# Bedfordshire Police Federation

# Travel Insurance Scheme

Arranged by Philip Williams & Co. Insurance Management who are authorised and regulated by the Financial Conduct Authority (FCA Register Number 308860)

## Master Certificate

THIS IS TO CERTIFY that in accordance with the authorisation granted under contract B0713SPRAH1800365 issued to the undersigned by certain Underwriters at Lloyd's and authorised Insurers whose definitive numbers and/or proportions written by them (which will be supplied upon application) can be ascertained by reference to the contract, hereby agree to cover a Beneficiary according to the Table of Sums Insured, each Beneficiary being deemed (except where otherwise stated) a separate insurance for the purposes of said terms, conditions, limitations, exclusions and declaration.

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract. The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contact. In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's,One Lime Street,London EC3M 7HA.The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Payment shall only be made under any Section of this Insurance following the occurrence of an insured contingency resulting in loss, damage, injury or illness sustained by, or a claim made against a Beneficiary arising out of, or in the course of a trip subject to the terms, conditions, limitations and exclusions contained herein or endorsed hereon.

The parties to the Insurance are the Master Certificate Holder, each Beneficiary and the Underwriters and any person or company who is not a party to this Insurance has no right under the Contract (Rights of Third Parties) Act 1999. This does not affect any right or remedy of a third party that exists or is available apart from that Act.

Mike Bottle, Managing Director, Axiom Underwriting Agency Limited
on behalf of Tokio Marine Kiln Syndicate 510 (50%) and Arch Syndicate 2012 (50%).

Axiom Underwriting Agency Limited. Registered Office: First Floor, Orchard Place, Westerhill Road, Coxheath, Maidstone ME17 4DH. Registered in England and Wales No. 05547227. Authorised and regulated by the Financial Conduct Authority (FCA number 441460)

## SCHEDULE

| | |
|---|---|
| MASTER CERTIFICATE NUMBER: | GP10066 |
| MASTER CERTIFICATE HOLDER: | The Trustees of the Bedfordshire Police Federation Group Insurance Scheme, 217 Bedford Road, Kempston, Bedfordshire MK42 8DA |
| POLICY PERIOD: | In respect of Insurances incepting during the period 1st January 2018 to 31st December 2018, both days inclusive. |
| BENEFICIARIES: | Members of the Bedfordshire Police Federation Group Insurance Scheme for whom a premium has been paid, their **Partners, Dependent Children** and **Grandchildren.** |
| AGE LIMIT: | 69 years attained (see Condition 7) |
| GEOGRAPHICAL AREA: | World-wide |
| MAXIMUM TRIP DURATION: | 60 days any one trip |

## Table of Sums Insured (per Beneficiary)

The liability of the Underwriters shall not exceed the following :-

| | | |
|---|---|---|
| Section **A - 1** | **Medical and Additional Expenses** incurred outside the United Kingdom in aggregate for each **Beneficiary** *(medical and additional expenses incurred within the United Kingdom are not insured)* | up to GBP5,000,000 |
| | **Repatriation** | Included in the above |
| | **Cancellation and Curtailment** | up to GBP3,000 |
| | **Delay** | up to GBP100 |
| | **Journey Continuation** | up to GBP500 |
| Section **A - 2** | **Personal Liability** | up to GBP2,000,000 |
| Section **B** | **Personal Accident** | |
| | 1. Death | GBP20,000 |
| | 2. Permanent loss of sight of one or both eyes | GBP20,000 |
| | 3. Loss of one or more limbs | GBP20,000 |
| | 4. Permanent Total Disablement | GBP20,000 |
| | 5. Temporary Total Disablement (up to 104 weeks) | GBP100 per week |
| | 6. Temporary Disablement (up to 104 weeks) | GBP40 per week |
| Section **C - 1** | **Baggage and Personal Effects** | up to GBP2,000 (and GBP750 any one item) |
| Section **C - 2** | **Personal Money** | |
| | Money | up to GBP500 |
| | Credit Card Misuse | up to GBP1,000 |
| Section **D** | **Legal Expenses** | up to GBP25,000 |
| Section **E** | **Catastrophe** | up to GBP500 |
| Section **F** | **Withdrawal of Services** | up to GBP300 |
| Section **G** | **Hijack** | up to GBP1,000 |
| Section **H** | **Winter Sports Extension** | |
| | Winter Sports Equipment | up to GBP500 |
| | Equipment Hire | up to GBP300 |
| | Winter Sports Pack | up to GBP300 |
| | Piste Closure | up to GBP300 |
| Section **I** | **Travel Disruption Extension** | |
| | Extended Cancellation and Curtailment | up to GBP3,000 |
| | Extended Travel Delay | up to GBP3,000 |
| | Extended Journey Continuation | up to GBP500 |
| | Accommodation Costs | up to GBP3,000 |

# Introduction

This Master Certificate forms the contract of insurance between the Master Certificate Holder and Underwriters. This document sets out the full terms and conditions of the contract between the Master Certificate Holder and Underwriters. It should be kept in a safe place. The Master Certificate Holder should read this insurance document carefully to ensure that all details are correct. It is important the Master Certificate Holder checks that the information they have given to Underwriters is accurate and complete - see Information given to Underwriters.

A Summary of Cover is available to each Beneficiary via the Philip Williams website: www.philip williams.co.uk

The Master Certificate, the Summary of Cover and endorsements, if any, shall be read as one contract.
The Master Certificate Holder will pay the premium to Underwriters.

# Information given to Underwriters

In deciding to accept this Insurance and in setting the terms and premium Underwriters have relied on the information given by the Master Certificate Holder or the **Beneficiary**. The Master Certificate Holder and the **Beneficiary** must take care to ensure that all information provided is accurate and complete. If any of the information the Master Certificate Holder or the **Beneficiary** provides in relation to this Insurance, proves to be inaccurate or incomplete it could adversely affect this Insurance or part of it and the validity of claims under it. In the event of such inaccurate or incomplete information being provided the Underwriters may:

- treat the Insurance as if it never existed and refuse to pay claims and return the premium paid. They will only do this if they provided insurance cover which they would not otherwise have offered;
- amend the terms of the Insurance. They may apply these amended terms as if they were already in place if a claim has been adversely impacted by the carelessness of the Master Certificate Holder or the **Beneficiary**;
- charge more for the Insurance or reduce the amount paid on a claim in the proportion the premium paid bears to the premium Underwriters would have charged; or
- cancel the Insurance in accordance with the Right to Cancel below.

The Underwriters will write to the Master Certificate Holder if they:

- intend to treat the Insurance as if it never existed; or
- need to amend the terms of this Insurance; or
- require more premium for this Insurance.

If the Master Certificate Holder or the **Beneficiary** becomes aware that information given to Underwriters is inaccurate or incomplete, they must inform Philip Williams - Telephone 01925 600842 immediately.

# Right to Cancel

Cancellation by the Master Certificate Holder or the Underwriters:
The Master Certificate Holder may, at any time, by written notice to the Underwriters, cancel this Master Certificate, and such cancellation shall be effective as of the date of such notice The Underwriters may cancel this Master Certificate by sending thirty (30) days' notice in writing to the Master Certificate Holder at the address as stated in the Schedule. Underwriters will only cancel this Master Certificate for a valid reason such as:

- non-payment of premium
- the failure of the Master Certificate Holder to comply with the terms and conditions of this Master Certificate.

In the event of cancellation of this Certificate by the Master Certificate Holder or the Underwriters cover in respect of all **Beneficiaries** shall automatically terminate.

Withdrawal by the **Insured Member**
Cooling Off Period
The **Insured Member** within a period of thirty (30) days from the date they join the Bedfordshire Police Federation Travel Insurance Scheme (Scheme) has a right to withdraw from this Insurance and provided no claim has been made are entitled to a full refund of premium. To exercise their right to cancel the **Insured Member** must contact Philip Williams, Telephone: 01925 600842.

Cancellation outside the cooling off period:
After the cooling off period the **Insured Member** may withdraw from this Insurance at any time by stopping monthly salary deductions and coverage shall terminate at midnight of the day before the next monthly salary deduction is due.
An **Insured Member** is entitled to re-join the Scheme at a later date but premiums may be increased or specific exclusions applied, subject to scheme terms.

Termination of membership
If an **Insured Member** terminates their membership of the Bedfordshire Police Federation Group Insurance Scheme from any cause then it will terminate coverage under this Insurance.

## Definitions

These words shall mean the same wherever they appear. Words in the masculine gender shall include the feminine.

| | |
|---|---|
| "Accident" | means a sudden, unexpected, unusual specific event which occurs at an identifiable time and place during a trip but also includes exposure resulting from a mishap to conveyance in which the **Beneficiary** is travelling. **Accident** shall include **Hi-jack** of the **Beneficiary**. |
| "Acts of Terrorism" | means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear. |
| "Beneficiary" | means any member of the Bedfordshire Police Federation Group Insurance Scheme for whom a premium has been paid, their **Partner**, **Dependent Children** and **Grandchildren**. |
| "Bodily Injury" | means identifiable physical injury which:-<br>(a) is sustained by the **Beneficiary**, and<br>(b) is caused by an **Accident**, and<br>(c) solely and independent;y of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the **Beneficiary** within twelve (12) calendar months from the date of the **Accident** by which such injury is caused. |
| "Partner" | means the person with whom the **Insured Member** lives at the same address and with whom they have a domestic relationship. |
| "Dependent Children" | means all of the **Insured Member's** children including legally adopted children aged under eighteen (18) years (or under twenty one (21) years of age in full time education) irrespective of whether such child normally resides with the **Insured Member**. Independent travel in respect of **Dependent Children** shall only apply to those children who normally reside with the **Insured Member**. |
| "Grandchildren" | means the **Insured Member's Grandchildren** under seventeen (17) years of age. Cover applies whilst **Grandchildren** are travelling with the **Insured Member** only provided neither of the **Grandchildren's** parents are accompanying them on such trips. |
| "Insured Family" | means the **Insured Member**, their **Partner**, **Dependent Children** and **Grandchildren**. |
| "Insured Member" | means a member of the Bedfordshire Police Federation Group Insurance Scheme for whom a premium has been paid. |
| "Hi-jack/Hijacked" | means unlawful seizure or wrongful exercise of control of an aircraft or conveyance, or the crew thereof, in which the **Beneficiary** is travelling as a passenger. |
| "Loss of Limb" | means loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes permanent total and irrecoverable loss of use of a hand, arm or leg. |
| "Operative Time" | means trips having a destination outside the United Kingdom (or within the United Kingdom for trips which involve an overnight stay in pre-booked publicly available accommodation or an air flight). Cover operates from time of leaving home in the United Kingdom during the whole time away until return to home in the United Kingdom. The maximum duration of any one trip shall be sixty (60) days. Each trip shall be deemed to be a separate insurance and each such trip will be subject to the terms and conditions, limitations and exclusions contained herein. |
| "Permanent Total Disablement" | means disablement which entirely prevents the **Beneficiary** from undertaking their usual business or occupation (or in the case of a **Beneficiary** having no business or occupation from attending to any business or occupation whatsoever) and which lasts twelve (12) calendar months and at the expiry of that period is beyond hope of improvement. |
| "Temporary Partial Disablement" | means disablement which entirely prevents the **Beneficiary** from undertaking a substantial part of their usual business or occupation |
| "Temporary Total Disablement" | means disablement which entirely prevents the **Beneficiary** from undertaking their usual business or occupation |

## Recreational Activities

This insurance covers the **Beneficiary** whilst undertaking the activities listed below provided the **Beneficiary** is not participating in competitions and/or sports tours:

*archery, angling, athletics, badminton, banana boating, baseball, basketball, body boarding, bowls, camping, cricket, croquet, cycling (excluding racing), football, golf, gymnastics, handball, hill walking (not involving ropes/guides), hiking, jet skiing (no cover under Section A2 Personal Liability), jogging, marathon running, motor cycling (no cover under Section A2 Personal Liability), mountain biking (excluding stunts/racing), orienteering, netball, parascending (over water only), pony trekking, kayaking, canoeing or white water rafting up to grade 3 (inland waters only and provided under the control of an officially licensed outdoor pursuits organisation), rambling, racquetball, roller skating, rounders, rowing (inland waters only), safari (provided an organisation excursion with a tour operator), scuba diving to a depth of 30 metres (provided you are accompanied by a fellow certificated diver), shooting (excluding hunting and no cover under Section A2 Personal Liability), snorkelling/skin diving, skate boarding, softball, squash, surfing, swimming, table tennis, ten pin bowling, tennis, trekking (maximum 3,000m), trampolining, volleyball, water polo, water skiing (excluding jumping), yachting, boating or windsurfing in inland or coastal waters (12 mile limit)*

No other sports or activities are covered by this Insurance unless specifically agreed in writing by Underwriters.

## Conditions

1. A trip for which this Insurance is effected must not be booked or commenced by the **Beneficiary(ies)**:-
   (a) contrary to medical advice, or
   (b) for the purpose of obtaining medical treatment abroad, or
   (c) after a terminal prognosis has been made.
2. The **Beneficiary(ies)** shall take all necessary steps to:-
   (a) safeguard property or money insured hereby, and
   (b) recover any property or money lost.
3. If the Underwriters establish that a **Beneficiary** makes a claim under this Insurance through concealment, misstatement or by deliberately providing false information, then the Underwriters will:
   (i) not pay that claim and, if applicable, recover any claim already paid that was subject to the concealment, misstatement or the deliberate provision of false information, and
   (ii) not pay any claim arising under his Insurance after the date the fraud was committed, and
   (iii) cancel this Insurance with immediate effect from the date the fraud was committed, in writing to the **Insured Member**.
4. A maximum aggregate excess of GBP100 in all per **Insured Family** shall apply in respect of losses arising from the same event. This is increased to GBP150 in all where the **Insured Member** and/or their **Partner** is aged sixty five (65) to sixty nine (69) years inclusive.
5. In the event of Underwriters accepting liability for a medical expense claim which has been reduced by the use of a European Health Insurance Card (EHIC), Underwriters will not apply an excess to that claim.
6. This Insurance is limited to the United Kingdom residents only.
7. All cover under this Insurance shall cease when the **Beneficiary** reaches their seventieth (70th) birthday
8. Underwriters shall not provide any benefit under this Insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
9. This Insurance is subject to and shall be governed by English law and the English courts alone shall have jurisdiction in any dispute arising under it.

# Section **A - 1** Medical and Additional Expenses, Repatriation, Cancellation and Curtailment, Delay & Journey Continuation

## Medical and Additional Expenses

The **Beneficiary** shall be responsible for the first GBP50 (GBP75 in respect of **Beneficiaries** aged sixty five (65) to sixty nine (69) years inclusive) of each claim.

Should a **Beneficiary** sustain **Bodily Injury** or suffers illness (including compulsory quarantine) or be **Hi-jacked** during a trip outside the United Kingdom, the Underwriters will pay up to GBP5,000,000 for:-

1. (a) reasonable expenses necessarily incurred outside the United Kingdom for medical or surgical treatment including specialist, emergency dental and ophthalmic fees, hospital, nursing home and nursing attendance charges, physiotherapy, massage and manipulative treatment, surgical requisites, ambulance changes,
   (b) reasonable additional hotel and repatriation expenses incurred by a **Beneficiary** and any member of the family or party who has to remain or travel with the injured, ill or **Hi-jacked Beneficiary**.
   (c) reasonable travel and hotel expenses of one person which are necessarily incurred to travel from the United Kingdom if their presence is necessary on medical grounds.
   (d) the reasonable cost of transporting the remains or ashes of a **Beneficiary** to former place of residence in the United Kingdom or funeral expenses incurred abroad.
2. Should a **Beneficiary** sustain **Bodily Injury** or suffer illness during a trip within the United Kingdom, the Underwriters will pay up to GBP1,000 in respect of reasonable additional travel and accommodation expenses incurred in the United Kingdom by the **Beneficiary** and one member of the family or party who has to remain or travel with the injured or ill **Beneficiary**.

## Repatriation

If during a trip outside the United Kingdom the **Beneficiary** sustains **Bodily Injury** or suffers illness which necessitates their repatriation to the United Kingdom, as certified by a professionally qualified doctor, the Underwriters will pay up to the sum insured stated in the Table of Sums Insured for the cost of the charter of an air ambulance or the use of air transport including qualified medical attendants. Such repatriation must be authorised by the Underwriters or the emergency medical assistance company.

## Cancellation and Curtailment

The **Beneficiary** shall be responsible for the first GBP50 (GBP75 in respect of **Beneficiaries** aged sixty five (65) to sixty nine (69) years inclusive) of each claim.

1. Should a **Beneficiary** have to cancel the projected trip before commencement or curtail it by returning home before completion for any of the following reasons, the Underwriters will pay any irrecoverable payments (whether paid or contracted to be paid) for travel and accommodation up to GBP3,000 and for any reasonable extra payments which have to be made for travel and accommodation for return to United Kingdom:-
   (a) the death, accidental bodily injury, illness, compulsory quarantine, redundancy (provided that such redundancy qualifies for payment under the United Kingdom Redundancy Payments Acts), summoning to jury service or witness attendance in a court of the United Kingdom of a **Beneficiary** or other member of the party, or a close relative (meaning any relative including fiancé(e) whose death, injury or illness necessitates the presence in the United Kingdom of the person concerned) or close business associate.
   (b) **Hi-jack**.

(c) the cancellation of scheduled or chartered services by reason of strike, locked out workers, industrial action, riot and/or civil commotion, **Hi-jack**, avalanche, landslide, adverse weather or mechanical breakdown of aircraft or sea vessel after the date of booking the trip which could not reasonably have been anticipated at the time.
(d) major damage or burglary at the **Beneficiary's** home or place of business which requires his presence.
(e) emergency duty as a member of the police force.
(f) adverse weather conditions making it impossible for a **Beneficiary** to travel to the pre-arranged United Kingdom departure point at commencement of a trip.

2. In the event that the **Beneficiary** has passed the normal retirement date for Bedfordshire Police Force and subsequent to booking a trip is required by Bedfordshire Police Force to retire earlier than his previously agreed or intended retirement date and as a result of which the **Beneficiary** elects to cancel the trip completely, the Underwriters shall pay any irrecoverable payments (whether paid or contracted to be paid) for travel and accommodation up to GBP1,500.

## Delay

(i) Should the **Beneficiary** be delayed for at least twelve (12) hours as a result of interruption or curtailment of transport services on which the **Beneficiary** has previously booked to travel by reason of strike, locked out workers, industrial action, riot and/ or civil commotion, **Hi-jack**, avalanche, landslide, adverse weather or mechanical breakdown of aircraft, sea vessel or coach after the date of booking the trip which would not reasonably have been anticipated at the time, the Underwriters will pay GBP100 per **Beneficiary**, or

(ii) If the **Beneficiary's** initial outward journey is delayed for twenty four (24) hours or more due to the contingencies specified in (i) above and the **Beneficiary** elects to cancel the trip completely, the Underwriters will pay up to the sum insured for Cancellation and Curtailment, each **Beneficiary** for any irrecoverable payments paid or contracted to be paid in respect of travel and accommodation, less any amounts claimed for under Cancellation and Curtailment above.

Additional expenses incurred by the **Beneficiary** as a result of a delay are not covered by this Insurance.

## Journey Continuation

(i) The Underwriters will pay up to GBP500 each **Beneficiary** for reasonable additional travel and accommodation expenses incurred in meeting a reserved travel connection or reaching reserved accommodation if at the commencement of a trip a **Beneficiary** misses a reserved air, sea or rail journey from the United Kingdom due to any of the following contingencies which directly affects the progress of the conveyance in which he is travelling to the pre-arranged United Kingdom departure point: strike, locked out workers, industrial action, riot and/or civil commotion, **Hi-jack**, fire, flood, earthquake, avalanche, landslide, adverse weather, accident or mechanical breakdown.

(ii) The Underwriters will pay up to GBP500 each **Beneficiary** for reasonable additional travel and accommodation expenses incurred in returning to the United Kingdom if on the return journey a **Beneficiary** misses a reserved air, sea or rail journey to the United Kingdom due to an accident or mechanical breakdown directly affecting the conveyance in which he is travelling to the pre-arranged international departure point.

Provided that such contingencies had not started or been forecast at the time of booking the trip.

## Section **A - 2 Personal Liability**

The Underwriters will cover the **Beneficiary** in respect of legal liability to the public for injury to persons (not a member of the **Beneficiary's** family or household) and/or damage to property (excluding the **Beneficiary's** own or that of members of his family or household) up to a limit of GBP2,000,000 any one accident or series of accidents and in all (including claimants costs) arising from accidents occurring during a trip. No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by the **Beneficiary** without the written consent of Underwriters, who shall be entitled, if they so desire, to take over the conduct in the name of the **Beneficiary** their defence of any claim or to prosecute in his (their) name for their own benefit any claims for indemnity or damages or otherwise against any third party, and shall have full discretion in the conduct of any negotiations or the settlement of any claim, and the **Beneficiary** shall, whenever possible, give all such information and assistance as Underwriters may require.

## Section **B Personal Accident**

The Underwriters will pay compensation in accordance with the following Schedule of Benefits in the event of the **Beneficiary** sustaining **Bodily Injury**, as herein defined.

| **Schedule of Benefits** | Sum Insured *(Each Beneficiary)* |
|---|---|
| 1. Death, or | GBP20,000 |
| 2. Permanent total and irrecoverable loss of sight of one or two eyes, or | GBP20,000 |
| 3. Loss of one or two limbs, or | GBP20,000 |
| 4. **Permanent Total Disablement**, or | GBP20,000 |
| 5. **Temporary Total Disablement** (payable up to 104 weeks from the date on which the **Beneficiary** first became disabled) | GBP100 PER WEEK |
| 6 **Temporary Partial Disablement** (Payable up to 104 weeks from the date on which the **Beneficiary** first became disabled) | GBP40 PER WEEK |

Cover under this section in respect of **Beneficiaries** who are under sixteen (16) years of age, is restricted to GBP1,000 in respect of Item 1 and will not apply in respect of Items 5 & 6.

Compensation shall not be payable under more than one of the benefits in the Schedule of Benefits in respect of the consequences of the same **Accident**, except for any compensation which may become payable hereunder in respect of **Temporary Partial Disablement** (Item 6), following or preceding **Temporary Total Disablement** (Item 5).

## Section **C - 1 Baggage and Personal Effects**

(i)The Underwriters will reimburse the **Beneficiary** for loss of or damage to accompanied baggage and/or personal effects, including Jewellery and Valuables during a trip up to a limit of GBP2,000 any one **Beneficiary**. A limit of GBP750 for any one insured article or pair or set of articles also applies. In providing such reimbursement, Underwriters shall at their option repair, replace or make a monetary offer.

The **Beneficiary** shall be responsible for the first GBP50 (GBP75 in respect of **Beneficiaries** aged sixty five (65) to sixty nine (69) years inclusive) of each claim.

The **Beneficiary** shall take all reasonable steps to recover any lost property.

If a **Beneficiary** purchases a comparable replacement for a lost or damaged article, the Underwriters will pay for the replacement cost providing that the article was less than two (2) years old at the time and that the evidence of the original purchase is provided. For articles of two (2) years or more, or if the article is not actually replaced, or evidence cannot be produced as to its age, any payment or offer made will be based on the value of the article at the time of loss or the cost of repair.

**Definition**

Jewellery and Valuables means items of gold, silver or other precious metals, watches, jewellery and semi-precious or precious stones, furs, curios, works of art, cameras and other photographic equipment, television and video equipment, mobile phones, telescopes, binoculars, computer equipment, games consoles and equipment, radios, cassette and compact disc players, personal audio equipment, laptops, personal organisers and electronic navigation equipment.

(ii) If baggage is temporarily lost for more than twenty four (24) hours by an airline, carriers, railway or shipping company, up to GBP100 will be paid for the purchase of immediate necessities, but this will be deducted from the final claim if the loss is permanent.

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## Section **C - 2 Personal Money**

**Money**

The Underwriters will reimburse the **Beneficiary** for loss of cash, bank or currency notes, travellers' cheques, passports, green cards, driving licences,petrol coupons and travel tickets during a trip, including reasonable expenses incurred as a result of loss. The most the Underwriters will pay is GBP500 per claim per **Beneficiary**.

The **Beneficiary** shall be responsible for the first GBP50 (GBP75 in respect of **Beneficiaries** aged sixty five (65) to sixty nine (69) years inclusive) of each claim.

Cover will be effective from time of collection from bank or travel agent, or from three (3) days before commencement of the trip, whichever is the later.

**Credit Card Misuse**

In the event that the **Beneficiary** suffers financial loss as a direct result of a credit, charge or bankers card being lost or stolen during a trip and subsequently used fraudulently by any person other than the **Beneficiary** or a member of the **Beneficiary's** family, the Underwriters will reimburse the **Beneficiary** in respect of such loss up to a maximum of GBP1,000.

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## Section **D Legal Expenses**

The Underwriters will pay up to GBP25,000 incurred by or on behalf of a **Beneficiary** in the pursuit of a claim for damages against a third party who has caused **Bodily Injury** to or illness or death of a **Beneficiary** by an **Accident** occurring during a trip. The Underwriters shall only be liable for legal expenses and costs incurred with their written consent which shall not be unreasonably withheld.

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## Section **E Catastrophe**

If during the course of a trip the **Beneficiary's** pre-booked accommodation is rendered uninhabitable by fire, flood, earthquake or storm, Underwriters will pay for the cost of reasonable alternative accommodation (room only) up to GBP500.

**Conditions**

1. The **Beneficiary** must provide written confirmation from the appropriate public authority confirming the cause, nature and duration of the catastrophe before a claim is considered under this Section.
2. The **Beneficiary** must provide written confirmation of the additional accommodation (room only) charges incurred.

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## Section **F Withdrawal of Services**

In the event that Services are withdrawn continuously for more than twenty four (24) hours during a trip and alternative arrangements have not been made by the accommodation or service provider, the Underwriters will pay GBP25 per complete twenty four (24) hour period the **Beneficiary** is without such Services, up to a maximum of GBP300 in all.

**Definition**

Services means water or electrical facilities; waiter/waitress services at meals; kitchen services preventing food being prepared and served; room cleaning services.

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## Section **G Hi-jack**

The Underwriters shall pay up to GBP100 for each complete day that a **Beneficiary** is forcibly or illegally detained as the result of a **Hi-jack** during the trip up to a maximum of GBP1,000.

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## Section **H Winter Sports Extension**

This Insurance covers the **Beneficiary** whilst participating in the winter sports activities listed below:

Dry slope skiing, alpine skiing, glacier skiing, snow skiing, snow boarding, langlauf or Nordic skiing, mono skiing, husky rides and ice skating, including such activities being undertaken off piste provided under the care and direction of a locally qualified guide or instructor. No other winter sports activities are covered by this Insurance.

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**Winter Sports Equipment**
The Underwriters will reimburse the **Beneficiary** for theft, loss of or damage (other than damage whilst in use) to winter sports equipment including but not limited to skis, ski-bindings or ski boots, owned or hired by the **Beneficiary**, up to a maximum sum insured of GBP500 per **Beneficiary** in respect of equipment which is five (5) years old or less, or up to a maximum of GBP50 per person for equipment more than five (5) years old. In providing such reimbursement, the Underwriters shall at their option repair, replace or make a monetary offer.
**Conditions**
1. In the event of a claim the **Beneficiary** must (at their own expense) provide the following information:
   (a) loss or theft: a report from the police, resort management or tour operator; plus original receipt or proof of ownership and confirmation of second hand value from a specialist dealer.
   (b) damage: confirmation from a specialist dealer of the damage sustained and repair costs, or confirmation that the damage is beyond economic repair, plus the second hand value prior to damage.
2. The **Beneficiary** shall take all reasonable steps to recover any lost property.
3. The **Beneficiary** is responsible for paying the first GBP50 (GBP75 in respect of **Beneficiaries** aged sixty five (65) to sixty nine (69) years inclusive) of each claim.

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**Equipment Hire**
In the event of the theft, loss of or damage (other than damage whilst in use) to winter sports equipment owned or hired by the **Beneficiary** or the **Beneficiary's** own equipment being delayed for at least twelve (12) consecutive hours on their outward journey, the Underwriters will pay up to GBP300 in respect of the reasonable cost of hiring replacement winter sports equipment.
**Conditions**
1. In the event of a claim the **Beneficiary** must (at their own expense) provide the following documentation:
   (a) loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges.
   (b) damage: confirmation from the hire company of damage sustained and additional charges incurred.
   (c) delay: confirmation from the airline or transport company that the **Beneficiary's** equipment was delayed for over twelve (12) hours on the outward journey plus a receipt showing the original and additional charges.
2. The **Beneficiary** shall take all reasonable steps to recover any lost property.
3. The **Beneficiary** is responsible for paying the first GBP50 (GBP75 in respect of **Beneficiaries** aged sixty five (65) to sixty nine (69) years inclusive) of each claim.

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**Winter Sports Pack**
In the event of the theft or loss of the **Beneficiary's** resort pass or should a **Beneficiary** sustain **Bodily Injury** or suffer illness, the Underwriters will pay for the value of the unused portion of the **Beneficiary's** resort pass, ski school and lift pass up to GBP300 and winter sports equipment hire costs up to GBP150 per week.
**Conditions**
1. In the event of a claim the **Beneficiary** must (at their own expense) provide the following documentation:
   (a) **Accident** or illness: medical report confirming the reason and length of time the **Beneficiary** was unable to undertake their planned activity plus the original lift pass and evidence of the initial cost
   (b) loss or theft: report from the police or resort management plus evidence of initial cost and cost of replacement pass.
2. The **Beneficiary** is responsible for paying the first GBP50 (GBP75 in respect of **Beneficiaries** aged sixty five (65) to sixty nine (69) years inclusive) of each claim.

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**Piste Closure**
A benefit of GBP25 per day, maximum GBP300 in all, in respect of expenses incurred by the **Beneficiary** in travelling to alternative resorts in the event that all pistes at the **Beneficiary's** pre-booked resort are closed due to lack of snow. Cover under this Section only applies for trips commencing after 20th December and ending before 31st March.
**Condition**
For a claim to be considered under this Section the **Beneficiary** must (at their own expense) provide written confirmation of piste closure from the tour operator or resort management.

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## Section **I Travel Disruption Extension**

This Section provides the following amendments to the Insurance, specifically for trips that do not constitute a Package (as defined below).
**Definition**
Package means the pre-arranged combination of at least two of the following components, when sold or offered for sale at an inclusive price and when the service covers a period of more than twenty four (24) hours or includes overnight accommodation:
(a) transport
(b) accommodation
(c) other tourist services in addition to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package.

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**Extended Cancellation and Curtailment Expenses**
Section A-1 Cancellation and Curtailment is extended to include the following: Underwriters will pay up to GBP3,000 for any irrecoverable unused travel and accommodation costs (including pre-booked excursions up to GBP150) and other pre-paid charges which the **Beneficiary** has paid or is contracted to pay together with any reasonable additional travel expenses (Economy class) incurred if the **Beneficiary** is unable to travel and use their pre-booked accommodation or the trip is curtailed before completion as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which the **Beneficiary** is travelling issuing a directive:

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(i) prohibiting all travel or all but essential travel to or,
(ii) recommending evacuation from the country or specific area or event to which the **Beneficiary** is travelling,
providing such directive came into force after the **Beneficiary** purchased this Insurance or booked the trip (whichever is the later), or in the case of the trip being curtailed, after the **Beneficiary** has left the United Kingdom to commence the trip.

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**Extended Travel Delay**
Section A-1 Delay is extended to include the following:
Underwriters will pay one of the following amounts:

1. If the public transport on which the **Beneficiary** is booked to travel is cancelled or delayed due to any of the contingencies listed in Section A-1 Delay subsection (i), leading to their departure being delayed for more than twelve (12)hours at the departure point in the United Kingdom or on the return journey to the United Kingdom, the Underwriters will pay GBP50 for the first completed twelve (12) hours delay provided the **Beneficiary** eventually continues the trip or,
2. Underwriters will pay
   (a) up to GBP3,000 for any irrecoverable unused accommodation and travel costs (including excursions up to GBP150) and other pre-paid charges which the **Beneficiary** has paid or is contracted to pay should the **Beneficiary** be unable to travel and use their pre-booked accommodation as a result of:
      (i) the public transport on which the **Beneficiary** is booked to travel from the United Kingdom being cancelled or delayed for more than twenty four (24) hours due to any of the contingencies listed in Section A.1 Delay subsection (i) or,
      (ii) the **Beneficiary** being denied boarding (because there are too many passengers for the seats available) and no alternative flights are provided within twelve (12) hours or,
   (b) up to GBP1,000 for reasonable suitable additional accommodation (room only) and travel expenses (Economy class) necessarily incurred by the **Beneficiary** in reaching the pre-booked overseas destination and/or in returning to the United Kingdom as a result of:
      (i) the public transport on which the **Beneficiary** is booked to travel being cancelled or delayed for more than twelve (12) hours due to any of the contingencies listed in Section A.1 Delay subsection (i) or diverted or re-directed after take-off or,
      (ii) the **Beneficiary** being denied boarding (because there are too many passengers for the seats available) and no alternative flights are provided within twelve (12) hours and the **Beneficiary** choosing to make other travel arrangements for the trip due to no alternative transport arrangements being offered by the public transport operator.

The amount payable will be calculated after deduction of the amount of the refund on the travel ticket(s) together with any compensation from the public transport operator.

**Conditions**

1. The **Beneficiary** can only claim under one of Subsections 1. or 2. above for the same insured event, not both.
2. If the same costs, charges or expenses are also covered under Section A-1 Delay, the **Beneficiary** can only claim for these under one Section for the same insured event.

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**Extended Journey Continuation**
Section A-1 Journey Continuation is extended to include the following:
Underwriters will pay up to GBP500 for reasonable additional accommodation (room only) and travel expenses (Economy class) necessarily incurred in reaching the pre-booked overseas destination or returning to the United Kingdom if the **Beneficiary** fails to arrive at the departure point in time to board any onward connecting public transport on which the **Beneficiary** is booked to travel, following completion of the initial international journey, including connections within the United Kingdom on the return journey as a result of:

1. the failure of other public transport or
2. strike, industrial action or adverse weather conditions or
3. the **Beneficiary** being denied boarding (because there are too many passengers for the seats available) and no alternative flights are provided within twelve (12) hours.

**Condition**

1. If the same expenses are also covered under Section A.1 Journey Continuation, the **Beneficiary** can only claim for these under one Section for the same insured event.

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**Accommodation Costs**
Underwriters will pay up to GBP3,000 for either:

1. any irrecoverable unused accommodation costs (including excursions up to GBP150) and other pre-paid charges which the **Beneficiary** has paid or is contracted to pay if the **Beneficiary** is unable to travel and use their pre-booked accommodation due to any of the contingencies listed in Section A.1 Cancellation and Curtailment subsections (a) to (d)or,
2. reasonable additional accommodation (room only) and transport costs (Economy class) incurred:
   (a) up to the standard of the original booking, if it is necessary for the **Beneficiary** to move to other accommodation on arrival or at any other time during the trip because they are unable to use the pre-booked accommodation due to any of the perils listed in 2(b) below or,
   (b) with the prior authorisation of the Emergency Medical Assistance Service in repatriating the **Beneficiary** to the United Kingdom in the event it becomes necessary to curtail the trip as a result of the insolvency of the providers of the accommodation, fire, flood, earthquake, volcano, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting the pre-booked accommodation.

**Conditions**

1. The **Beneficiary** can only claim under one of Subsections 1. or 2. above for the same insured event, not both.
2. If the same costs and charges are also covered under Section A.1 Cancellation and Curtailment the **Beneficiary** can only claim for these under one Section for the same insured event.

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**Conditions specific to Section I Travel Disruption Extension**

1. If the **Beneficiary** fails to notify the travel agent or provider of transport or accommodation as soon as it becomes necessary to cancel the trip, the amount the Underwriters will pay will be limited to the cancellation charges that would have otherwise applied.
2. The **Beneficiary** must tell the Emergency Medical Assistance Service as soon as possible of any circumstances making it necessary for them to return to the United Kingdom and before any arrangements are made for repatriation.
3. The **Beneficiary** must check in according to the itinerary supplied to them unless the travel agent or public transport operator has told them not to travel to the airport.
4. The **Beneficiary** must comply with the terms of contract of the public transport operator and seek financial compensation, assistance or a refund of ticket from them, in accordance with the terms and/or (where applicable) rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.
5. In the event of a claim the **Beneficiary** must (at their own expense) provide the following documentation:
   (a) A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or the regulatory authority in a country to/from which the **Beneficiary** was travelling.
   (b) Booking confirmation together with a cancellation invoice from the travel agent or provider of transport or accommodation.
   (c) In the case of curtailment claims, written details from the travel agent or provider of transport or accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.
   (d) Unused travel tickets.
   (e) A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of the check in times.
   (f) Written confirmation from the public transport operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
   (g) Written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that the accommodation could not be used and the reason for this.
   (h) Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
   (i) Any other relevant information relating to a claim under this section.

## Automatic Extension

If a **Beneficiary** has not returned to the United Kingdom before the expiration of this Insurance for reasons which are beyond his control this Insurance will remain in force until return not exceeding a further twenty one (21) days without additional premium, but in the event of a **Beneficiary** being **Hi-jacked** cover shall continue whilst the **Beneficiary** is subject to the control of the person(s) or their associates making the **Hi-jack** and during travel direct to his domicile and/or original destination, for a period not exceeding twelve (12) months from the date of the **Hi-jack**.

## Exclusions

**Exclusions specific to Section A – 1 (Medical and Additional Expenses, Repatriation, Cancellation and Curtailment, Delay and Journey Continuation) and to Section B (Personal Accident)**

Underwriters shall not be liable for:-

1 the cost of continuing regular medication for any condition in respect of which medical advice or treatment is being followed at the time of booking a trip.
2 claims attributable to any condition or set of circumstances known to the **Beneficiary** at the time of booking a trip where such condition or set of circumstances could reasonably have been expected to give rise to cancellation or curtailment of the trip.
3 expenses incurred more than twelve (12) months after commencement of a trip insured hereunder or after return to the United Kingdom, whichever is the earlier.
4 claims directly or indirectly consequent upon either venereal disease, Acquired Immune Deficiency Syndrome (A.I.D.S.) or A.I.D.S. Related Complex (A.R.C.).
5 claims for repatriation on the grounds of the fear of contracting A.I.D.S. from medical treatment (**Beneficiaries** seeking advice about this risk should contact the Travel Enquiry Unit in the Consular Department of the Foreign and Commonwealth Office prior to departure).

**Exclusions specific to Section B (Personal Accident)**

Underwriters shall not be liable for:-

6. claims caused or contributed to by intentional self-injury, (except in an attempt to save human life), disease or natural causes, or resulting from medical or surgical treatment (except where such treatment is rendered necessary by **Bodily Injury** caused within the scope of this Section).

**Exclusions specific to Section A - 2 (Personal Liability)**

Underwriters shall not be liable for:-

7 claims arising out of the ownership, co-ownership, possession, use of or whilst under the **Beneficiary's** control of any firearms or any horse drawn or mechanically propelled vehicle (other than golf buggies), waterborne craft (other than manually propelled watercraft) or aircraft, lands or buildings.
8 claims arising from professional and contractual liability or liability to employees.

**Exclusions specific to Section C – 1 (Baggage and Personal Effects)**

Underwriters shall not be liable for:-

9 claims arising out of loss or damage due to moth, vermin, wear and tear and gradual deterioration, electrical or mechanical breakdown and/or loss or damage due to changes in climate conditions.
10 claims that are recoverable under Section C.2 (Personal Money)
11 loss arising from confiscation, requisition, detention, destruction or damage by customs authorities or other such officials
12 claims for property otherwise insured by another insurer.

13 losses which are not reported to the Police or appropriate authorities within twenty four (24) hours of discovery or as soon as is reasonably practicable, and where a Police or Property Irregularity Report (PIR) is not obtained.
14 loss, damage or theft of Jewellery and Valuables from luggage that is in the custody of an airline or other common carrier.
15 loss of or damage to Jewellery and Valuables,baggage or personal effects left unattended unless in a locked hotel room, apartment, holiday residence, static caravan or motor vehicle,
16 loss of or damage to scuba diving equipment.
17 claims for winter sports equipment recoverable under Section H (Winter Sports Extension).

**Exclusions specific to Section C – 2 (Personal Money)**
Underwriters shall not be liable for:-
18 losses which are not reported to the Police or appropriate authorities within twenty four (24) hours of discovery or as soon as is reasonably practicable, and where a Police report is not obtained.
19 losses from luggage that is in the custody of an airline or other common carrier.
20 shortages due to error or omission, variation or exchange rate or depreciation in value.
21 loss arising from confiscation, requisition, detention, destruction or damage by customs authorities or other such officials.
22 claims for personal money otherwise insured by another insurer.
23 claims for personal money left unattended unless in a locked hotel room, apartment, holiday residence, static caravan or motor vehicle.
24 claims resulting from loss of credit, charge or bankers card where the **Beneficiary** has not complied fully with all the terms and conditions under which such card was issued.
25 claims for financial loss sustained after expiry of the trip.

**Exclusions specific to Section E (Catastrophe)**
Underwriters shall not be liable for:
26 claims arising from a catastrophe known about prior to the **Beneficiary's** departure from the United Kingdom.
27 costs recoverable from another source such as tour operator, hotel, airline, provider of services.
28 claims arising as a result of the **Beneficiary** travelling against the advice of a local or national authority.
29 any expense that the **Beneficiary** would normally be expected to pay during the trip.
30 claims arising as a result of the **Beneficiary's** disinclination to continue the trip.

**Exclusions specific to Section F (Withdrawal of Services)**
Underwriters shall not be liable for claims relating to:
31 strike or industrial action existing or known about at the date the **Beneficiary** booked the trip.
32 services that were not included in the **Beneficiary's** pre-booked and pre-paid trip.

**Exclusions specific to Section G (Hi-jack)**
Underwriters shall not be liable for:
33 claims due to the **Beneficiary** or the **Beneficiary's** family or the **Beneficiary's** business associates being engaged in activities that could be expected to increase the risk of **Hi-jack**.

**Exclusions specific to Section H Winter Sports Extension**
Underwriters shall not be liable for:
34 claims arising from the **Beneficiary's** failure to adhere to the International Ski Federation code or the resort regulations;
35 claims arising from the **Beneficiary's** participation in free style skiing, ski jumping, ski stunting/acrobatics, ski flying, ski mountaineering, ski randonee, heli skiing, ski racing or ice hockey, the use of skeletons or bobsleighs, taking part in International and National events and their heats and officially organised practice or training for these events;
36 losses excluded in Exclusions specific to Section A.1 and Section B
37 losses excluded in Exclusions specific to Section C.1
38 anything listed in the General Exclusions.

**Exclusions specific to Section I Travel Disruption Extension**
Underwriters shall not be liable for:
39 the first GBP50 (GBP75 in respect of **Beneficiaries** aged sixty five (65) to sixty nine (69) years inclusive) of each and every claim per incident claimed for under this section by each **Beneficiary** (except claims under Extended Travel Delay, subsection 1.)
40 the cost of Airport Departure Duty/Tax (whether irrecoverable or not).
41 claims arising from:
   (a) strike, industrial action or a directive prohibiting all travel or all but essential travel to the country or specific area or event to which the **Beneficiary** is travelling, existing or being publicly announced by the date of purchase of this insurance or at the time of booking the trip.
   (b) an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which the **Beneficiary** is travelling.
   (c) denied boarding due to the **Beneficiary's** drug use, alcohol or solvent abuse or inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.
42 any costs incurred by the **Beneficiary** which are recoverable from the providers of the accommodation (or their administrators) or for which the **Beneficiary** received or is expected to receive compensation or reimbursement.
43 any costs incurred by the **Beneficiary** which are recoverable from the public transport operator or for which the **Beneficiary** received or is expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
44 any accommodation costs, charges and expenses where the public transport operator has offered alternative travel arrangements.
45 any costs for normal day to day living such as food and drink which the **Beneficiary** would have expected to pay during the trip.

 anything listed in the General Exclusions.

**General Exclusions**

**The following exclusions apply to all Sections of this Insurance. The individual sections also have specific exclusions which apply only to those sections.**

This Insurance does not cover claims caused or contributed to by:

1. war, invasion, acts of foreign enemies, hostilities or war-like operations whether declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, martial law or an **Act of Terrorism**, where such events are caused or contributed to by the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, regardless of any other contributory cause(s).
2. i) war, whether declared or not, between any of the following countries, namely, China, France, the United Kingdom, the Russian Federation and the United States of America, or
   ii) war in Europe, whether declared or not, other than any enforcement action by or on behalf of the United Nations, in which any of the countries stated in (i) above or any armed forces thereof are engaged.
3. a) death, disablement, loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom;
   b) any legal liability of whatsoever nature;
   directly or indirectly caused by or contributed to by or arising from
      i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
      ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
4. the **Beneficiary's** participation in base jumping; canyoning; boxing; hunting; hang gliding; paragliding; parachuting; parapenting; gliding; polo; microlighting; paramotoring; sky diving; bouldering; mountaineering or rock climbing normally involving the use of ropes or guides; bungee jumping; caving; potholing; acrobatics; free climbing; motor sports; all forms of racing other than on foot; white water rafting in excess of Grade 5; any form of operational duties as a member of the armed forces; professional sports; professional entertaining; sports tours or competitions; flying of any kind other than travelling by air as a passenger .
5 the **Beneficiary** whilst driving or riding on motor cycles, if at the time of the **Accident** the **Beneficiary**:
   a) is found to have been driving at the time of the **Accident** with a level of alcohol in his blood above that permitted under prevailing legislation;
   b) is not wearing a safety crash helmet;
   c) does not hold a current UK driving licence and/or is unqualified to drive such motor cycle.
6 the **Beneficiary's** own criminal act.

## Claims Notification and Procedure

**Notification**
Notice must be given to CEGA Claims Service as soon as possible and in the event of a claim under the cancellation section immediate notice must be given. The Master Certificate Number GP10066, should be given when notifying a claim as this will expedite prompt handling of the claim. CEGA can be contacted at : Email: claimservice@cegagroup.com Telephone: 01243 621248

**What must be done in the case of a medical emergency**
The **Beneficiary** must contact CEGA Assistance immediately, but in any event within forty eight (48) hours of any serious accident or illness abroad, requiring in-patient hospitalisation, extended treatment or alteration to travel arrangements.
The **Beneficiary** should quote the Bedfordshire Police Federation Travel Insurance Scheme Master Certificate Number GP10066.
Telephone: (+44) 1243 621504 Fax: (+44) 1243 773169. Failure to obtain prior authority could prejudice the **Beneficiary's** claim.

**Complaints Procedure**
You are important to us but we do recognise that there may be times when you feel dissatisfied with our service. In that situation you should contact:

Complaints Department
Tokio Marine Kiln Group Limited
20 Fenchurch Street,
London EC3M 3BY
Tel: +44 (0)20 7886 9000
Fax: +44 (0)20 7488 1848

If you remain dissatisfied or you feel your complaint remains unresolved please write to:
The Complaints Department, Lloyd's Market Services, Fidentia House, Walter Burke Way, Chatham, Kent ME4 4RN
Email complaints@lloyds.com
Tel: +44 (0)20 7327 5693
Fax: +44 (0)20 7327 5225

If you are still unhappy you should then contact:
The Financial Ombudsman Service, Exchange Tower, London, E14 9SR Tel: 0800 023 4567

Any decision made by The Financial Ombudsman Service is only binding on ourselves as the insurer and you remain free to take action in the Courts should you choose to. These arrangements for the handling of complaints are entirely without prejudice to your rights in English law and you are free at any stage to seek legal advice and take legal action.

**Financial Services Compensation Scheme (FSCS)**
All insurances issued through Axiom Underwriting for individual or 'small businesses' are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade). If you are entitled to compensation under the Scheme, the level and extent of the compensation will depend on the nature of this Certificate. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU) and on their website: www.fscs.org.uk

**Data Protection Act 1988**
You should understand that any information you have provided will be processed by us, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.