carried;9. damage to, or loss or theft of your business equipment, if it has been left:<ol style="list-style-type: none">a. unattended in a public place; orb. left in an unattended motor vehicle; orc. in the custody of a person who does not have an official responsibility for the safekeeping of the property; ord. in checked-in luggage;

SECTION P: BUSINESS EQUIPMENT *Continued*

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS NOT COVERED
	<ol style="list-style-type: none">10. loss, theft or damage to anything being shipped as freight or under a Bill of Lading;11. any claim for business equipment delay, if you cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay.

SECTION Q: BUSINESS EQUIPMENT HIRE

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS NOT COVERED
<ul style="list-style-type: none">• What You Are Covered For: If your business equipment is:<ol style="list-style-type: none">a) lost, stolen or damaged; orb) misdirected or delayed in transit by more than 12 hours. <p>the Insurer will pay for the cost of hiring you the necessary business equipment for each 24 hour period you are without your business equipment, up to the amount shown in the Schedule of Benefits.</p>	<p>In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:</p> <ol style="list-style-type: none">1. any claim, if you have not notified the police within 24 hours of the discovery of the loss or theft of your own business equipment and obtained a written report, which includes the crime reference number;2. any claim, if the loss or theft of your own business equipment occurs during a journey or whilst in the custody of an airline or other carrier and you have not notified the carrier or their handling agent of the incident and obtained an official written report or Property Irregularity Report (PIR);3. claims arising from your own business equipment being delayed, detained, seized or confiscated by Customs or other officials;4. any claim, if the damage to, or loss or theft of your own business equipment, was due to it being left:<ol style="list-style-type: none">a. unattended in a public place; orb. left in an unattended motor vehicle; orc. in the custody of a person who does not have an official responsibility for the safekeeping of the property; ord. in checked-in luggage;5. any claim following loss, theft or damage to your own business equipment whilst being shipped as freight or under a Bill of Lading;6. any claim, following the damage to, loss or theft of your own business equipment whilst being carried on a vehicle roof rack

SECTION R: BUSINESS MONEY

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>The Insurer will pay for the loss or theft of your business money and travellers cheques during your trip, up to the amount shown in the Schedule of Benefits.</p>	<p>In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:</p> <ol style="list-style-type: none">1. the excess as shown in the Schedule of Benefits for Business Money;2. any loss or theft of business money, if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number;3. any loss if you have not taken reasonable steps to prevent a loss happening;4. loss or theft of business money that is:<ol style="list-style-type: none">a. not on your person; orb. not deposited in a safe, safety deposit box or similar locked fixed container in your trip accommodation;5. loss or theft of business money that does not belong to:<ol style="list-style-type: none">a. your employer; orb. you, if you are self employed;6. loss or theft of travellers cheques, if the issuer provides a replacement service;7. depreciation in value, currency changes or shortage caused by any error or omission;8. loss or damage arising from delay, seizure, confiscation or detention by Customs or other officials.

SECTION S: REPLACEMENT EMPLOYEE

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>The Insurer will indemnify you, up to the amount shown in the Schedule of Benefits, in respect of the cost of economy class return air fare for reasonable and necessary expenses incurred by you, in sending a substitute close business associate to complete a trip following the disablement of you, as a result of bodily injury or illness, where such disablement is likely to last for at least seven days.</p>	<p>In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:</p> <ol style="list-style-type: none">1. the excess as shown in the Schedule of Benefits for a Replacement Employee;2. the cost of air travel other than for an economy class scheduled return air fare;3. any losses not confirmed by a qualified medical practitioner;4. any claim arising from or resulting from, a trip that you take or, any person who your travel depends on takes, if:<ol style="list-style-type: none">a. the claim relates to a pre-existing medical condition which you or they knew, or could have reasonably been expected to have known about before you bought this insurance;b. you are travelling against medical advice;c. you are travelling to receive medical advice or treatment;d. you are on a hospital waiting list waiting for treatment; ore. you have been given a terminal prognosis.

GOLF COVER

*(This cover is only available under the Platinum single **trip** or annual **policy**)*

If **you** have paid the additional premium to include golf cover and the cover is shown on **your certificate**, cover sections T-V inclusive apply:

SECTION T: GOLF EQUIPMENT

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>The Insurer will pay, up to the amount shown in the Schedule of Benefits, for accidental, loss theft of or damage to golf equipment which you own.</p>	<p>In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:</p> <ol style="list-style-type: none">1. the excess as shown in the Schedule of Benefits for Golf Equipment;2. more than £60 per single item, up to a maximum of £300 in total for any one claim, if you are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss;3. golf equipment which is over five years old;4. any claim for loss or theft of golf equipment, if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number;5. any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier and you have not notified the carrier or their handling agent of the incident and obtained an official written report or Property Irregularity Report (PIR);6. claims arising from delay, detention, seizure or confiscation by Customs or other officials;7. claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;8. claims for loss, theft or damage to golf equipment, which is being carried on a vehicle roof rack;9. damage to, or loss or theft of golf equipment, if it has been left:<ol style="list-style-type: none">a. unattended in a public place; orb. left in an unattended motor vehicle; orc. in the custody of a person who does not have an official responsibility for the safekeeping of the property.

SECTION U: GOLF EQUIPMENT HIRE

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS NOT COVERED
<ul style="list-style-type: none">• What You Are Covered For: If your own golf equipment is:<ol style="list-style-type: none">a) lost, stolen or damaged; orb) misdirected or delayed in transit by more than 12 hours, <p>the Insurer will pay for the cost of hiring you the necessary golf equipment for each 24 hour period you are without your own golf equipment, up to the amount shown in the Schedule of Benefits, subject to any amounts claimed under Section T.</p>	<p>In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:</p> <ol style="list-style-type: none">1. any claim for loss or theft of your own golf equipment, if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number;2. any claim, if the loss or theft of your own golf equipment occurs during a journey or whilst in the custody of an airline or other carrier and you have not notified the carrier or their handling agent of the incident and obtained an official written report or Property Irregularity Report (PIR);3. claims arising from your own golf equipment being delayed, detained, seized or confiscated by Customs or other officials;4. claims for loss or theft of or damage to your own golf equipment whilst being shipped as freight or under a Bill of Lading;5. claims for loss, theft or damage to golf equipment, which is being carried on a vehicle roof rack;6. damage to, or loss or theft of your own golf equipment, if it has been left:<ol style="list-style-type: none">a. unattended in a public place; orb. left in an unattended motor vehicle; orc. in the custody of a person who does not have an official responsibility for the safekeeping of the property.

SECTION V: NON REFUNDABLE GOLFING FEES

Cover only applies if shown in **your schedule**.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>The Insurer will pay, up to the amount shown in the Schedule of Benefits, the proportionate value of any non refundable:</p> <ol style="list-style-type: none">a) pre-paid green fees; orb) golf equipment hire fees; orc) tuition fees; <p>which are not used, due to you being:</p> <ol style="list-style-type: none">a) involved in an accident; orb) your illness; orc) adverse weather conditions, which cause the closure of the golf course.	<p>In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:</p> <ol style="list-style-type: none">1. claims arising from a medical condition which is not substantiated by a report from the treating Doctor confirming your inability to play golf.2. claims arising which are not substantiated by a written report from the Golf Course owner/Head green keeper confirming the reason for closure.

EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE POLICY

The **Insurer** shall not be responsible for claims which are directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim;

1. act of terrorism;

- i. this exclusion will not apply to losses under the Emergency Medical Expenses and Repatriation Section, nor the Hospital Benefit Section nor the Personal Accident Section, unless such losses are caused by nuclear, chemical or biological attack or planned attack, or the disturbances were already taking place at the beginning of any **trip**, in which case the exclusion will apply; or
 - ii. war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
 - iii. seizure or illegal occupation; or
 - iv. confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine or any result of any order of public or government authority which deprives **you** of the use or value of **your** property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
 - v. discharge of pollutants or contaminants, which pollutants and contaminants shall include but are not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
 - vi. chemical or biological release or exposure of any kind; or
 - vii. attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
 - viii. threat or hoax, in the absence of physical damage, due to an **act of Terrorism**;
2. any action taken in controlling, preventing, suppressing or in any way relating to any **act of Terrorism**. From loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any consequential loss of any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from;
 - i. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 3. from **you** engaging in any illegal or criminal act;
 4. from any consequential loss whatsoever. Claims shall only be paid for those losses which are specifically stated under the terms of this insurance;
 5. wilful exposure to areas known to be infected with;
 - i) Severe Acute Respiratory Syndrome (S.A.R.S);
 - ii) Avian Influenza, Asian Birdflu, and/or H5N1, Swine Influenza A/H1N1
 - iii) or any other Influenza A viruses.
 6. directly or indirectly out of **your** financial incapacity, except in the circumstance of **redundancy**;
 7. which but for the existence of this insurance, would be covered under any other insurance policy(ies), including any amounts recovered by **you** from private health insurance, EHC Card payments, any reciprocal health agreements, airlines, hotels, home contents **Insurers** or any other recovery by **you** which is the basis of a claim;
 8. from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable or unwilling to fulfil any part of their obligation;
 9. from any **hazardous activity** including but not limited to all **wintersports** (except where an appropriate premium has been paid);
 10. from **your** suicide or attempted suicide or **your** wilful exposure to danger (except in an attempt to save human life);
 11. the influence of or in connection with the use of alcohol or drugs, unless as prescribed by a treating doctor;
 12. from **you** being in, entering or descending from an aircraft other than a fully licensed passenger carrying aircraft in which **you** are travelling as a passenger;
 13. from **your** wilful exposure to a peril. **You** must exercise reasonable care to prevent **illness**, injury or loss or damage of **your** property as if uninsured;
 14. directly or indirectly from **you** being engaged in any manual employment after the commencement of the **trip**;
 15. which have not been proven and the amount thereof substantiated;
 16. **your** travelling against the advice of a **medical practitioner**;
 17. **your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel.
 18. from anxiety, stress, depression or any other mental or nervous disorder.

CONDITIONS APPLICABLE TO ALL SECTIONS OF THE POLICY

1. All material facts must be disclosed to the **Insurer** at the time of taking out this Insurance. Failure to do so may result in the **Insurers** non-liability for claims. A material fact is any fact known to the **Insured** which is likely to influence the **Insurers** in the acceptance or assessment of the insurance. If **you** are in any doubt as to whether a fact is material then for **your** own protection it should be disclosed. All information provided in purchasing this insurance shall form the basis of the contract.

The **Insured** should keep a record (including copies of letters) of all information provided by the **medical pre-screening company** for the purpose of entering into this contract.

2. All **Certificates**, information and evidence required by the **Insurer** shall be furnished at the expense of the **Insured** or **your** legal personal representatives and shall be in such form and of such nature as the **Insurer** may prescribe. The **Insured** shall as often as required submit to a medical examination on behalf of the **Insurer** at the **Insured's** expense.
3. In the event of death of the **Insured**, the **Insurer** shall be entitled to have a post-mortem examination at their own expense.
4. Any items which become the subject of a claim for loss or damage shall be retained for **Insurer** inspection and shall be forwarded to their Agents upon request at the expense of the **Insured** or **your** legal personal representatives. All such items shall become the property of the **Insurer** following final settlement of the claim.
5. In the event of any occurrence which may give rise to a claim under this insurance, the **Insured** shall take all reasonable steps to minimise any loss arising out of such claim.
6. This insurance is non-transferable. Should the journey or holiday be cancelled prior to departure for any reason whatsoever, other than those set out in Section A of the **policy** then the insurance cover terminates immediately and the premium is neither apportionable nor refundable.
7. The **Insurer** and the **Insured** are entitled to choose the law applicable to the insurance contract. The **Insurer** chooses the laws of the Republic of Ireland and, in the absence of any agreement to the contrary, the laws of the Republic of Ireland shall apply.
8. The **Insurer**, at its own expense is entitled to take proceedings in the name of the **Insured** to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to the **Insurer**.
9. In the event that the **Insured** recovers by any means, damages from any third party in respect of personal accident, all benefits paid to the **Insured** shall be repaid to the **Insurer**.
10. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under this **policy**, all benefits there under shall be forfeited as well as all premiums paid.
11. In the event that the **Insured** experiences a problem with the **policy** or the claims process, please refer to the Complaints Procedure.

COMPENSATION SCHEME

White Horse Insurance Ireland Limited is covered by the Financial Services Compensation Scheme. If White Horse Insurance Ireland Limited cannot meet their obligations **you** may be entitled to compensation from The Financial Services Compensation Scheme. The Insurance Compensation Scheme provides funds for liquidators so that they may pay the valid claims of insolvent insurers. The fund will provide an amount up to £2,000 or 90% of the net loss, whichever is less. **You** can get more information about compensation fund arrangements from www.fscs.org.uk.

DATA PROTECTION

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998 as amended, for the purpose of providing insurance and handling claims, if any, which may necessitate such information being provided to third parties.

COMPLAINTS PROCEDURE

Should **you** have any query or complaint regarding the way **your** claim has been dealt with, in the first instance please write to:

The General Manager
White Horse Insurance Ireland Limited
Bay 89.2
Free Zone West
Shannon
Co. Clare
Republic of Ireland

If **you** are still not satisfied with **our** decision after following the above procedure, **you** may then write to:

The Financial Services Ombudsman's Bureau
3rd Floor
Lincoln House
Lincoln Place
Dublin 2
Republic of Ireland
Tel: 00353 (1) 6620 899
Fax: 00353 (1) 6620 890
Email: enquiries@financialombudsman.ie
Web: www.financialombudsman.ie

Please note the Ombudsman will not consider **your** case until **you** have followed the complaints procedure by writing to White Horse Insurance Ireland Limited, as outlined above. Please quote **your** insurance **policy** number and **your** claim number in all **your** correspondence to all parties involved with this procedure. This procedure is intended to provide **you** with a prompt and practical service with any complaints that **you** may have, and does not affect **your** legal rights.

TRAVEL TIPS

WE WANT YOU TO FULLY ENJOY YOUR TRIP SO WE HAVE INCLUDED A FEW HELPFUL HINTS

THIS DOES NOT FORM PART OF YOUR POLICY WORDING

- Never leave your belongings unattended or with strangers, especially at airports or on the beach, nor in view within vehicles.
- Leave in plenty of time to get to the airport/port by the earliest stated check-in time, allowing for the time of day, weather and the latest available travel information.
- If you are taking valuable items such as jewellery or camcorders on holiday, you should insure them under an All Risks insurance or your household contents insurance.
- Do not pack valuables, money and fragile items in the baggage that you intend to check-in at the airport, etc. Keep them with you at all times during your journey.
- If you need regular medication, take enough with you to last your holiday. You should also take an extra supply that should be packed separately in case you lose your first supply.
- Check your baggage for damage each time you reclaim it.
- Think before you dive into water, check the depths of swimming pools and the sea and only dive if you are sure the water is deep enough and never after alcohol or a heavy meal.
- The sun abroad can be much more powerful than you are used to at home, particularly if you are on the water. To prevent sunburn and sunstroke, use plenty of high factor sun cream and take care not to stay out in strong sunlight too long.
- Check that the tap water is safe to drink. Unless you know it is safe, always drink bottled water. Avoid ice in drinks, or cold food such as salads that may have been washed in tap water such as salads.
- Remember simple first aid remedies and medications can reduce or eliminate your need to take up valuable holiday time seeking treatment.
- Make sure all passports, visas, vaccinations and health requirements are up to date, and be sure to take all necessary documents with you.

USEFUL CONTACT DETAILS

EMERGENCY ASSISTANCE SERVICE

24hrs a day, 365 days per year

Tel: 0044 (0)844 879 8313 or 0044 (0)208 763 4932

Please Quote Master Policy Number

WHIIL/Cover4travel/06/2011

MAKE A CLAIM

Claims Service

Please Quote Master Policy Number

Tel: 0871 664 7995*

WHIIL/Cover4travel/06/2011

*Calls from BT land lines cost 10p per minute. Calls from mobiles and other networks may be extra

MEDICAL PRE-SCREENING

Medical Pre-Screening

Please Quote Master Policy Number

Tel: 0845 250 5369

WHIIL/Cover4travel/06/2011

POLICY RENEWALS & ADJUSTMENTS

Cover4Travel

Tel: 0844 826 2031

Email Cover4travel.com:

info@cover4insurance.com

Post:

Cover4travel.com

UK & Ireland Insurance Services (Online) Ltd

Bank House

Warwick Street

Manchester

M25 3HN

GENERAL ENQUIRIES

Cover4Travel

Tel: 0844 826 2031

Email Cover4travel.com:

info@cover4insurance.com

Post:

Cover4travel.com

UK & Ireland Insurance Services (Online) Ltd

Bank House

Warwick Street

Manchester

M25 3HN

OTHER PRODUCTS

Products	Web Address	Telephone
Student Possessions Insurance (UK)	www.cover4students.co.uk	0844 826 2041*
Student Possessions Insurance (IRELAND)	www.cover4students.ie	0844 826 2041*
Travel Insurance	www.cover4travel.com	0844 826 2031*
Mobile Phone Insurance	www.cover4mobilephones.co.uk	0844 826 2047*
Buy To Let Insurance	www.cover4buytolet.co.uk	0844 576 8369*
Property & Business Insurance	www.ukandireland.com	0844 576 8365*

*For our joint protection calls may be monitored and/or recorded. Calls will be charged at a maximum 5p per minute from a BT line.
Calls from non-BT phone lines may vary.
Telephone lines are open Monday to Friday 9.00am – 5.00pm excluding public holidays.