



# General Conditions

## Annual Multi-Trip Travel

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## Contact information

### FOR MEDICAL ASSISTANCE

In case of emergency, You can contact Us by phone at the following number:

**+44 203 7888 653**

### FOR A CLAIM

If You wish to submit a claim to Us, You can go to Our easy to use website:  
<https://britishairways.eclaims.europ-assistance.com/>

This is the quickest way to contact Us!

You can also write Us at the following address:



**Europ Assistance Service Indemnisations GCC  
P.O. Box 36347 - 28020 Madrid – SPAIN**

Or by e-mail: [claimsbritishairways@roleurop.com](mailto:claimsbritishairways@roleurop.com)  
**Tel: +44 203 7888 653**

### FOR ANY QUESTIONS ABOUT YOUR INSURANCE POLICY

If You have any questions about Your Policy, You can contact Us by phone at the following number:

**+44 203 7888 653**

Or by email: [infobritishairways@roleurop.com](mailto:infobritishairways@roleurop.com)

### FOR A WITHDRAWAL

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. In this case, you can withdraw within a period of 14 days from the start date of the Policy by sending an email to: [infobritishairways@roleurop.com](mailto:infobritishairways@roleurop.com)

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

### FOR A COMPLAINT

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**

Or by e-mail : [complaints@earefund.com](mailto:complaints@earefund.com)

### FOR ANY QUESTIONS CONCERNING YOUR PERSONAL DATA

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**

Or by e-mail: [EAGlobalDPO@europ-assistance.com](mailto:EAGlobalDPO@europ-assistance.com)

Dear Policyholder,

Thank You for Your trust!

We are grateful for the faith You have placed in Europ Assistance S.A.

Please read this policy carefully. In case of any doubt or for any clarification please call or write to Us and we shall be pleased to assist You.

## Introduction

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

This insurance contract is not mandatory.

### Demands and Needs Statement

In accordance with policy terms and conditions, this insurance will provide You in the following coverage:  
Annual Multi-Trip Travel Insurance

This 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 an authorized distributor.

### END DATE

The end date of the Travel specified in the invoice issued to the Policyholder by an authorized distributor.

### 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.

### HOME

Your respective legal place of residency in Your Home Country where the Policy has been made.

## HOME COUNTRY

The Country where Your Home is.

## 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 specifically named in the Insurance Certificate.

## INSURER / WE / US / OUR

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.

## 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.

## 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. Duration 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.

## SERIOUS DAMAGE

Material damage that exceeds an amount above €5000 if it 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:  
- when a Serious Illness relates to an Insured, it is necessary that a licensed doctor states that you cannot attend the Travel;

- with regard to persons other than an Insured, it is necessary that a licensed doctor states that the person has to stay in hospital for treatment for more than 48 hours.

### **SERIOUS INJURY**

Injury caused by an Accident and, more specifically:

- when a Serious Injury relates to an Insured, it is necessary that a licensed doctor states that you cannot attend the Travel;
- with regard to persons other than an Insured, it is necessary that a licensed doctor states that the person has to stay in hospital for treatment for more than 48 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 organization(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, 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 Third-Party does not apply in relation to such professional liability.

### **TRAVEL**

The service booked with an authorized distributor which includes following travel services sold: flights, train tickets, cruise, hotel reservations, accommodation, booking or travel package.

### **TRAVEL COMPANION**

Any person other than an Insured that has booked to travel with the Insured on Your Travel.

### **TRAVEL ORGANIZER**

British Airways  
Waterside PO Box 365  
Harmondsworth  
West Daryton  
UB7 0GB  
UK

### **VIOLENT ROBBERY**

Threat or use of physical violence against the Insured.

### **WINTER SPORT**

snowboarding, skiing, ice skating, sledding, snowmobiling, ice hockey and more in general every sport done over snow.







# General Terms and Conditions - Annual Multi Trip

## 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>

## POINT OF ATTENTION

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

Consent of the Policyholder to adhere to the Policy may be given either electronically (through an internet website or e-mail), or orally in the case of distance sales via telephone, or in writing in case of purchase at the premises of a distributor.

In order to be eligible for the Policy, each of the following conditions must be met:

- the Policyholder must have purchased a Travel from the Travel Organizer or a distributor authorized by the same;
- Travel purchased by the Policyholder shall last no more than 90 consecutive days;

The Policy 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:

- in case of sale at the premises of a distributor: the date on which the Policyholder enters into the Policy;
- in case of sale by telephone: the date on which the Policyholder enters into the Policy, over the phone;

- in case of sale by website or email: 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

If You purchased a Cancellation cover, You are covered from the start date of the Policy until Travel starts.

If You have purchased Luggage, Curtailment, Missed Departure, Medical Assistance, Non-Medical Assistance, Winter Sport or Delayed Departure cover, You are covered from the Departure Date until the End Date.

If You have purchased a Personal Liability Abroad (without Winter Sport), You are covered for a harmful event that occurred during the Travel.

If You have purchased a Money and Travel Documents or a Personal Accident cover, You are covered for an event occurred during the Travel.

### 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: Afghanistan, Belarus,



Burma/Myanmar, Crimea Region and the Zaporizhzhia, Kherson, Donetsk and Luhansk People's regions, Iran, North Korea, Russia, Syria, and Venezuela.

#### **4. 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.

In this case, You can withdraw within a period of 14 days from the Policy start date by sending an email to: [infobritishairways@roleurop.com](mailto:infobritishairways@roleurop.com)

You can use the following template:

I hereby, (Mr./Mrs., name, full name, address) notify my withdraw from the Policy to which I adhered on (date), proven by Insurance Certificate no. XXXXX. Date and Signature. »

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.

#### **5. PREMIUM**

The premium is disclosed to the Policyholder prior to the Policy be entered and it includes taxes and fees. It is paid to the Insurer at the date of purchase of the Policy.

#### **6. 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.

#### **7. MISREPRESENTATION OR NON-DISCLOSURE**

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

#### **8. INCREASE OR REDUCTION OF THE RISK**

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

#### **9. OBLIGATION TO MINIMIZE LOSS**

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

#### **10. 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.

#### **11. 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.

#### **12. 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 their subject matter or formation (including non-contractual disputes or claims) shall be subject to the exclusive jurisdiction of the English courts of the part of the United Kingdom in which the Policyholder resides at the Policy Start Date.

#### **13. ASSIGNMENT**

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

#### **14. TO CONTACT US FOR A CLAIM**

If You wish to submit a claim to Us, You can go to Our easy to use website:

<https://britishairways.eclaims.europ-assistance.com/>

This is the quickest way to contact Us.



You can also write us at the following address:



**Europ Assistance Service Indemnisations GCC**  
P.O. Box 36347 - 28020 Madrid – SPAIN

Or by e-mail: [claimsbritishairways@roleurop.com](mailto:claimsbritishairways@roleurop.com)

**Tel: +44 203 7888 653**

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.

## 15. COMPLAINTS PROCEDURE

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  
E-mail : [complaints@earefund.com](mailto:complaints@earefund.com)

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:



**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)**  
**Website: [www.financial-ombudsman.org.uk](http://www.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

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.





# Particular terms and conditions - Annual Multi-trip

## CANCELLATION COVER

### WHAT YOU ARE COVERED FOR:

The object of the cover is to reimburse You for the expenses You incurred 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. Being assigned a child on adoption by an Insured.

11. 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 Guarantee.

If the event only applies to one Insured, the other Insureds are entitled to be covered for the same cancellation 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:
- Those intentionally caused by an Insured, a Family Member or a Travel Companion;
- Illnesses or injuries 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;
- Consumption by an Insured or a Travel Companion of narcotics, drugs or medicine, other than those which have been prescribed by a doctor;
- Suicide, attempted suicide or self-harm on the part of an Insured, a Family Member or Travel Companion;
- The consequences of an outbreak, epidemic or pandemic of any contagious infectious disease or new strains, recognized by the World Health Organization (WHO) or any competent authority of the Home Country or any country planned to be visited or crossed during the Travel.

This exclusion does not apply if an epidemic results in a Serious Illness or the death of an Insured, a Family Member, the person in charge of looking after minors or adults with disabilities of whom You are the legal representative or legal guardian or Professional Substitute.

- **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;**
- **Diseases caused by pollution and/or contamination of the atmosphere;**
- **Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes;**
- **Lack or impossibility of vaccination or to follow the necessary medical treatment in order to travel to certain countries;**
- **The consequences of a Serious illness of the Insured diagnosed to the Insured before the start of the Policy;**
- **The consequences of an Accident occurring before the conclusion of the Policy;**
- **The consequences of psychosis, neurosis, disorder of the personality, disorder, psychosomatic disorder or depressive state of the Insured;**
- **The participation of the Insured in bets, challenges or fighting;**
- **The practice of sports competition or motorised competitions (racing or rally);**
- **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;**
- **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;**

- **The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature;**
- **The consequences resulting from the use or possession of explosives or firearms;**
- **The consequences of alcoholic cirrhosis.**

#### **DOCUMENTS AND INFORMATION REQUIRED TO CLAIM IN RESPECT OF THE CANCELLATION OF THE TRAVEL PRODUCT:**

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. The 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. A copy of confirmation email and/or receipts for the Travel product that was purchased.
4. A copy of documents showing the costs caused by cancelling the Travel product, issued by the distributor and which give a breakdown of the amounts and items involved, as well as a copy of the general conditions of the sale of the Travel.
5. A copy of document that confirms cancellation of the Travel, issued by the distributor, showing the expenses suffered as a consequence of the cancellation of the Travel product.
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 product.

If You are unable to provide the above documentation, You can provide another document having the same legal value 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 reimburse You for the pecuniary 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 must 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 where 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:
- The consequences of a Serious Illness of the Insured diagnosed to the Insured before the start date of the Insurance Policy;
- The consequences of an Accident occurring before the start date of the Policy;
- Those intentionally caused by an Insured, a Family Members or Travel Companion;
- Illnesses or injuries 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;
- Consumption by the Insured or a Travel Companion of narcotics, drugs or medicine, other than those which have been prescribed by a doctor;
- Suicide, attempted suicide or self-harm on the part of an Insured, a Family Member or Travel Companion;
- The consequences of an outbreak, epidemic or pandemic of any contagious infectious

disease or new strains, recognized by the World Health Organization (WHO) or any competent authority of the Home Country or any country planned to be visited or crossed during the Travel.

This exclusion does not apply if an epidemic results in a Serious Illness or the death of an Insured, a Family Member, the person in charge of looking after minors or adults with disabilities of whom You are the legal representative or legal guardian or Professional Substitute.

- **Diseases caused by pollution and/or contamination of the atmosphere;**
- **Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes;**
- **The participation of the Insured in bets, challenges or fighting;**
- **The practice of sports competition or motorised competitions (racing or rally);**
- **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;**
- **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;**
- **The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature;**
- **The consequences resulting from the use or possession of explosives or firearms;**
- **Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor;**
- **The consequences of alcoholic cirrhosis;**

- **The consequences of psychosis, neurosis, disorder of the personality, disorder, psychosomatic disorder or depressive state of the Insured.**

#### 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. A 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. A copy of confirmation email and/or receipts for the Travel product that was purchased.
4. A copy of documents of the costs caused by curtailing the Travel 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 are unable to provide the above documentation, You can provide another document having the same legal value 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: +44 203 7888 653**

The cover mentioned in this section is 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 of the insurance covers 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 Guarantee after the application of the excess stated in the Table of Guarantee.

#### 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 Guarantee after the application of the excess stated in the Table of Guarantee.

#### Transfer to 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 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
- 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 cover 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 cover is granted on the condition that all of the following are complied with:

- 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 of Your choice so that this person may accompany You (the hospitalised Insured) from the hospital to Your Home.

We will reimburse the 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 Guarantee and for a maximum number of days as stated in the Table of Guarantee.

#### **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 else on Travel 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 Guarantee after the application of the excess stated in the Table of Guarantee.

#### **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, We will pay the amount that arises from extending Your stay at the hotel when prescribed by a doctor for this purpose.

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

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

If the 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 Guarantee after the application of the excess 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/her 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 Guarantee after the application of the excess stated in the Table of Guarantee.

#### **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:**
- **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;

- 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;
- Any costs incurred by You when You are engaging in Winter Sports ;
- Sending of medicines if the relevant medicine is no longer manufactured ;
- Any claims arising directly or indirectly as a result of any Pre-Existing Medical Conditions;
- Any pre-planned or pre-known medical treatment or diagnostic procedure;
- Treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the Home Country;
- Treatment for cosmetic purposes unless Our Medical Officer agrees that such treatment is necessary as the result of an Accident covered under this Policy;
- Consequence of acts intentionally caused by an Insured, a Family Member or a Travel Companion;

- 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;
- Consumption by the Insured or a Travel Companion of narcotics, drugs or medicine, other than those which have been prescribed by a doctor;
- 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;
- Consequences of suicide, attempted suicide or self-harm on the part of an Insured, a Family Members or a Travelling Companion;
- Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes;
- 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;
- The consequences of psychosis, neurosis, disorder of the personality, psychosomatic disorder or depressive state of the Insured;
- The consequences of the participation of the Insured in bets, challenges or fighting;
- The consequences of the practice of sports competition or motorised competitions (racing or rally);
- The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature;
- 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 traffic accident Abroad

#### WHAT YOU ARE COVERED FOR:

If You are imprisoned or arrested as a consequence of a traffic accident 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 Guarantee after the application of the excess stated in the Table of Guarantee.

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.

### Advance for legal defence Abroad

#### WHAT YOU ARE COVERED FOR:

If You are imprisoned or arrested as a consequence of a traffic accident Abroad while on a Travel covered by this Policy, We shall grant You an advance payment for lawyer and attorney-at-court fees, to be paid to the professionals You will appoint in order to receive assistance connected to the traffic accident.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee for lawyer and attorney-at-court fees that arise as a result of the court assistance connected to a traffic accident.

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.

## PERSONAL LIABILITY ABROAD COVER (WITHOUT WINTER SPORT)

#### WHAT YOU ARE COVERED FOR:

The 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 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:

- **Damages caused from Your professional activity or employment;**
- **Any liability related to the ownership, possession or use of vehicles, aircrafts and watercrafts;**
- **Consequence of acts intentionally caused by an Insured, an Insured's Family Members or Travel Companion;**

- 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;
- Consumption by the Insured or a Travel Companion of narcotics, drugs or medicine, other than those which have been prescribed by a doctor;
- Consequences of suicide, attempted suicide or self-harm on the part of an Insured, a Family Members or a Travel Companion;
- Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes;
- 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;
- The consequences of the participation of the Insured in bets, challenges or fighting;
- The consequences of the practice of sports competition or motorised competitions (racing or rally);
- 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 ;
- The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature;
- The consequences resulting from the use or possession of explosives or firearms;
- 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.

#### 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 Guarantee after the application of the excess stated in the Table of Guarantee. In both cases purchases are therefore only covered when they are occurring outside the Home Country.

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

##### Loss, damage, and Violent Robbery of luggage

If during the Travel, Your luggage:

- is stolen by means of Violent Robbery,
- 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 Guarantee after the application of the excess stated in the Table of Guarantee.

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 VIOLENT ROBBERY 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:
- Delay occurring in the Home Country;
- The consequences of the practice of sport competitions and motorized competitions;
- 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;
- Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes;
- Intentional acts of the Insured or Travel Companion;
- 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;
- 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 theft or total loss, 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 Violent Robbery, the relevant report filed before the competent authorities at the place the – Violent Robbery took place must be presented
- A copy of the e-mail confirmation and all the receipts related to 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 lost by way of a Violent Robbery only but not if it is stolen without the threat of physical violence to the Insured, then the Insurer will refund the amount of such Money stolen, damaged or destroyed, in the same currency used by the Member to pay the premium. The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

##### 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 Guarantee after the application of the excess stated in the Table of Guarantee.

##### 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:

- Shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- 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;
- Consumption by the Insured or a Travel Companion of narcotics, drugs or medicine, other than those which have been prescribed by a doctor;
- Any claim arising from an Accident occurred when performing Your professional activity;
- The consequences of the practice of sport competitions and motorized competitions;
- 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;
- Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes;
- Practising 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, bobsleighing, 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, caving, springboard diving, scuba diving and gliding;
- Intentional acts of the Insured or the Travel Companion;
- 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;
- 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 Your estate in case of death) the insured sum shown in the Table of Guarantee.

### 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:
- You are travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- Your suicide or attempt of suicide;
- You are travelling on or driving a motorcycle, unless the rider holds a valid motorcycle licence and You were wearing crash helmets;
- Any claim arising from an Accident occurred when performing Your professional activity;
- 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;



- **Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor**
- **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;**
- **Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes**
- **The participation of the Insured in bets, challenges or fighting;**
- **The consequences resulting from the use or possession of explosives or firearms;**
- **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;**
- **Illness.**

#### DOCUMENTS AND INFORMATION REQUIRED FOR MAKING A CLAIM:

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

### MISSED 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 Guarantee after the application of the excess stated in the Table of Guarantee.

#### WHAT YOU ARE NOT COVERED FOR:

- **Any delay caused by a riot, civil commotion, Strike or industrial action which began or was announced before the conclusion of the Policy or tickets for Your Travel were bought (whichever is later);**
- **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;**
- **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;**
- **Any missed departure caused by the breaking down of the electrical system or the IT system of the public transport provider;**
- **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 Guarantee) 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 Guarantee.

### WHAT YOU ARE NOT COVERED FOR:

- **Anything which is caused by You (e.g. You have not checking in at the departure point when You should have done);**
- **Missed connections;**
- **Any delay caused by a riot, civil commotion;**
- **Any delay caused by a Strike which began or was announced before the start of the Policy or before the Travel product was bought (whichever is later);**
- **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;**
- **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.

## WINTER SPORT COVER

### WHAT YOU ARE COVERED FOR

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

#### Medical expenses

If You have an Accident during when You are engaging in Winter Sports during Your Travel Abroad and in Your Home Country, We will pay the difference between the expenses incurred 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 Guarantee after the application of the excess stated in the Table of Guarantee.

#### 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 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 where You are, 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.

#### Refund of the ski lift package

We will refund You the cost You paid for Your ski lift package on a pro rata time basis for the days of the ski lift package not consumed, up to the maximum amounts stated in the Table of Guarantee in case one of the following event occurs:

- Hospitalisation of the Insured,
- Accident preventing, according to a doctor, the practice of skiing, on presentation of a detailed medical certificate,

- Onset of one of the following exceptional climatic events: storm, hurricane, cyclone, preventing You from skiing during Your stay, as long as the interruption of the activity lasts for more than 3 consecutive days.

#### Refund of skiing lessons

We reimburse You on a pro rata time basis, up to a maximum amount after the application of the Excess stated in the Table of Guarantees, for the costs of the skiing lessons that have already been paid and not used, when You have to interrupt Your ski activities for any of the following reasons:

- hospitalisation of the Insured,
- Accident preventing, according to a doctor, the practice of skiing, on presentation of a detailed medical certificate,
- onset of one of the following exceptional climatic events: storm, hurricane, cyclone, preventing You from skiing during Your stay, as long as the interruption of the activity lasts for more than 3 consecutive days.

#### Cost of rent in case of breakage of Your skis

In the event of the breakage of Your personal or hired winter sport equipment, we will reimburse You, upon presentation of a copy of the receipt, for the costs of renting an equivalent replacement pair of equipment.

To be eligible to claim, You must be owner or renter of the equipment which suffered from an accidental damage and sign the rent of new equipment during the Travel.

The maximum liability of the Insurer is stated in the Table of Guarantee.

#### WHAT YOU ARE NOT COVERED FOR:

##### • 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;

- 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;
- Any claims arising directly or indirectly as a result of any Pre-Existing Medical Conditions;
- Any pre-planned or pre-known medical treatment or diagnostic procedure;
- Treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the Home Country;
- Treatment for cosmetic purposes unless Our Medical Officer agrees that such treatment is necessary as the result of an Accident covered under this Policy;
- Consequence of acts intentionally caused by an Insured, a Family Member or a Travel Companion;
- 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;
- Consequences of suicide, attempted suicide or self-harm on the part of an Insured, a Family Members or a Travelling Companion;
- The consequences of psychosis, neurosis, disorder of the personality, psychosomatic disorder or depressive state of the Insured;
- The consequences of the participation of the Insured in bets, challenges or fighting;

- The consequences of the practice of sports competition or motorised competitions (racing or rally);
- The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature;
- The consequences resulting from the use or possession of explosives or firearms.
- Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes,
- Voluntary participation by an Insured in riots, Strikes, fights or acts of violence,
- 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;
- The consequences of using medicines, drugs, stupefying substances and similar products other than on medical prescription,
- 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
- Off-piste skiing.

**For costs of rent in case of breakage of Your skis**

- purchase invoice of Your equipment and the invoice for equipment rental;
- if rental equipment had broken: the initial invoice for the rental of the equipment that should break and the invoice for the rental of replacement equipment.



**DOCUMENTS AND INFORMATION REQUIRED FOR MAKING A CLAIM:**

To claim, You will have to provide:

**For refund of Ski lift package:**

- evidence of payment of the named package;
- Medical or hospitalisation certificate
- Closure of the station certificate provided by the local authority.

**For refund of skiing lessons:**

- evidence of payment of the named package;
- Medical or hospitalisation certificate
- Closure of the station certificate provided by the local authority.





# 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.

GUARANTEE	LIMITS	EXCESS
CANCELLATION COVER	➤ 100% of the cost of the insured Travel up to £5,000 per Insured and £30,000 per booking	➤ In case of death/hospitalisation: None ➤ Other reasons: 10%
CURTAILMENT COVER	➤ 100% of the cost of the insured Travel up to £5,000 per Insured and £30,000 per booking	➤ In case of death/hospitalisation: None ➤ Other reasons: 10%
MEDICAL ASSISTANCE COVER		
➤ Medical expenses Abroad incurred during Travel	➤ £2,000,000 - Worldwide Emergency dental costs: £150	➤ £30
➤ Hospitalization because of an Illness or Accident during the Travel	➤ Costs incurred by the Insurer	➤ None
➤ Transfer to a hospital near to Your Home	➤ Costs incurred by the Insurer	➤ None
➤ Sending of medicine unavailable Abroad	➤ Shipping cost	➤ None
➤ Hospitalization Abroad for more than 7 days without a Family Member by Your side	➤ Transport: round trip airplane (economy class) or train ticket (1st class) ➤ Accommodation: £50/night for maximum 10 nights	➤ None
➤ Care of a disabled person or Your children under 14 years old travelling with You	➤ Cost of the airplane (economy class) or train ticket (1st class)	➤ None
➤ Extension of Travel in a hotel following an Illness or an Accident	➤ £150/night for maximum 10 nights	➤ None
➤ Repatriation and funeral costs in case of death of an Insured person during the Travel	➤ Transport: costs incurred by the Insurer	➤ None



➤ Early return of a Travel Companion		➤ Funeral services: up to £1,000 per Insured	
		➤ Airplane (economy class) or train ticket (1st class)	➤ None
NON-MEDICAL ASSISTANCE COVER			
➤ Advance of the amount of bail required in the context of traffic accident Abroad	➤ £5,000		➤ None
➤ Advance for legal defense Abroad	➤ £2,000		➤ None
PERSONAL LIABILITY ABROAD COVER (WITHOUT WINTER SPORT)			
	➤ £50,000		➤ None
LUGGAGE COVER			
➤ Expenses incurred because of the delayed delivery of luggage	➤ £200/Travel		➤ £50/Travel
➤ Loss, damage, and Violent Robbery of luggage	➤ £500/Travel		➤ £50/Travel
MONEY AND TRAVEL DOCUMENTS COVER			
➤ Money	➤ £500		➤ None
➤ Passport and travel documents	➤ £150/night for maximum 10 nights		➤ None
PERSONAL ACCIDENT COVER			
	➤ £20,000		➤ None
MISSED DEPARTURE COVER			
	➤ £200		➤ None
DELAYED DEPARTURE COVER			
	➤ £200		➤ More than 4 hours
WINTER SPORT COVER			
➤ Medical expenses	➤ £2,300		➤ £30
➤ Refund of the ski lift package	➤ £250		➤ £50/day
➤ Refund of skiing lessons	➤ £250		➤ £50/day
➤ Cost of rent in case of breakage of Your skis	➤ £500		➤ £50/day



# 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.

## Which legal entity will use Your Personal Data ?

The Data Controller is Your Insurer: EUROP ASSISTANCE S.A. UK BRANCH, 4 Thomas More Square, London, E1W 1YW.

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.

Email: EAGlobalDPO@europ-assistance.com

## 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.

## 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
- Bank details

## With whom We share Your Personal Data ?

We may share such Personal Data with other EA and / or Generali Group subsidiaries and external organisations such as Our auditors, reinsurers, 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.

## Why the provision of Your Personal Data is required ?

The provision of Your Personal Data is a contractual requirement and is necessary to enter into the Policy. If You do not provide Your Personal Data, it will not be possible for Us to provide the services under the Policy.

## Where We transfer Your Personal Data ?

We may transfer such Personal Data to countries, territories, or organisations that are located outside the European Economic Area (EEA) and are not recognised 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.

## 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 Insurer to correct Personal Data that is inaccurate or incomplete;
- Erase – You may ask the Insurer 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 Insurer is subject;
- Restrict – You may ask the Insurer 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 Insurer 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 Insurer 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 Insurer override those of You.

- **Portability** – You may ask the Insurer to transfer the Personal Data You have provided Us to another organisation 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

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

### **Your right to object to the Processing of Your Personal Data**

When the Processing of Your Personal Data is based on the legitimate interest, including for direct marketing purposes, You have the right to object to the processing of Your Personal Data and, thus, request the stop of the processing operations.

### **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/>

### **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.

