

# GENERAL TERMS AND CONDITIONS

## MULTIRISK (BASIC COVER)

This insurance contract is concluded by the Policyholder who has purchased a Travel through an internet website.

This insurance contract is not mandatory.

### Status Disclosure Information

The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use this information to decide if our services are right for You.

EUROP ASSISTANCE SA, a "société anonyme" incorporated in France with a share capital of 48.123.637€, registered with the Paris Trade and Companies Register under No. 451 366 405, having its registered office at 2 rue Pillet Will – 75009 Paris, France, regulated by the French Insurance Code and acting through its United Kingdom branch EUROP ASSISTANCE S.A., UK BRANCH, registered with the Companies House under No. BR024677 having its registered office at 4 Thomas More Square, London, E1W 1YW. Supervised by the French Supervisory authority (ACPR), 4, place de Budapest, CS92459 - 75436 Paris Cedex 09, France. Europ Assistance S.A. UK Branch is authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available on request.

You WILL NOT receive advice or a recommendation from Us for insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make Your own choice about how to proceed.

We always aim to provide a first class service, however if You have any cause for complaint any enquiry can be raised by either in writing or email INTERNATIONAL COMPLAINTS, P. O. BOX 36009 - 28020 Madrid, Spain, [complaints@earefund.com](mailto:complaints@earefund.com). Should You remain dissatisfied of the answer received or they do not receive a response within 8 weeks You have the right to ask the Financial Ombudsman Service to review Your case by either writing, email or by telephoning Financial Ombudsman Service, Exchange Tower, London, E149SR, 0800 023 4567, [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### Demands and Needs Statement

In accordance with policy terms and conditions, this insurance will provide You with the following coverage: cancellation of trip, curtailment of trip, medical and non-medical assistance, luggage insurance, personal liability abroad, money and personal documents insurance, personal accident, missed port departure, delayed departure, pet care, itinerary change, unused excursion, mugging, hijack, withdrawal of services, cabin confinement.

Travel insurance does not cover everything. You should read this policy carefully. One reason for reading the policy carefully is that it contains important exclusions.

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in your Insurance Product Information Document (IPID) and or policy schedule/booklet.

## DEFINITIONS

**ABROAD:** Any country other than Your Home Country and the Sanctioned Countries specified below.

**ACCIDENT:** A sudden and unforeseen external event which causes non-intentional bodily injury to any natural person.

**CIVIL PARTNER:** The live-in partner of the Insured living under the same roof and having with the Insured a relationship recognized by the law of the Home Country.

**DEPARTURE DATE:** The start date of the Travel specified in the invoice issued to the Policyholder by the Travel Organizer or by an authorized distributor.

**END DATE:** The end date of the Travel specified in the invoice issued to the Policyholder by the Travel Organizer or by an authorized distributor.

**EPIDEMIC:** An Epidemic shall be understood to be any sudden and unexpected large-scale manifestation of an infectious disease in a country that spreads rapidly and violently through said country, provided that the World Health Organisation (WHO) has recommended cancelling any international trips that are not essential from or to the affected area and, in cases of influenza viruses, provided that the WHO declares at least a Stage 5 Pandemic Alert, according to its World Plan for Pandemic Influenza. The Quarantine for the affected persons must be declared by the relevant department of health or the competent authorities of the affected country.

**EXCESS:** Amount that will remain at Your expense.

**FAMILY MEMBER:** Husband, wife or civil partner, parents, parents-in-law, children, sons-in-law and daughters-in-law, brothers and sisters, brothers-in-law and sisters-in-law, grandparents and grandchildren of the Insured.

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

**HOME:** Your respective legal place of residency in Your Home Country where the Policy has been entered into.

**HOME COUNTRY:** United-Kingdom

**ILLNESS:** Any alteration of the health conditions, for reasons other than a bodily injury.

**INSURANCE CERTIFICATE:** Confirmation written or electronic document provided to the Policyholder in order to confirm the Policy.

**INSURED / YOU/YOUR:** The Policyholder and the person(s) travelling with the Policyholder and for whom a premium has been paid and who is named in the Insurance Certificate.

**INSURER / WE / US / OUR:**

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**LOSS OF LIMB:** Total loss of use by physical severance at or above the wrist or ankle.

**LOSS OF SIGHT:** Total and permanent loss of sight without expectation of improvement in both eyes or in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

**MONEY:** Bank notes or coins You are carrying out during the Travel.

**OUR MEDICAL OFFICER:** The doctor or physician appointed by the Insurer in order to ascertain health conditions of the Insured

**PERMANENT TOTAL DISABILITY:** Definitive loss of the ability for the Insured to work in any occupations, as a consequence of a bodily injury

**POLICY:** This insurance contract. The insurance contract is composed of the present General Terms and Conditions completed by the Particular Terms and Conditions and Your Insurance Certificate. In case of contradiction, Particular Terms and Conditions supersede General Terms and Conditions, and the Insurance Certificate supersedes both General Terms and Conditions and the Particular Terms and Conditions.

**POLICYHOLDER:** The individual who entered into the Policy.

**POLICY START DATE:** has the meaning given in Article 2 in the General Terms and Conditions.

**PRE-EXISTING MEDICAL CONDITION:** An Illness that had been diagnosed to the Insured before the Policyholder entered into the Policy.

**PROFESSIONAL PREMISES:** Property owned or rented by the Insured or a company owned by the Insured for the purposes of his/her professional activity.

**PROFESSIONAL SUBSTITUTE:** The person that replaces the Insured at work, during the Travel.

**QUARANTINE:** Temporary isolation of people to prevent an infectious disease from spreading.

**SERIOUS DAMAGE:** Material damage that exceeds an amount above 5000 £ if affects Your Home or Your secondary residency or that affects the normal conduct of the business, if it affects Your Professional Premises.

**SERIOUS ILLNESS:** Illness diagnosed by a licensed doctor and, more specifically:

(a) when a Serious Illness relates to an Insured, it is necessary that a licensed doctor states that You cannot attend the Travel;

(b) with regard to persons other than an Insured, it is necessary that a licensed doctor states that a hospital treatment is necessary for more than 48 consecutive hours.

**SERIOUS INJURY:** Injury caused by an Accident and, more specifically:

(a) when a Serious Injury relates to an Insured, it is necessary that a licensed doctor states that You cannot attend the Travel;

(b) with regard to persons other than an Insured, it is necessary that a licensed doctor states that a hospital treatment is necessary for more than 48 consecutive hours.

**STRIKE:** The collective ceasing of work or refusal to work by a body of employees as a form of protest.

**TERRORISM:** An act including, but not limited to, the use of force or violence and/or the threat thereof, carried out by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including with the intention of influencing any government or putting the public, or any section of the public, in fear. Any act of terrorism must be officially regarded as such by a public authority of the place where it occurred.

**THIRD DEGREE FAMILY MEMBER:** Uncles and aunts of the Insured.

**THIRD-PARTY:** Anyone who is not an Insured, a Family Member, a Third Degree Family Member or a Travel Companion. For the purpose of the Personal Liability Abroad cover, this definition does not include persons to whom the Insured is bound by a contract in the course of his/her professional activity and against whom the Insured may therefore have a professional liability. The definition of Third-Party does not apply in relation to such professional liability.

**TRAVEL:** The service booked with the Travel Organizer or an authorized distributor which includes following travel services sold: cruise.

**TRAVEL COMPANION:** Any person other than an Insured that has booked to travel with You on Your Travel.

**TRAVEL ORGANIZER:** MSC CRUISES UK

**THEFT:** The act of dishonestly taking something that belongs to someone else and keeping it.

**WINTER SPORT:** Snowboarding, skiing, ice skating, sledding, snowmobiling, ice hockey and more in general every sport done over snow.

## INTERNATIONAL SANCTIONS

**The Insurer will not provide cover nor pay a claim nor provide any benefit or a service described in the Policy if this would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America, France and the United Kingdom. For further details please visit: <https://www.europ-assistance.com/en/who-we-are/international-regulatory-information>**

## CAUTION

**You will be covered under this Policy only if You have respected the official recommendations regarding Travel issued by a governmental authority of Your Home Country at the Departure Date. Recommendations include the “advice against Travel or all but essential Travel”.**

### 1. CONCLUSION OF THE CONTRACT

Policy may be entered into either electronically through an internet website.

Policy coverage is subject to the payment of the premium by the Policyholder.

### 2. DURATION

#### Duration of the Policy

Subject to the payment of the premium by the Policyholder, the Policy Start Date is the date on which the Policyholder receives confirmation by email that the Policy has been entered into.

The Policy ends at the date mentioned in the Insurance certificate or by default the day of the end of the cover as explained below. This Policy is not tacitly renewable.

#### Duration of the covers

In respect of Cancellation cover, You are covered from the start date of the Policy until the Travel starts.

In respect of Assistance, Luggage, Curtailment, Missed Departure, Medical Assistance, Non-Medical Assistance, Delayed Departure, Pet, Care, Itinerary Change, Unused Excursion, Withdrawal of Services or Cabin Confinement cover, You are covered from the Departure date until the End Date.

In respect of Personal Liability Abroad, You are covered for an harmful event that occurred during the Travel.

In respect of Travel Documents, a Personal Accident, Mugging or Hijack cover, You are covered for an event occurred during the Travel.

#### Withdrawal right

The Policyholder is entitled to withdraw from the Policy if the Policy has been taken out remotely, with immediate effect from the notification of withdrawal by notifying the Insurer within 14 days of the Policy Start Date.

Please refer to the section "HOW TO CONTACT US" to have the details on how to proceed.

We will refund full amounts paid within a maximum of thirty (30) calendar days from the receipt of Your request provided that no claim for compensation has been made or claim report requested or is in the process of being reported, and that no incident likely to give rise to such claim occurred.

### 3. GEOGRAPHICAL SCOPE

The insurance provides a cover in the countries included in the Travel booked with the Travel Organizer except the following countries and territories: **Russia, Crimea and the Donetsk and Luhansk Regions, Belarus, Syria, Iran, North Korea, Venezuela, Afghanistan and Burma/Myanmar**

### 4. PREMIUM

The premium is disclosed to the Policyholder prior to the Policy be entered and is set out in the Insurance Certificate. It includes taxes and fees. It is paid to the Insurer at the date of purchase of the Policy.

### 5. SETTLEMENT OF CLAIM

The amount of loss for which We may be liable shall be payable within 30 days after suitable proof of loss is received, or a settlement agreement on the claim has been agreed by us.

The payment of any indemnity owed to the Insured shall be made in the same currency used by the Policyholder to pay the premium.

### 6. MISREPRESENTATION OR NON-DISCLOSURE

False or incorrect statements or reticence by the Insured party may totally or partially prejudice the right to be covered for the claim, including as a consequence of the avoidance of the Policy, to the extent provided by the applicable law.

### 7. INCREASE OR REDUCTION OF THE RISK

The Policyholder shall notify in writing to the Insurer any increase or reduction of the risk covered by the Policy, where and to the extent required to do so under the applicable law.

### 8. OBLIGATION TO MINIMIZE LOSS

The Insured shall do everything in his/her power to avoid or minimize the harm caused by a covered event.

### 9. SUBROGATION

After incurring costs, the Insurer shall take over all rights and claims that the Insured may have against any third parties liable for the incident to the Insured.

Our right of recovery is limited to the total cost incurred by us in performance of this Policy.

You will reasonably cooperate with us for the exercise of Our subrogation rights.

### 10. OTHER INSURANCE

The Policyholder shall notify in writing to the Insurer whether she/he has entered into another insurance contract which cover the same risk(s). In case of claim the Insured shall notify the claim to all insurers, indicating to each the name of the others.

Each Insurer is liable for the payment of the indemnity only in portion to his respective share of risk.

### 11. APPLICABLE LAW AND JURISDICTION

The Policy, its interpretation, or any issue relating to its construction, validity or operation and performance shall be subject to the laws of England and Wales.

Any dispute or claim arising out of or in connection with the Policy, or its subject matter or formation (including non-contractual disputes or claims) shall be subject to the exclusive jurisdiction of the courts of the part of the United Kingdom in which the Policyholder resides at the Policy Start Date.

## 12. CLAIMS NOTIFICATION

All claims under the Insurance Policy must be made as soon as practicable.

## 13. ASSIGNMENT

You may not assign the Policy without Our prior written consent.

## 14. PRIVACY NOTICE

The purpose of this privacy notice is to explain how, and for what purposes, We use Your Personal Data. Please read this privacy notice carefully.

### 1. Which legal entity will use Your Personal Data?

The Data Controller is your Insurer: Europ Assistance S.A. UK Branch, whose primary place of business is located on the 4 Thomas More Square, London E1W 1YW, United Kingdom.

If you have any questions concerning the Processing of your Personal Data or if you want to exercise a right in respect to your Personal Data, please contact the DPO at the following contact details:

Europ Assistance S.A UK Branch, 4 Thomas More Square, London E1W 1YW, United Kingdom

Email : EAGlobalDPO@europ-assistance.com

### 2. How We use Your Personal Data?

Your personal data is collected and processed for different purposes.

In order to execute your contract, your personal is processed to:

- Perform eligibility checks;
- Manage your claims and complaints.

In order to fulfil our legitimate interests, we may also process Your personal data in order to :

- Prevent irregularities or fraud;
- Manage customer satisfaction check or net promoter score; and
- Perform statistical purpose.

A balance of interest has been performed to ensure that such processing activities are performed in compliance with GDPR.

Finally, we may have to process your personal data to comply with legal obligations.

### 3. Which Personal Data We use?

Only Personal Data strictly necessary for the above mentioned purposes will be processed. In particular, the Insurer will process:

- Name, address and identification documents
- Information related to pending criminal procedures
- Bank details

### 4. With whom We share Your Personal Data?

We may share such Personal Data with other Europ Assistance companies or with the companies of the Generali Group entities, external organizations such as our auditors, reinsurers or co-insurers, claims handlers, agents, distributors that from time to time will need to provide the service covered by Your insurance policy and all other entities that carry out any technical, organizational and operational activity supporting the insurance. Such organizations or entities may ask You a separate consent to process Your Personal Data for their own purposes.

## **5. Why the provision of Your Personal Data is required?**

The provision of Your Personal Data is based on Your consent and it is necessary in order for Us to offer and manage the policy, manage Your claim, in the context of reinsurance or co-insurance, to make control or satisfaction checks, to control leakages and frauds, to comply with legal obligations and, more in general, to carry out Our insurance activity. If You do not provide Your Personal Data, it will not be possible for Us to provide the services under the Policy.

## **6. Where We transfer Your Personal Data?**

We may transfer such Personal Data to countries, territories, or organizations that are located outside the European Economic Area (EEA) and are not recognized as ensuring an adequate level of protection by the European Commission such as, USA. In such case, the transfer of Your personal data to non-EU entities will take place in compliance with appropriate and suitable safeguards in accordance with the applicable law. You have the right to obtain information and, where relevant, a copy of the safeguards adopted for the transfer of your Personal Data outside EEA by contacting the DPO.

## **7. Your rights in respect to Your personal Data**

You can exercise the following rights in respect to Your Personal Data:

- Access – You may request access to Your Personal Data;
- Rectify – You may ask the Company to correct Personal Data that is inaccurate or incomplete;
- Erase – You may ask the Company to erase Personal Data where one of the following grounds applies;
  - a. Where the Personal Data are no longer necessary in relation to the purposes for which they were collected or otherwise processed;
  - b. You withdraw consent on which the processing is based and where there is no other legal ground for the processing;
  - c. You object to automated decision-making and there are no overriding legitimate grounds for the processing, or you object to the processing for direct marketing;
  - d. The Personal Data have been unlawfully processed;
  - e. The Personal Data have to be erased for compliance with legal obligation in Union or Member State law to which the Company is subject;
  - f. The Personal Data have been collected in relation to the offer of information society services.
- Restrict – You may ask the Company to restrict how it processes Your Personal Data where one of the following applies;
  - a. You contest the accuracy of Your Personal Data, for a period enabling the Company to verify the accuracy of Your Personal Data; The processing is unlawful and You oppose the erasure of the Personal Data and request the restriction of their use instead;
  - b. The Company no longer needs the Personal Data for the purposes of the processing, but they are required by You for the establishment, exercise or defence of legal claims;
  - c. You have objected to processing pursuant to the right to object and automated decision-making, pending the verification whether the legitimate grounds for the Company override those of You.
- Portability – You may ask the Company to transfer the Personal Data You have provided Us to another organization or / and ask to receive Your Personal Data in a structured, commonly used and machine-readable format.

Your rights, including the right to object, can be exercised by contacting the data protection officer of the Insurer under: [EAGlobalDPO@europ-assistance.com](mailto:EAGlobalDPO@europ-assistance.com)

The request of exercise of rights is free of charge, unless the request is manifestly unfounded or excessive.

#### 8. How You can lodge a complaint?

You have the right to complain to a supervisory authority; the contact information for that supervisory authority is provided below:

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire, SK9 5AF

Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate)

Email: [casework@ico.org.uk](mailto:casework@ico.org.uk)  
Web: <https://ico.org.uk/>

#### 9. How long We retain Your Personal Data?

We will retain Your Personal Data for as long as is necessary for the purposes set out above, or for as long as is required by law.

### 15. HOW TO CONTACT US

#### If You wish to withdraw from the Policy:

If the Policy has been taken out remotely, You can withdraw within a period of 14 days from the Policy Start Date by sending an email through the website <https://cruise-insurance.eshops.europ-assistance.com/#contact>

You can use the following template: *"I hereby, (Mr./Mrs., name, full name, address) notify my withdrawal from the Policy which I entered into on (date), proven by Insurance Certificate no. XXXXX. Date and Signature. "*

#### If You wish to submit a claim to Us:

Team	Telephone	Website & Email	Postal Address
24/7 Assistance	+44 (0)80 0032 0129	<a href="https://cruise-insurance.eclaims.europ-assistance.com">https://cruise-insurance.eclaims.europ-assistance.com</a>  <a href="mailto:claimsmc@roleurop.com">claimsmc@roleurop.com</a>	Europ Assistance Service Indemnisations GCC P.O. Box 36347 28020 Madrid, Spain
Claims	+44 (0)80 0032 0129	<a href="https://cruise-insurance.eclaims.europ-assistance.com">https://cruise-insurance.eclaims.europ-assistance.com</a>  <a href="mailto:claimsmc@roleurop.com">claimsmc@roleurop.com</a>	Europ Assistance Service Indemnisations GCC P.O. Box 36347 28020 Madrid, Spain

**In case You are a United States person and You were travelling to Cuba, You will have to provide evidence that You travelled to Cuba in compliance with United States laws for Us to be able to provide a service or a payment.**

#### If You wish to submit a complaint to Us:

We strive to offer You the highest level of service. However, in case of dissatisfaction You must first send Your complaint by mail to the following address:

INTERNATIONAL COMPLAINTS  
P. O. BOX 36009  
28020 Madrid, Spain  
[complaints@earefund.com](mailto:complaints@earefund.com)



Policy number: UKB2200710GBBA0

We will acknowledge receipt of Your complaint within 3 working days unless We can directly provide an answer. We commit to provide a final answer within 8 weeks. You may also be able to refer Your complaint to the UK financial services ombudsman if You are not happy with Our response to Your complaint or if We have not given You Our final decision within 8 weeks. The address of the UK Ombudsman is:

The Financial Ombudsman Service,  
Exchange Tower  
Harbour Exchange Square  
London E14 9SR  
Phone: 0800 023 4567 or +44 207 964 0500  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Please note that if You wish to refer this matter to the Financial Ombudsman Service You must do so within 6 months of Our final decision.

#### **16. FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)**

For Your added protection, We are covered by the FSCS. You may be entitled to compensation from the scheme if We cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about the compensation scheme can be obtained from the [www.fscs.org.uk](http://www.fscs.org.uk) website.

#### **17. CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999**

We, the insurer and You do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

# PARTICULAR TERMS AND CONDITIONS

## MULTIRISK (BASIC COVER)

### CANCELLATION COVER

#### What You are covered for:

The object of the cover is to guarantee You against the expenses You incur directly due to the cancellation of the covered Travel in case one of the following insured events occurs before the Travel starts, subject to the application of an exclusion and the limits mentioned in the Table of Guarantees.

The cost of the following items will not be considered part of the expenses to be covered: airport taxes, port taxes, insurance premium, service fees and booked activities during the Travel.

The insured events are:

1. Serious Illness, Serious Injury or death of:
  - An Insured.
  - A Family Member.
  - The person designated for the custody of minors or disabled persons You are responsible for;
  - The Professional Substitute.
2. Death of a Third Degree Family Member.
3. Serious Damage to the Home or Professional Premises of an Insured.
4. Redundancy of the Insured.
5. Commencement of employment in a new company in which an Insured had not been engaged during the previous six months at the time when entering into the new employment contract. The multiple contracts entered into by temporary employment agencies in order to carry out tasks for other companies shall be considered as contracts for the companies in which the worker undertakes his or her activity.
6. Summons of an Insured to appear as a party, witness, jury member in court or any other public authority.
7. Summons of an Insured to serve at an election polling station.
8. Theft of documentation which prevents an Insured from commencing or continuing the Travel.
9. Breakdown or accident to the vehicle owned by an Insured which prevents You from starting the Travel.
10. Official declaration of a disaster area at the departure place of the Travel mentioned in the Insurance Certificate.
11. Being assigned a child on adoption by an Insured.
12. Unexpected failure of the grant of visas for an Insured without justification.

The liability of the Insurer is limited to the amounts stated in the Table of Guarantees.

If the insured event (1-10 above) only applies to one Insured, the other Insureds are entitled to be covered for the cancellation of the Travel as a result of that insured event.

#### What You are not covered for:

You are only covered in relation to the insured events enlisted in the section "What You are covered for" and to the extent therein described. In addition, You are not covered for the consequences of any of the following events, which are excluded from this coverage:

1. Those intentionally caused by an Insured, a Family Member or a Travel Companion.
2. Illnesses or Accidents derived from the consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expires, in case of a vehicle incident) by the Insured or the Travel Companion.

3. Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor
4. Suicide, attempted suicide or self-harm on the part of an Insured, a Family Member or Travel Companion.
5. Epidemics or infectious diseases which appear suddenly and spread rapidly through the population, as well as those caused by pollution and/or contamination of the atmosphere.
6. The consequences of Quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the Insured or a Travel Companion before or during his Travel.
7. Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes.
8. Lack or impossibility of vaccination or to follow the necessary medical treatment in order to travel to certain countries.
9. The consequences of irreversible progressive diseases diagnosed before booking the trip. In any case, the insurance covers any consequence arising from unpredictable relapses of non-progressive and non-chronic pathologies diseases existing before booking the Travel.
10. The consequences of an Accident occurring before the Policy was entered into.
11. The consequences of psychosis, neurosis, disorder of the personality, disorder, psychosomatic disorder or depressive state of the Insured.
12. The participation of the Insured in bets, challenges or fighting.
13. The practice of sports competition or motorised competitions (racing or rally).
14. The practice of one of the following dangerous sports and activities: boxing, weightlifting, wrestling, martial arts, mountaineering, bobsleigh, immersion with respiratory equipment, caving, ski jumps, skydiving, paragliding, flights in ULM or glider, springboard diving, scuba diving, hang-gliding, mountain-climbing, horse riding, hot-air ballooning, parachuting, fencing, defensive sports, adventure sports such as rafting, bungee, white-water (hydrospeed), canoeing.
15. Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature.
16. The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature.
17. The consequences resulting from the use or possession of explosives or firearms.
18. The consequences of alcoholic cirrhosis.

#### Documents and information required to claim in respect of the cancellation of the Travel

It is necessary to provide the following documents to allow the management of a Claim:

1. Documents that evidence the facts constituting an insured event under this coverage (medical report, death certificate, hospital documents, police report, complaints filed at police stations...).
2. Form provided by Us to be completed by the registered medical practitioner attending the Insured or other person receiving medical treatment related to the cancellation. This document shall only be necessary in cases where insufficient information on the person's medical condition has been provided.
3. Copy of confirmation email and/or receipts for the Travel that was purchased.
4. Copy of documents of the costs caused by cancelling the Travel, issued by the Travel Organiser and which gives a breakdown of the amounts and items involved, as well as a copy of the general conditions of the sale.
5. Copy of document that confirms cancellation of the Travel, issued by the Travel Organiser or other distributor, showing the expenses suffered as a consequence of the cancellation of the Travel.
6. If the cancellation is due to one of the above insured event involving a Family Member or a Third Degree Family Member, a document that evidences the relationship between the Insured and the Family Member or Third Degree Family Member must be presented (for example a certificate of birth/family affiliation for each of the parties involved), if such documents exist in the country in which the Insured booked the Travel.

If You have any issue to provide the above documentation, You can always provide another document having the same legal value (e.g. self-certification) and including the relevant information.

We commit to respect confidentiality of information provided in the course of the insurance or a claim. All medical information should be sent in an envelope marked "confidential / medical secrecy" in order that document to be read only by Our Medical Officer of the Insurer.

## CURTAILMENT COVER

### What You are covered for:

The object of the cover is to guarantee You against financial loss You incurred directly due to the curtailment of the covered Travel in case one of the insured events listed below occurs and subject to the application of an exclusion. You are covered from the Departure Date until the End Date.

**Please note: If You need to return Home earlier than planned, You must contact Us as soon as possible.**

The Insurer covers the **expenses** corresponding to the accommodation costs for the days of the Travel not used and the costs incurred by the Insured to return to Your respective Home up to a maximum amount stated in the **Table of Guarantees and after the application of the excess stated in the Table of Guarantees.**

**The following items will be excluded from the reimbursed amount: airport taxes, port taxes, insurance premium, service fees and booked activities during the Travel.**

Please note: If payment has been made using frequent flyer points, air miles, loyalty card points or the like, settlement of Your claim will be based upon the lowest available published flight or hotel fare for the flight or hotel originally booked if they are non-transferable.

We will provide this cover if the cutting short of Your Travel is necessary and unavoidable as a result of one of the following insured events:

1. Serious Illness, or Serious Injury or death of:
  - An Insured.
  - A Family Member.
  - The person designated for the custody of minors or disabled persons You are responsible for.
  - The Professional Substitute.
2. Death of a Third Degree Family Member.
3. Serious Damage to the Home or Professional Premises of an Insured.
4. Summons of an Insured to appear as a party, witness, jury member in court or any other public authority

### Specificities of this cover:

You must contact us first to authorise Your early return back to Your respective Home

We will calculate claims for cutting short Your Travel from the day when You return to Your Home or the day You go into hospital as an inpatient. Your claim will be based solely on the number of complete days You have not used, including the day when You checked-out to return Home.

If You have to cut short Your Travel and You do not return to Your Home we will only be liable for the equivalent costs which You would have incurred had returned to Your Home.

The costs of Your originally planned return travel to Your Home are not covered in case we have paid additional travel costs for You to cut short Your Travel.

### What You are not covered for:

You are only covered in relation to the insured events enlisted in the section "What You are covered for" and to the extent therein described. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:

1. The consequences of irreversible progressive diseases diagnosed before booking the Travel. In any case, the insurance covers any consequence arising from unpredictable relapses of non-progressive and non-chronic pathologies diseases existing before booking the Travel.
2. The consequences of an Accident occurring before the Policy was entered into.
3. Those intentionally caused by an Insured, a Family Members or Travel Companion.
4. Illnesses or Accidents derived from the consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expires, in case of a vehicle incident) by the Insured or the Travel Companion.
5. Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor.
6. Suicide, attempted suicide or self-harm on the part of an Insured, a Family Member or Travel Companion.

7. Epidemics or infectious diseases which appear suddenly and spread rapidly through the population, as well as those caused by pollution and/or contamination of the atmosphere.
8. The consequences of Quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the Insured or a Travel Companion before or during his Travel.
9. Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes.
10. The consequences of psychosis, neurosis, disorder of the personality, disorder, psychosomatic disorder or depressive state of the Insured.
11. The participation of the Insured in bets, challenges or fighting.
12. The practice of sports competition or motorised competitions (racing or rally).
13. The practice of one of the following dangerous sports and activities: boxing, weightlifting, wrestling, martial arts, mountaineering, bobsleigh, immersion with respiratory equipment, caving, ski jumps, skydiving, paragliding, flights in ULM or glider, springboard diving, scuba diving, hang-gliding, mountain-climbing, horse riding, hot-air ballooning, parachuting, fencing, defensive sports, adventure sports such as rafting, bungee, white-water (hydrospeed), canoeing.
14. Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature.
15. The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature.
16. The consequences resulting from the use or possession of explosives or firearms.
17. The consequences of alcoholic cirrhosis.

#### Documents and information required to claim in respect of the curtailment of the Travel

1. Documents that evidence the facts constituting an insured event under this coverage (medical report, death certificate, hospital documents, police report, complaints filed at police stations...).
2. Form provided by Us to be completed by the registered medical practitioner attending the Insured or other person receiving medical treatment related to the curtailment of the Travel. This document shall only be necessary in cases where insufficient information on the person's medical condition has been provided.
3. Copy of confirmation email and/or receipts for the Travel that was purchased.
4. Copy of documents of the costs caused by curtailing the Travel, issued by the Travel Organizer or other distributor and which gives a breakdown of the amounts and items involved, as well as a copy of the general conditions of the sale.
5. If the curtailment is due to one of the above insured event involving a Family Member or a Third Degree Family Member, a document that evidences the relationship between the Insured and the Family Member or Third Degree Family Member must be presented (for example a certificate of birth/family affiliation for each of the parties involved).

If You have any issue to provide the above documentation, You can always provide another document having the same legal value (e.g. self-certification) and including the relevant information.

The Insurer commits to respect confidentiality of information provided in the course of the insurance or a claim. All medical information should be sent in an envelope mentioning "confidential / medical secrecy" in order that document to be read only by the Our Medical Officer.

## MEDICAL ASSISTANCE COVER

**In case of emergency, You can contact us by phone at the following number: +44 (0)80 0032 0129**

The guarantees mentioned in this section are organized by the Insurer and the support is limited to benefits it has organized or, under specific circumstances, authorized. You are covered from the Departure Date until the End Date.

**In case of an emergency, the Insurer cannot be a substitute for the local public services. In some circumstances, the use of the local public services is mandatory under local and/or international regulations.**

All the guarantees are provided under the condition that the intervention of the Insurer is authorized by local emergency services or the laws and regulations applicable in the country where You require assistance. Moreover, it is reminded that the Insurer and its agents are submitted to the restrictions to circulation of people and goods issued by World Health Organization or the relevant State. Finally, the carriers of passengers (in particular airlines) may impose special terms in the case of passengers with certain conditions which may be varied without notice (thus airlines may require medical examinations, a medical certificate etc.). As a result, all the covers under this section are conditioned by the acceptance by and availability of the carriers of passengers.

### What You are covered for

#### Medical expenses Abroad incurred during the Travel

If You suffer Illness or have an Accident during Your Travel Abroad, We will pay the difference between the expenses incurred Abroad and the amount refunded by Your social security and private health plan resulting from the following items:

- Medical fees
- Medicine prescribed by a doctor or surgeon
- Hospital expenses
- Ambulance expenses, for a journey to the nearest hospital in the event that this is ordered by a medical doctor.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

#### Specific conditions of this cover:

If – for reasons of urgency - We have not intervened in the process directly, for such expenses to be reimbursable, You will need to provide the copy of the corresponding invoices as well as a full medical report specifying the circumstances, diagnosis and prescribed treatment, thus allowing the Illness or Accident that was suffered to be identified and the refund notice from Your social security and private health plan, if applicable.

If Our Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain Abroad, Our liability to pay any further costs under this Section of the Policy after that date will be limited to what We would have paid if Your repatriation had taken place when advised by Our Medical Officer.

#### Hospitalization because of an Illness or Accident during the Travel

We shall organise and assume the costs of the transfer fees to the nearest hospital or clinic and return - either to Your Home or to Your place of vacation (decision to be made by our Medical Officer) - only in the case of an Illness or Accident requiring immediate medical advice.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

#### Transfer to Your Home or a hospital near to Your Home

If You suffer an Illness or have an Accident during Your Travel Abroad, and provided that this event prevents You from continuing Your Travel, We, as soon as We are notified of this, will organise, the necessary contacts between Our Medical Officer and doctors who are treating You.

If Our Medical Officer authorizes Your transfer to Your Home or a better-equipped or specialized hospital close to Your home, We, at our discretion shall organize and pay such transfer to be carried out:

- in accordance with the degree of severity of Your condition, and

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- using the most appropriate means of transport.

The decision of the mean of transport, the choice of hospital, of the time of the transfer and its conditions are exclusively the decision of Our Medical Officer. The decision is made by Our Medical Officer based on the information that was provided by You or the claimant.

**If You refuse to be transferred at the time and under the conditions specified by Our Medical Officer, all the benefits and assistance resulting from such decision shall be automatically suspended.**

#### **Sending of medicine unavailable Abroad**

If You need a medicine that cannot be obtained at the place Abroad where You are located while on a Travel covered by this Policy, We shall undertake to find it and to send it to You using the fastest mode available and subject to local laws.

The guarantee is limited to sending the medicine, the cost of the medicine remains fully Your responsibility. You shall therefore be obliged to reimburse Us, upon presentation of the relevant invoice, for the price of the medicine in full.

This guarantee is granted under the following cumulative conditions:

- the exportation of the medicine to the relevant country Abroad is allowed;
- the importation of this medicine is authorized by the country in which it should be sent; and
- the required generic medicine or its active ingredient is not available in the country Abroad where You are located while on a Travel covered by this Policy.

#### **Hospitalization Abroad for more than 7 days without a Family Member by Your side**

If, during the Travel, You had to be hospitalized for more than seven days and no Family Member was with You, We will organize and pay a round-travel airplane ticket on a scheduled flight (economy class) or a round-travel train (first class) ticket from Your Home Country for one Family Member at Your choice so that this person may accompany You (the hospitalised Insured) from the hospital to Your Home.

Directly related to such benefits, We will reimburse costs to stay in a hotel for the same Family Member who has travelled to accompany You from the hospital to Your Home, on presentation of the copy receipts for a maximum amount per day as stated in the Table of Guarantees and for a maximum number of days as stated in the Table of Guarantees.

#### **Care of a disabled person or Your children under 14 years old travelling with You**

If You are traveling with a disabled person or children under the age of 14 years who are also Insured and, while the Policy is in force it becomes impossible for You to take care of them due to an Illness or Accident and to the extent there is no other person on the Travel with You who can take care of him/her, We will arrange and take care of the travel of a person designated by You or by one of Your Family Member who is resident in Your Home Country, or those of one chaperone designated by us so that the said individual can accompany children under 14 or disabled person to Home in the briefest period of time possible.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

#### **Extension of Travel in a hotel following an Illness or an Accident**

If the nature of the Illness or the Accident prevents You from continuing Your Travel but it is not necessary for You to be admitted to a hospital or clinic or being repatriated, we will pay the amount that arises from extending Your stay at the hotel (including breakfast) when prescribed by a doctor for this purpose.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

#### **Hotel expenses of the person accompanying the hospitalized insured**

We will reimburse costs to stay in a hotel (including breakfast) for the Family Member or Travel Companion travelling with You and who are forced to interrupt the trip to provide care to You, on presentation of the copy receipts for a maximum amount per day as stated in the Table of Guarantee and for a maximum number of days as stated in the Table of Guarantee.

#### **Early return of a Travel Companion**

In the event of a death of an Insured or if we organized a transport or repatriation of an Insured to his Home, and the rest of the Travel Companions are prevented from returning to their Home by the initially scheduled means, We shall arrange and bear the expenses related to taking said Travel Companions to (a) their Home or (b) to the place where the transferred Insured has been

hospitalized during the Travel, by an airplane ticket on a regular air route (economy class) or by a train ticket (first class).

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

#### Early return of the Insured in the event of death or hospitalization of a relative in your Home Country

A member of your family (spouse, father, mother, child, brother, sister, grandparent, grandchild, mother or father in law, son or daughter in law, brother in law, sister in law) dies unexpectedly or is hospitalised in your Home Country during your trip.

In case of death:

If the funeral takes place in your country of origin, we cover the following so that you can attend the ceremony:

- either a one-way return for all insured persons related to the deceased;
- or one or several return tickets at a maximum of the total cost of one-way tickets due pursuant to the previous paragraph. A return at our expense must be booked at the latest within 15 days of the funeral.

If you must abandon the insured vehicle on-site and no insured person can drive it, we will send a driver to bring it back to domicile.

In case of hospitalization:

- If the relative's doctor certifies that the hospitalisation shall exceed 5 days, that it was not possible to anticipate and that the gravity of the patient's health justifies your presence, we will organise and cover the cost of a one-way ticket for the insured person (1 one-way ticket).
- If the hospitalised person in your country of origin is a child of the insured person and is 18 years or younger and if the doctor certifies that his/her hospitalisation must exceed 48 hours, we will organise and cover his/her return to domicile as well as the return of his/her mother and father.

If You are travelling with a child, We will arrange for both to be returned.

#### Repatriation and funeral costs in case of death of an Insured person during the Travel

If an Insured dies during the Travel, We shall organise and assume the costs of transporting the mortal remains to the place of funeral in the Home Country, as well as any expenses related to embalming, the minimum compulsory casket and administrative formalities.

If we organised the transport, We shall also cover reimbursement of the costs incurred in rendering funeral services in the case of death of the Insured, including therein the organisation of a funeral service and the burial or cremation.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

#### Interpreter assistance

If You should be hospitalised Abroad have difficulty communicating with the doctors because You do not speak the local language, We will send an interpreter there.

The costs of the interpreter will be paid by Us for up to 8 working hours.

#### What You are not covered for

You are only covered in relation to the insured events enlisted in the section "What You are covered for" and to the extent therein described. In addition, You are not covered for the following costs or situations:

1. The following dental care:
  - The costs of any permanent or routine dental treatment;
  - Any pre-planned or pre-known dental treatment or diagnostic procedure;
  - Treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to Your Home Country;
  - Any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
  - Normal wear and tear of teeth or denture;
  - Any damage to dentures;
  - Dental treatment involving the provision of dentures or the use of precious metals.
2. Any costs incurred when engaging in one of the following dangerous sports and activities: boxing, weightlifting, wrestling, martial arts, mountaineering, bobsleigh, immersion with respiratory equipment, caving, ski jumps, skydiving, paragliding, flights in ULM or glider, springboard diving, scuba diving, hang-gliding, mountain-climbing, horse riding, hot-air ballooning, parachuting, fencing, defensive sports, adventure sports such as rafting, bungee, white-water (hydrospeed), canoeing.
3. Any costs incurred by You when You are engaging in Winter Sports.
4. Sending of medicines if the relevant medicine is no longer manufactured.



5. Any claims arising directly or indirectly as a result of any Pre-Existing Medical Conditions.
6. Any pre-planned or pre-known medical treatment or diagnostic procedure.
7. Treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the Home Country.
8. Treatment for cosmetic purposes unless Our Medical Officer agrees that such treatment is necessary as the result of an Accident covered under this Policy.
9. Consequence of acts intentionally caused by an Insured Person, a Family Member or a Travelling Companions.
10. Consequences of Accidents derived from the consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expires, in case of a vehicle incident) by the Insured or the Travel Companion.
11. The consequences of Quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the Insured or a Travel Companion before or during his Travel.
12. Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor.
13. Consequences of suicide, attempted suicide or self-harm on the part of an Insured Person, a Family Members or a Travel Companion.
14. Failure to contact the organizational structure, or in any case to obtain prior authorisation from the latter.
15. Wars, demonstrations, insurrections, sabotage, and Strikes.
16. Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature.
17. The consequences of psychosis, neurosis, disorder of the personality, disorder, psychosomatic disorder or depressive state of the Insured.
18. The consequences of the participation of the Insured in bets, challenges or fighting.
19. The consequences of the practice of sports competition or motorised competitions (racing or rally).
20. The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature.
21. The consequences resulting from the use or possession of explosives or firearms.

## NON-MEDICAL ASSISTANCE COVER

You are covered from the Departure Date until the End Date.

### Advance of the amount of bail required in the context of travel accident Abroad

#### What You are covered for:

If You are imprisoned, arrested or put on trial as a consequence of a travel accident that took place Abroad while on a Travel covered by this Policy, We shall grant You an advance payment that is equivalent to the amount of bail to be posted and which is required by the relevant authorities.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

We reserve the right to request a bank guarantee or collateral from You that ensures that said advance will be repaid in full.

The amounts that are advanced shall be paid back in full to Us within a maximum period of 30 days from the date of such advance payment by Us, or as soon as the bail is returned to You by the competent authorities, if the return takes place prior to expiry of the above term.

### Cash advance Abroad

#### What You are covered for:

We shall grant You an advance payment, if You should have to incur unforeseen essential expenses and be unable to do so directly and immediately. The advance is granted against adequate bank guarantees only for cases of real necessity (e.g. Theft or robbery of baggage).

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees. The amounts that are advanced shall be paid back in full to Us within a maximum period of 30 days from the date of such advance payment by Us.

## LUGGAGE COVER

### What You are covered for

You are covered from the Departure Date until the End Date.

#### Expenses incurred because of the delayed delivery of luggage

If there is a delay of more than 24 hours in the delivery of Your luggage that was checked-in, due to causes attributable to the carrier of the Travel, the costs of any necessary purchases (clothes, food and toiletries) will be refund to You by the Insurer if they are made, either:

- At a destination of Your covered Travel or
- At a location where Your covered Travel involves a stop-over between connecting flights,

the maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

This indemnity shall be deducted from the indemnity to be paid pursuant to the services for "**LOSS, DAMAGE, AND THEFT OF LUGGAGE**", if a definitive loss of the luggage did indeed take place.

#### Loss, damage, and Theft of luggage

If during the course of the Travel, Your luggage:

- is stolen by means of Theft,
- is lost definitively or if it suffers damages for causes attributable to the carrier included in the Travel,

the maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

If a benefit is paid pursuant to the guarantee "EXPENSES INCURRED BECAUSE OF THE DELAYED DELIVERY OF LUGGAGE" it will be deducted from the indemnity payable in respect of this section "**LOSS, DAMAGE, AND THEFT OF LUGGAGE**"

### What You are not covered for

You are only covered in relation to the insured events enlisted in the section "What You are covered for" and to the extent therein described. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:

1. Delay or purchase occurring in the Home Country.
2. The consequences of the practice of sport competitions and motorized competitions.
3. Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature.
4. Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes.
5. Intentional act of the Insured or Travel Companion.
6. The Theft of personal luggage, effects and objects which were left unattended in a public place or stored in an area which is made available to several individuals.
7. Any delay caused by the breaking down of an electrical system or an IT system, including the one of a public transport provider.

### Documents and information required for making a claim in respect:

- **Your name and contact information;**
- **The copy of the Property Irregularity Report** (loss report) issued by the air carrier or an equivalent document in the case of other kind of transportation;
- The declaration of loss to the competent authorities (police or equivalent in the applicable countries);
- A list of the items subject to loss, damage or Theft and their financial value (plus documentation necessary to prove their value, like receipts or invoices);
- In the event the luggage is stolen by means of Theft, the relevant report filed before the competent authorities at the place and on the date the Theft took place must be presented
- **Copy of the e-mail confirmation and all the receipts related to the Travel that was purchased.**

## PERSONAL LIABILITY ABROAD COVER

### What You are covered for:

The Group Insurance Policy indemnifies You for the damages that You are legally obliged to pay to a Third Party, according to the laws in force within the relevant country and with regard to liabilities of an extra-contractual nature, as a consequence of an event which occurred during the Travel.

You must give us written notice of any incident, which may result in the payment of an indemnity as soon as possible. You must send us every court claim form, summons, letter of claim or other document as soon as You receive it. You must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without our permission in writing. Nevertheless, acceptance of the facts of the case does not amount to admission of liability, any more than the bare fact of having arranged for urgent help for the victim, where this is an act of assistance which anyone may reasonably perform.

We may take on Your defence and shall manage the trial as regards the acts, damage and losses which fall within the scope of the cover set out herein.

You will participate and provide the information and documents in Your hands that support Your case.

The fact that we take on Your defence as a precautionary measure cannot be interpreted by You as constituting an acknowledgement of insurance coverage and it in no way, shape or form implies that we agree to bear the cost of damage or losses which might not be covered by this Group Insurance Policy.

If the claim is not covered and in the event we have paid or deposited instead of You some expenses, we will reserve the right to proceed against You for the reimbursement for all these amounts.

**The Insurer is liable to pay an indemnity to the Third party with a maximum stated in the Table of Guarantees.**

### What You are not covered for:

**You are only covered in relation to the insured events enlisted in the section "What You are covered for" and to the extent therein described. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:**

1. **Damages caused from Your professional activity or employment.**
2. **Any liability related to the ownership, possession or use of vehicles, aircrafts and watercrafts.**
3. **Consequence of acts intentionally caused by an Insured, an Insured's Family Members or Travel Companion.**
4. **Consequences of Accidents derived from the consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expires, in case of a vehicle incident), by an Insured or Travel Companion.**
5. **Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor.**
6. **Consequences of suicide, attempted suicide or self-harm on the part of an Insured Person, a Family Members or a Travel Companion.**
7. **Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes.**
8. **Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature.**
9. **The consequences of the participation of the Insured in bets, challenges or fighting.**
10. **The consequences of the practice of sports competition or motorised competitions (racing or rally).**
11. **The consequences of practice of one of the following sports and dangerous activities: boxing, weightlifting, wrestling, martial arts, mountaineering, bobsleigh, immersion with respiratory equipment, caving, ski jumps, skydiving, paragliding, flights in ULM or glider, springboard diving, scuba diving, hang-gliding, mountain-climbing, horse riding, hot-air ballooning, parachuting, fencing, defensive sports, adventure sports such as rafting, bungee, white-water (hydrospeed), canoeing.**
12. **The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature.**
13. **The consequences resulting from the use or possession of explosives or firearms.**
14. **The consequences of psychosis, neurosis, disorder of the personality, disorder, psychosomatic disorder or depressive state of the Insured.**

**Documents and information required for making a claim**

**It is necessary to provide the following documents to allow the management of a claim:**

- **Your name and contact information;**
- **The Third-party claim and Third-party details;**
- **A description of the circumstances of the event, which would be likely to cause Your liability;**
- **Statement from any potential witnesses;**
- **Copy of the e-mail confirmation and receipts for the Travel product that was purchased;**

## MONEY AND TRAVEL DOCUMENTS COVER

You are covered for an event occurred during the Travel.

### What You are covered for

#### Money

If during Your Travel, the Money You are carrying on Your person or You have left in a properly locked safety deposit box is stolen, by way of a Theft, then the Insurer will refund the amount of such Money stolen, damaged or destroyed, in the same currency used by the Policyholder to pay the premium. The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

#### Special conditions relating to claims:

Within 48 hours of the incident, You must report loss of Money to the local Police or to the carrier of the Travel, as appropriate, or to Your hotel or accommodation management, or to the Travel Organiser representative. You must produce to Us written documentation confirming that the Theft occurred during the Travel.

You must produce to Us evidence of the withdrawal of bank notes or coins made during the Travel or in the week before the start of the Travel.

#### Passport and Travel Documents

If Your passport or your ID is lost or stolen outside the Home Country during Your Travel, the Insurer will assume additional travel and accommodation expenses You incur Abroad in order to obtain a replacement passport or a temporary passport.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

#### Special conditions relating to claims:

Within 48 hours of the incident You must report loss of Your passport to the local Police or authority (embassy, consulate...). You must produce to Us written documentation confirming that the loss or Theft occurred during the Travel.

### What You are not covered for:

You are only covered in relation to the insured events enlisted in the section "What You are covered for" and to the extent therein described. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:

1. Shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities.
2. Consequences of consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expires, in case of a vehicle incident) by the Insured or Travel Companion.
3. Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor.
4. Any claim arising from an accident occurred when performing Your professional activity.
5. The consequences of the practice of sport competitions and motorized competitions.
6. Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature.
7. Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes.
8. Practicing one of the following dangerous sports and activities:: boxing, weightlifting, wrestling, martial arts, mountaineering, immersion with respiratory equipment, caving, ski jumps, skydiving, paragliding, flights in ULM or glider, bobsleighting, tobogganing, motor sports, horse riding, mountain-climbing, hang-gliding, hot-air ballooning, parachuting, fencing, defensive sports, white-water, adventure sports such as rafting, bungee, white-water (hydrospeed), canoeing canoeing, caving, springboard diving, scuba diving and gliding.
9. Intentional act of the Insured or the Travel Companion.
10. The Theft of personal luggage, effects and objects which were left unattended in a public place or stored in an area which is made available to several individuals.
11. The Theft of a debit or credit card, any electronic tool valid for payment, token ID, mobile phone or other electronic tool enabling payments.

## PERSONAL ACCIDENT COVER

### What You are covered for

You are covered for an event occurred during the Travel.

If You suffer an Accident during the Travel, which within 12 months is the direct cause of:

- Death;
- Loss of Limb;
- Loss of Sight; or
- Permanent Total Disability,

the Insurer will pay to the Insured (or to the heir in case of death) the insured sum shown in the Table of Guarantees.

### What You are not covered for:

**You are only covered in relation to the insured events enlisted in the section "What You are covered for" and to the extent therein described. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:**

1. You are travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
2. Your suicide or attempt of suicide.
3. You are travelling on or driving a motorcycle, unless the rider holds a valid motorcycle licence and You were wearing crash helmets.
4. Any claim arising from an Accident occurred when performing Your professional activity.
5. Consequences of consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expires, in case of a vehicle incident) by the Insured or Travel Companion.
6. Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor.
7. Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature.
8. Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes.
9. The participation of the Insured in bets, challenges or fighting.
10. The consequences resulting from the use or possession of explosives or firearms.
11. Practicing one of the following sports and activities: boxing, bobsleighbing, tobogganing, motor sports, horse riding, mountain-climbing, hang-gliding, hot-air ballooning, parachuting, fencing, defensive sports, white-water canoeing, caving, springboard diving, scuba diving and gliding.
12. Illness.

### Documents and information required for making a claim

- Documents which prove consequences of the bodily injury (medical reports, death certificate, hospital documents),
- Copy of confirmation email and/or receipts for the Travel that was purchased.

## MISSED PORT DEPARTURE COVER

### What You are covered for

You are covered from the Departure Date until the End Date.

The Insurer will reimburse the cost of extra accommodation and transport which You have to pay to get to Your journey destination or back Home because You do not get to the departure point by the time shown in Your travel itinerary (plans) because:

- public transport (including scheduled flights) does not run to its timetable; or
- the vehicle You are travelling in has an incident or breaks down.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

### What You are not covered for:

**You are only covered in relation to the insured events enlisted in the section “What You are covered for” and to the extent therein described. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:**

1. Any delay caused by a riot, civil commotion, Strike or industrial action which began or was announced before the Policy or tickets for Your Travel were bought (whichever is later).
2. Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before You left Home or where You could have reasonably made other travel arrangements.
3. The withdrawal from service of an aircraft, train or sea vessel (temporarily or permanently), on which You are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.
4. Any missed departure caused by the breaking down of the electrical system or the IT system of the public transport provider.
5. The consequences of Quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the Insured or a Travel Companion before or during his Travel.

### Documents and information required for making a claim:

- confirmation from the public transport provider (if this applies) confirming that the service did not run on time. The letter must report the reason for the delay and show the scheduled arrival time and the actual arrival time, which shall not allow You to start Your Travel.
- get confirmation of the incident by the police or of the breakdown by the garage or the towing service affecting the vehicle You were travelling in.



## DELAYED DEPARTURE COVER

### What You are covered for:

You are covered from the Departure Date until the End Date.

The insurer will pay an indemnity for the fixed amounts (set out in the Table of Guarantees) if the flight, international train or sea vessel You are booked on is delayed at its departure point from the time shown in Your Travel itinerary (plans) because of:

- a serious fire, storm or flood damage to the departure point;
- Strike;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or a structural defect.

The amount paid by the Insurer shall be the one stated in the Table of Guarantees.

### What You are not covered for:

**You are only covered in relation to the insured events enlisted in the section “What You are covered for” and to the extent therein described. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:**

- 1. Anything which is caused by You (e.g. You not checking in at the departure point when You should have done).**
- 2. Missed connections.**
- 3. Any delay caused by a riot, civil commotion.**
- 4. Any delay caused by a Strike which began or was announced before Your Policy Start Date or before the Travel was bought (whichever is later).**
- 5. The withdrawal from service of an aircraft, train or sea vessel (temporarily or permanently), on which You are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.**
- 6. Tickets bought by using frequent flyer points, air miles, loyalty card points, redeemable vouchers or another similar scheme.**
- 7. The consequences of Quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the Insured or a Travel Companion before or during his Travel.**

### Documents and information required for making a claim:

a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

## PET CARE

### What You are covered for:

The Insurer will pay You up to the amount shown in the Table of Guarantees, for extra kennel or cattery fees if the departure of Your final return journey forming part of a booked Travel and specified on Your ticket, is delayed by at least 24 hours as a direct result of:

- Strike;
- industrial action;
- adverse weather conditions;
- failure of air traffic control systems, or
- mechanical breakdown of aircraft, sea vessel, coach or train.

### Special conditions relating to claims

If You suffer delays You must obtain written confirmation from the carrier stating the period and reason for delay. You must also get a written statement from the appropriate kennel or cattery confirming any extra charges that You have to pay.

### What You are not covered for:

**You are only covered in relation to the insured events enlisted in the section “What You are covered for” and to the extent therein described. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:**

1. claims arising from actual or planned strike or industrial action which was common knowledge at the time you made travel arrangements for the Travel or purchased Your insurance, whichever was later.
2. claims where you have not obtained written confirmation from the appropriate kennel or cattery confirming any extra charges.
3. any claim arising in connection with a trip solely within the home country.
4. any kennel or cattery fees you pay outside the home country as a result of quarantine regulations.
5. any costs related to domestic pets other than cats or dogs that you own.
6. the consequences of acts intentionally caused by an Insured, a Family Member or a Travel Companion.
7. any delay caused by a riot, civil commotion.
8. consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature.
9. Wars, demonstrations, insurrections, Acts of Terrorism, sabotage.
10. consequences of consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expires, in case of a vehicle incident) by the Insured or Travel Companion.
11. consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor.

## ITINERARY CHANGE

### What You are covered for:

The Insurer will pay You up to the amount shown in the Table of Guarantees for each missed port in the event of the cancellation of a scheduled port visit due to adverse weather or timetable restrictions. This must be supported by the cruise operator in writing confirming the reason for the missed port.

### What You are not covered for:

**You are only covered in relation to the insured events enlisted in the section “What You are covered for” and to the extent therein described. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:**

1. Claims arising from a missed port caused by Strike or industrial action if the Strike or industrial action was notified at the time that the insurance was purchased.
2. Your failure to attend the excursion as per Your itinerary.
3. Claims arising from when Your ship cannot put people ashore due to a scheduled tender operation

failure.

4. The consequences of acts intentionally caused by an Insured, a Family Member or a Travel Companion.
5. Any delay caused by a riot, civil commotion.
6. Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature.
7. Wars, demonstrations, insurrections, Acts of Terrorism, Strike, sabotage.
8. Consequences of consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expires, in case of a vehicle incident) by the Insured or Travel Companion.
9. Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor.
10. The consequences of Quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the Insured or a Travel Companion before or during his Travel.

## UNUSED EXCURSION

### What You are covered for:

The Insurer will pay You up to the amount shown in the Table of Guarantee for the cost of pre-booked excursions, which You were unable to use as a direct result of being confined to Your own cabin due to an accident or illness which is covered under Section Medical Assistance.

### What You are not covered for:

You are only covered in relation to the insured events enlisted in the section "What You are covered for" and to the extent therein described. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:

1. The consequences of acts intentionally caused by an Insured, a Family Member or a Travel Companion.
2. Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature.
3. Wars, demonstrations, insurrections, Acts of Terrorism, Strike, sabotage.
4. Consequences of consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expires, in case of a vehicle incident) by the Insured or Travel Companion.
5. Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor.

## MUGGING

### What You are covered for:

The Insurer will pay You up to the amount shown in the Table of Guarantees, if You sustain actual bodily injury as a result of a mugging attack during the period of insurance resulting in medical treatment and necessitating admission to an overseas hospital, provided that:

- The incident was reported to the nearest Police Authority within 12 hours of the incident occurring;
- You must produce independent evidence and a Police Report in writing in support of any claim.

### What You are not covered for:

You are only covered in relation to the insured events enlisted in the section "What You are covered for" and to the extent therein described. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:

1. Consequences of consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expires, in case of a vehicle incident) by the Insured or Travel Companion;
2. Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor.

3. Your intentional self-injury or your wilful exposure or your deliberate acts;
4. The consequences of acts intentionally caused by an Insured, a Family Member or a Travel Companion.

## HIJACK

### What You are covered for:

The Insurer will reimburse You up to the amount shown in the Table of Guarantees for each 24 hours that You are the victim of Hijack.

You must give Us a written statement from an appropriate authority confirming the Hijack and how long it lasted.

### What You are not covered for:

You are only covered in relation to the insured events enlisted in the section “What You are covered for” and to the extent therein described. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:

1. Any claim if an Insured, a Family Member or a Travel Companion or business associates have engaged in activities which could be expected to increase the risk of Hijack.
2. Your intentional self-injury or your wilful exposure or your deliberate acts.
3. The consequences of acts intentionally caused by an Insured, a Family Member or a Travel Companion.

## WITHDRAWAL OF SERVICES

### What You are covered for:

The Insurer will pay You up to the amount shown in the Table of Guarantees per each insured person, if You suffer withdrawal of water, gas or electricity supplies continuously for at least 60 hour period during Your Travel.

### What You are not covered for:

You are only covered in relation to the insured events enlisted in the section “What You are covered for” and to the extent therein described. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:

1. Any claim that results from a strike or industrial action existing at the time this insurance was issued or when the trip was booked, whichever is later;
2. Any claim not supported by written confirmation from the tour operator or hotel;
3. Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;
4. Wars, demonstrations, insurrections, Acts of Terrorism, Strike, sabotage.

## CABIN CONFINEMENT

### What You are covered for:

The Insurer will pay You up to the amount shown in the Table of Guarantee for each 24 hour period that You are confined by the ship's medical officer to Your cabin for medical reasons during the period of the Travel.

### What You are not covered for:

You are only covered in relation to the insured events enlisted in the section “What You are covered for” and to the extent therein described. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:

1. Any confinement to Your cabin which has not been confirmed in writing by the ships medical officer.
2. Your intentional self-injury or your wilful exposure or your deliberate acts.
3. The consequences of acts intentionally caused by an Insured, a Family Member or a Travel Companion.

## Table of Guarantees

The amounts given below are subject to the application of any exclusion and to the conditions described in the General and Particular Conditions.

GARANTEE	LIMITS	EXCESS
<b>CANCELLATION</b>	£5,000 per insured	£100 and £10 for loss of deposit
<b>CURTAILMENT</b>	£5,000 per insured	£100 and £10 for loss of deposit
<b>MEDICAL ASSISTANCE</b> - Emergency medical and repatriation expenses abroad incurred during the travel  - Hospitalization because of an illness or accident during the travel  - Transfer to Your Home or a hospital near the Insured's home  - Sending of medicine unavailable abroad  - Hospitalization abroad for more than 7 days without a family member by the Insured's side  - Care of a disabled person or the Insured's children under 14 years old travelling with the Insured  - Extension of travel in a hotel following an illness or an accident  - Hotel expenses of the person accompanying the hospitalized insured  - Early return of a travel companion  - Early return of the Insured in the event of death or hospitalization of a relative in the home country  - Repatriation and funeral costs in case of death of an insured person during the travel  - Interpreter Assistance	£ 5,000,000  £ 10 for each 24 hours of inpatient treatment to a maximum of £ 100  All reasonable expenses incurred  All reasonable expenses incurred  All reasonable expenses incurred  All reasonable expenses incurred  All reasonable expenses incurred  All reasonable expenses incurred  All reasonable expenses incurred  All reasonable expenses incurred  All reasonable expenses incurred  All reasonable expenses incurred	£ 100  Nil
<b>NON-MEDICAL ASSISTANCE</b> - Advance of the amount of bail required in the context of travel accident abroad  - Cash advance Abroad	£25,000  £5,000	Nil
<b>LUGGAGE</b> - Expenses incurred because of the delayed delivery of luggage  - Loss, damage and theft of luggage	£1,500 £10 for each 24 hours up to a maximum of £150  £150 single item / £ 100 if under 18	£ 100 Nil
<b>PERSONAL LIABILITY ABROAD</b>	£2,000,000	Nil
<b>MONEY AND PERSONAL DOCUMENTS</b> - Refund of stolen, damaged or destroyed money  - Passport and Travel documents lost or stolen abroad: addition travel & accommodation expenses to obtain a replacement passport or a temporary one	£100 / £ 50 if under 18  £150	£100  £100
<b>PERSONAL ACCIDENT</b> - Death	£10,000 (up to age 65) / £2,500 (age 65	Nil

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- Loss of limb or sight	and over) £10,000	Nil
- Permanent total disability	£10,000 / £2,500 for 66 and over	Nil
<b>MISSED PORT DEPARTURE</b>	£2,000	£ 100
<b>DELAYED DEPARTURE</b>	£10 for each 12-hour delay up to a maximum of £100	Nil
<b>PET CARE</b>	£25 for each 24 hours up to a maximum of £150	Nil
<b>ITINERARY CHANGE</b>	£300 per port	£100
<b>UNUSED EXCURSION</b>	£500	£100
<b>MUGGING</b>	£300	Nil
<b>HIJACK</b>	£100 for each 24 hours up to a maximum of £1,000	Nil
<b>WITHDRAWAL OF SERVICES</b>	£30 for each 24 hours up to a maximum of £300	Nil
<b>CABIN CONFINEMENT</b>	£25 for each 24 hours up to a maximum of £ 1,000	Nil