

Bedfordshire Police Federation

Travel Insurance Scheme

Arranged by Police Mutual which is a trading name of PMGI Ltd who are authorised and regulated by the Financial Conduct Authority (FCA Register Number 114942)

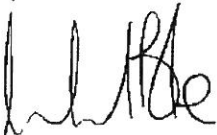
Master Certificate

THIS IS TO CERTIFY that in accordance with the authorisation granted under contract SPRAH1500365 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 an Insured Person according to the Table of Sums Insured, each Insured Person 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 contract. 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 an Insured Person arising out of, or in the course of an insured trip subject to the terms, conditions, limitations and exclusions contained herein or endorsed hereon.

The parties to the Insurance are the Policy Holder, each Insured Person and Axiom Underwriting 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 Kiln Syndicate 510 (40%), Arch Syndicate 2012 (40%) and HCC International Insurance Company PLC (20%)

Axiom Underwriting Agency Limited. Registered Office: First Floor, Orchard Place, Westerhill Road, Coxheath, Maidstone ME17 4DH.
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SCHEDULE

MASTER CERTIFICATE NUMBER :	GP10066
POLICY HOLDER :	BEDFORDSHIRE POLICE FEDERATION 217 Bedford Road, Kempston, Bedfordshire MK42 8DA
POLICY PERIOD :	In respect of Insurances incepting during the period 1st January 2015 to 31st December 2015, both days inclusive.
INSURED PERSON(S) :	Members of the Bedfordshire Police Federation Group Insurance Scheme, 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 Insured Person)

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 Insured Person (<i>medical and additional expenses incurred within the United Kingdom are not insured</i>)	up to £5,000,000
	Repatriation	As described
	Cancellation and Curtailment	up to £3,000
	Delay	up to £100
	Journey Continuation	up to £500
Section A – 2	Personal Liability	up to £2,000,000
Section B	Personal Accident	
	1. Death	£20,000
	2. Permanent loss of sight of one or both eyes	£20,000
	3. Loss of one or more limbs	£20,000
	4. Permanent Total Disablement	£20,000
	5. Temporary Total Disablement (up to 104 weeks)	£100 per week
	6. Temporary Partial Disablement (up to 104 weeks)	£ 40 per week
Section C – 1	Baggage and Personal Effects	up to £2,000 (and £750 any one item)
Section C – 2	Personal Money	
	Money	up to £500
	Credit Card Misuse	up to £1,000
Section D	Legal Expenses	up to £25,000
Section E	Catastrophe	up to £500
Section F	Withdrawal of Services	up to £300
Section G	Hijack	up to £1,000
Section H	Winter Sports Extension	
	Winter Sports Equipment	up to £500
	Equipment Hire	up to £300
	Winter Sports Pack	up to £300
	Piste Closure	up to £300
Section I	Travel Disruption Extension	
	Extended Cancellation and Curtailment	up to £3,000
	Extended Travel Delay	up to £3,000
	Extended Journey Continuation	up to £500
	Accommodation Costs	up to £3,000

Definitions

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

"Accident/Accidental"	means a sudden, unexpected, unusual specific event which occurs at an identifiable time and place but also includes exposure resulting from a mishap to a conveyance in which the Insured Person is travelling.
"Bodily Injury"	means identifiable physical injury which :- (a) is sustained by the Insured Person, and (b) is caused by an Accident (including Hi-jack) during a trip insured hereunder, and (c) solely and independently 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 Insured Person within twelve calendar months from the date of the Accident by which such injury is caused.
"Partner"	shall mean the person with whom the Insured Member lives at the same address and with whom they have a domestic relationship.
"Dependent Children"	shall mean all of the Insured Member's children including legally adopted children aged under 18 years (or under 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"	shall mean the Insured Member's grandchildren under 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"	shall mean the Insured Member, their Partner, Dependent Children and Grandchildren.
"Insured Member"	shall mean a member of the Group Life Assurance Scheme.
"Hi-jack/Hi-jacked"	means unlawful seizure or wrongful exercise of control of an aircraft or conveyance, or the crew thereof, in which the Insured Person 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.
"Partial Disablement"	means the disablement of the Insured Person from engaging in or giving attention to a substantial part of his usual business or occupation, or if he has no business or occupation, of his usual duties (if any).
"Permanent"	means lasting twelve calendar months and at expiry of that period being beyond hope of improvement.
"Total Disablement"	is a condition which temporarily, necessarily and totally incapacitates the Insured Person, and for the purpose of this Insurance does not occur if the Insured Person is able to engage in the major part of the duties of his usual business or occupation; or in the case of an Insured Person having no business or occupation if he is able to attend to any part of his usual duties.

Operative Time of Cover

To cover 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 60 days. Each trip shall be deemed to be a separate insurance and each such trip will be subject to the terms, conditions, limitations and warranties contained herein.

In respect of Cover Section C2 (Personal Money) insurance will be effective from the time of collection from a bank or travel agent, or from three days before the commencement of the journey, whichever is the later.

Recreational Activities

This Insurance covers the Insured Person whilst undertaking the activities listed below provided the Insured Person 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 (excluding third party liability), jogging, marathon running, motor cycling (subject to General Exclusion 5), 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 organised 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), 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 and excluding third party liability).

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

Conditions

1. A trip or journey for which this insurance is effected must not be booked or commenced by the Insured Person(s):-
 - (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 Insured Person(s) shall take all necessary steps to:-
 - (a) safeguard property or money insured hereby, and
 - (b) recover any property or money lost.
3. Any fraud, concealment or deliberate misrepresentation by or on behalf of the Insured Person prior to or when effecting the Insurance or in the submission of a claim made hereunder shall render this Insurance null and void and all claims thereunder shall be forfeited.
4. A maximum aggregate excess of £100 in all per Insured Family shall apply in respect of losses arising from the same event. This is increased to £150 in all where the Insured Member and/or their Partner is aged 65 to 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 United Kingdom residents only.
7. All cover under this Insurance shall cease when the Insured Person reaches their 70th birthday.

Section A – 1 Medical and Additional Expenses, Repatriation, Cancellation and Curtailment, Delay & Journey Continuation

Medical and Additional Expenses

Important information - this insurance is designed to pay only for medical and additional expenses incurred outside the United Kingdom. *Medical and additional expenses incurred within the United Kingdom are not insured.*

The most the Underwriters will pay in aggregate for any one Insured Person (for all claims for such Insured Person) is £5,000,000. The Insured Person shall be responsible for the first £50 (£75 in respect of Insured Persons aged 65 to 69 years inclusive) of each claim. Should an Insured Person suffer Accidental Bodily Injury or illness (including compulsory quarantine) or be Hi-jacked during the Operative Time of Cover, the Underwriters will pay for :-

1.
 - (a) normal and necessary expenses incurred outside the United Kingdom of 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 charges.
 - (b) reasonable additional hotel and repatriation expenses incurred by an Insured Person and any member of the family or party who has to remain or travel with the injured, ill or Hi-jacked Insured Person.
 - (c) the travel and reasonable hotel expenses of one person to travel from the United Kingdom if their presence is necessary on medical grounds.
 - (d) the cost of transporting the remains or ashes of an Insured Person to former place of residence in the United Kingdom or funeral expenses incurred abroad.
2. Should an Insured Person suffer Accidental Bodily Injury or illness during a covered trip within the United Kingdom, the Underwriters will pay up to £1,000 in respect of reasonable additional travel and accommodation expenses incurred in the United Kingdom by the Insured Person and one member of the family or party who has to remain or travel with the injured or ill Insured Person.

Repatriation

In addition the Underwriters will pay for charter of an air ambulance or the use of air transport including qualified attendants, certified by a doctor and authorised by Underwriters or the emergency medical assistance company to be necessary for the repatriation or treatment of a seriously ill or injured Insured Person.

Cancellation and Curtailment

The Insured Person shall be responsible for the first £50 (£75 in respect of Insured Persons aged 65 to 69 years inclusive) of each claim.

1. Should an Insured Person have to cancel the projected journey 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 £3,000 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 an Insured Person 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 Insured Person'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 an Insured Person to travel to the pre-arranged United Kingdom departure point at commencement of a trip.
2. In the event that the Insured Person has passed the normal retirement date for Bedfordshire Police Force and subsequent to booking an insured 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 Insured Person elects to cancel the insured trip completely, the Underwriters shall pay any irrecoverable payments (whether paid or contracted to be paid) for travel and accommodation up to £1,500.

Delay

- (i) Should the Insured Person be delayed for at least 12 hours as a result of interruption or curtailment of 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, 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 £100 per Insured Person, or

- (ii) If the Insured Person's initial outward journey is delayed for 24 hours or more due to the contingencies specified in (i) above and the Insured Person elects to cancel the trip completely, the Underwriters will pay up to the sum insured for Cancellation and Curtailment, each Insured Person 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 Insured Person as a result of a delay are not covered by this Insurance.

Journey Continuation

- (i) The Underwriters will pay up to £500 each Insured Person 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 an Insured Person 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 £500 each Insured Person for reasonable additional travel and accommodation expenses incurred in returning to the United Kingdom if on the return journey an Insured Person 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 indemnify the Insured Person in respect of legal liability to the public for injury to persons (not a member of the Insured Person's family or household) and/or damage to property (excluding the Insured Person's own or that of members of his family or household) up to a limit of £2,000,000 any one accident or series of accidents and in all (including legal expenses) arising from accidents occurring in connection with the trip during the Operative Time of Cover, but excluding liabilities arising out of the ownership or use of any horse drawn or mechanically propelled vehicle, waterborne craft or aircraft, lands, buildings and excluding professional and contractual liability and liability to employees. No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by the Insured Person without the written consent of Underwriters, who shall be entitled, if they so desire, to take over the conduct in the name of the Insured Person 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 Insured Person 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 Insured Person sustaining any Bodily Injury, as herein defined.

Schedule of Benefit	Sum Insured (Each Insured Person)
1 Death, or	£20,000
2 Permanent total loss of sight of one or two eyes, or	£20,000
3 Loss of one or two limbs, or	£20,000
4 Permanent Total Disablement, or	£20,000
5 Temporary Total Disablement (payable per week up to 104 weeks from the date on which the Insured Person first became disabled)	£100 PER WEEK
6 Temporary Partial Disablement (Payable per week up to 104 weeks from the date on which the Insured Person first became disabled)	£ 40 PER WEEK

Cover under this section in respect of Insured Persons who are under 16 years of age, is restricted to £1000 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 Personal Luggage, Clothing or Personal Effects

(i) The Underwriters will indemnify the Insured Person for loss of or damage to accompanied Personal Luggage, Clothing or Personal Effects including Jewellery and Valuables up to a limit of £2,000 any one Insured Person. A limit of £750 for any one insured article or pair or set of articles also applies. In providing such indemnity, Underwriters shall at their option repair, replace or make a monetary offer.

The Insured Person shall be responsible for the first £50 (£75 in respect of Insured Persons aged 65 to 69 years inclusive) of each claim. The Insured Person shall take all reasonable steps to recover any lost property.

If an Insured Person 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 2 years old at the time and that the evidence of the original purchase is provided. For articles of 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 24 hours by an airline, carriers, railway or shipping company, up to £100 will be paid for the purchase of immediate necessities, but this will be deducted from the final claim if the loss is permanent.

Section C – 2 Personal Money

Money

The Underwriters will indemnify the Insured Person for loss of cash, bank or currency notes, travellers' cheques, passports, green cards, driving licences, petrol coupons and travel tickets, including reasonable expenses incurred as a result of loss. The most the Underwriters will pay is £500 per claim per Insured Person.

The Insured Person shall be responsible for the first £50 (£75 in respect of Insured Persons aged 65 to 69 years inclusive) of each claim. Cover will be effective from time of collection from bank or travel agent, or from 3 days before commencement of the journey, whichever is the later.

Credit Card Misuse

In the event that the Insured Person suffers financial loss as a direct result of a credit, charge or bankers card being lost or stolen during a covered trip and subsequently used fraudulently by any person other than the Insured Person or a member of the Insured Person's family, the Underwriters shall indemnify the Insured Person in respect of such loss up to a maximum of £1,000.

Section D Legal Expenses

The Underwriters will pay up to £25,000 incurred by or on behalf of an Insured Person in the pursuit of a claim for damages against a third party who has caused Bodily Injury to or illness or death of an Insured Person by an Accident whilst insured hereunder. The Underwriters shall only be liable for legal costs incurred with their written consent which shall not be unreasonably withheld. Nevertheless, Underwriters reserve the right to withdraw at any stage and thereafter they shall not be liable for any further expenses.

Section E Catastrophe

If during the course of a covered trip the Insured Person'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 £500.

Conditions

1. The Insured Person 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 Insured Person must provide written confirmation of the additional accommodation (room only) charges incurred.

Section F Withdrawal of Services

In the event that Services are withdrawn continuously for more than 24 hours during a covered trip and alternative arrangements have not been made by the accommodation or service provider, the Underwriters will pay £25 per complete 24 hour period the Insured Person is without such Services, up to a maximum of £300 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.

Section G Hi-jack

The Underwriters shall pay up to £100 for each complete day that an Insured Person is forcibly or illegally detained as the result of a Hi-jack during the covered trip up to a maximum of £1,000.

Section H Winter Sports Extension

This Insurance covers the Insured Person 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 offpiste provided under the care and direction of a locally qualified guide or instructor.

No other winter sports activities are covered by this Insurance.

Winter Sports Equipment

The Underwriters will indemnify the Insured Person 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 Insured Person, up to a maximum sum insured of £500 per person in respect of equipment which is less than 5 years old, or up to a maximum of £50 per person for equipment more than 5 years old. In providing such indemnity, the Underwriters shall at their option repair, replace or make a monetary offer.

Conditions

1. In the event of a claim the Insured Person 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 Insured Person shall take all reasonable steps to recover any lost property.
3. The Insured Person is responsible for paying the first £50 (£75 in respect of Insured Persons aged 65 to 69 years inclusive) of each claim.

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 Insured Person or the Insured Person's own equipment being delayed for at least 12 hours on their outward journey, the Underwriters will pay up to £300 in respect of the reasonable cost of hiring replacement winter sports equipment.

Conditions

1. In the event of a claim the Insured Person 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 Insured Person's equipment was delayed for over 12 hours on the outward journey plus a receipt showing the original and additional charges.
2. The Insured Person shall take all reasonable steps to recover any lost property.
3. The Insured Person is responsible for paying the first £50 (£75 in respect of Insured Persons aged 65 to 69 years inclusive) of each claim.

Winter Sports Pack

In the event of the theft or loss of the Insured Person's resort pass or should an Insured Person suffer Accidental Bodily Injury or illness, the Underwriters will pay for the value of the unused portion of the Insured Person's resort pass, ski school and lift pass up to £300 and winter sports equipment hire costs up to £150 per week.

Conditions

1. In the event of a claim the Insured Person must (at their own expense) provide the following documentation:
 - (a) accident or illness: medical report confirming the reason and length of time the Insured Person 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 Insured Person is responsible for paying the first £50 (£75 in respect of Insured Persons aged 65 to 69 years inclusive) of each claim.

Piste Closure

A benefit of £25 per day, maximum £300 in all, in respect of expenses incurred by the Insured Person in travelling to alternative resorts in the event that all pistes at the Insured Person'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 Insured must (at their own expense) provide written confirmation of piste closure from the tour operator or resort management.

Section I Travel Disruption Extension

This extension 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 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.

Extended Cancellation and Curtailment Expenses

Section A-1 Cancellation and Curtailment is extended to include the following:

Underwriters will pay up to £3,000 for any irrecoverable unused travel and accommodation costs (including excursions up to £150) and other pre-paid charges which the Insured Person has paid or is contracted to pay together with any reasonable additional travel expenses (Economy class) incurred if the Insured Person 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 Insured Person is travelling issuing a directive:

- (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 Insured Person is travelling,

providing such directive came into force after the Insured Person purchased this insurance or booked the covered trip (whichever is the later), or in the case of the trip being curtailed, after the Insured Person has left the United Kingdom to commence the covered trip.

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 Insured Person 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 12 hours at the departure point in the United Kingdom or on the return journey to the United Kingdom, the Underwriters will pay £50 for the first completed 12 hours delay provided the Insured Person eventually continues the trip or,
2. Underwriters will pay
 - (a) up to £3,000 for any irrecoverable unused accommodation and travel costs (including excursions up to £150) and other pre-paid charges which the Insured Person has paid or is contracted to pay should the Insured Person be unable to travel and use their pre-booked accommodation as a result of:
 - (i) the public transport on which the Insured Person is booked to travel from the United Kingdom being cancelled or delayed for more than 24 hours due to any of the contingencies listed in Section A-1 Delay subsection (i) or,
 - (ii) the Insured Person being denied boarding (because there are too many passengers for the seats available) and no alternative flights are provided within 12 hours or,

(b) up to £1,000 for reasonable suitable additional accommodation (room only) and travel expenses (Economy class) necessarily incurred by the Insured Person 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 Insured Person is booked to travel being cancelled or delayed for more than 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 Insured Person being denied boarding (because there are too many passengers for the seats available) and no alternative flights are provided within 12 hours and the Insured Person 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 Insured Person 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 Insured Person can only claim for these under one Section for the same insured event.

Extended Journey Continuation

Section A-1 Journey Continuation is extended to include the following:

Underwriters will pay up to £500 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 Insured Person fails to arrive at the departure point in time to board any onward connecting public transport on which the Insured Person 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 Insured Person being denied boarding (because there are too many passengers for the seats available) and no alternative flights are provided within 12 hours.

Condition

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

Accommodation Costs

Underwriters will pay up to £3,000 for either:

1. any irrecoverable unused accommodation costs (including excursions up to £150) and other pre-paid charges which the Insured Person has paid or is contracted to pay if the Insured Person 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 Insured Person to move to other accommodation on arrival or at any other time during the covered 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 Insured Person 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 Insured Person 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 Insured Person can only claim for these under one Section for the same insured event.

Conditions specific to Section I Travel Disruption Extension

1. If the Insured Person 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 Insured Person 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 Insured Person 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 Insured Person 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 Insured Person 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 Insured Person 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 an Insured Person 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 21 days without additional premium, but in the event of an Insured Person being Hi-jacked cover shall continue whilst the Insured Person 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 months from the date of the Hi-jack.

Exclusions

Exclusions specific to Section A – 1 (Medical and Additional Expenses, Cancellation and Curtailment) 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 or journey.
- 2 claims attributable to any condition or set of circumstances known to the Insured Person 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 or journey.
- 3 expenses incurred more than twelve 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 (Insured Persons seeking advice about this risk should contact the Travel Enquiry Unit in the Consular Department of the Foreign and Commonwealth Office prior to departure).

Additional Exclusions specific to Section B only (Personal Accident)

- 6 directly or indirectly 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 by Accident within the scope of this insurance).

Exclusions specific to Section C – 1 (Personal Luggage, Clothing or Effects)

Underwriters shall not be liable for :-

- 7 claims arising out of 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.
- 8 loss of cash, bank or currency notes, travellers' cheques, prepaid petrol coupons and travel tickets.
- 9 loss arising from confiscation or detention by customs or other authority.
- 10 property otherwise insured other than baggage and personal effects covered under a motor policy.
- 11 loss of or damage to luggage whilst in the custody of a carrier unless such loss is reported to the carrier within 24 hours and a report obtained or losses of personal possessions not reported to the Police within 24 hours.
- 12 loss of or damage to Jewellery and Valuables whilst in the custody of a carrier.
- 13 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.
- 14 loss of or damage to scuba diving equipment.

Exclusions specific to Section C – 2 (Personal Money)

Underwriters shall not be liable for :-

- 15 losses not reported to the police within 24 hours.
- 16 personal money insured hereunder whilst in the custody of a carrier.
- 17 shortages due to error or omission, depreciation in value.
- 18 loss arising from confiscation or detention by customs or other authority.
- 19 personal money otherwise insured other than under a motor policy.
- 20 personal money left unattended unless in a locked hotel room, apartment, holiday residence, static caravan or motor vehicle.
- 21 claims resulting from loss of credit, charge or bankers card where the Insured Person has not complied fully with all the terms and conditions under which such card was issued.
- 22 claims for financial loss sustained after expiry of the Policy Period.

Exclusions specific to Section E (Catastrophe)

Underwriters shall not be liable for:

- 23 claims arising from a catastrophe known about prior to the Insured Person's departure from the United Kingdom.
- 24 costs recoverable from another source (e.g. tour operator, hotel, airline, provider of services).
- 25 claims arising as a result of the Insured Person travelling against the advice of a local or national authority.
- 26 any expense that the Insured Person would normally be expected to pay during the trip.
- 27 claims arising as a result of the Insured Person's disinclination to continue the trip.

Exclusions specific to Section F (Withdrawal of Services)

Underwriters shall not be liable for claims relating to:

- 28 strike or industrial action existing or known about at the date the Insured Person booked the trip.
- 29 services that were not included in the Insured Person's pre-booked and pre-paid trip.

Exclusions specific to Section G (Hi-jack)

Underwriters shall not be liable for:

- 30 claims due to the Insured Person or the Insured Person's family or the Insured Person'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:

- 31 claims arising from the Insured Person's failure to adhere to the International Ski Federation code or the resort regulations;
- 32 claims arising from the Insured Person's participation in free style skiing, ski jumping, ski stunting/acrobatics, ski flying, ski mountaineering, ski randonnee, 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;
- 33 losses excluded in Exclusions specific to Section A-1 and Section B
- 34 losses excluded in Exclusions specific to Section C-1
- 35 anything listed in the General Exclusions.

Exclusions specific to Section I Travel Disruption Extension

Underwriters shall not be liable for:

- 36 the first £50 (£75 in respect of Insured Persons aged 65 to 69 years inclusive) of each and every claim per incident claimed for under this section by each Insured Person (except claims under Extended Travel Delay, subsection 1.)
- 37 the cost of Airport Departure Duty/Tax (whether irrecoverable or not).
- 38 claims arising directly or indirectly 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 Insured Person 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 Insured Person is travelling.
 - (c) denied boarding due to the Insured Person'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.
- 39 any costs incurred by the Insured Person which are recoverable from the providers of the accommodation (or their administrators) or for which the Insured Person received or is expected to receive compensation or reimbursement.
- 40 any costs incurred by the Insured Person which are recoverable from the public transport operator or for which the Insured Person received or is expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- 41 any accommodation costs, charges and expenses where the public transport operator has offered alternative travel arrangements.
- 42 any costs for normal day to day living such as food and drink which the Insured Person would have expected to pay during the trip.
- 43 anything listed in the General Exclusions.

General Exclusions

This Insurance does not cover:

- 1. claims relating to 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).

For the purposes of this insurance, an act 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.
- 2. claims caused or contributed to by:
 - 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. death, disablement, loss or expense arising from 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; aciation other than travelling by air as a passenger .
5. losses arising from driving or riding on motor cycles, if at the time of the accident the Insured Person:
 - 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. claims arising from the Insured Person's own criminal act.

Claims Notification and Procedure

Notification

Notice must be given to Forces Financial, 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. Forces Financial can be contacted at : Unit 3, Meridian Office Park, Osborn Way, Hook, Hampshire RG27 9HY.
Telephone: 01256 769966 Fax: 01256 748011 Email: benefits@forcesfinancial.com

What must be done in the case of a medical emergency

The Insured Person must contact CEGA immediately, but in any event within 48 hours of any serious accident or illness abroad, requiring in-patient hospitalisation, extended treatment or alteration to travel arrangements.

The Insured Person 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 Insured Person'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
Kiln Group
1st Floor,
106 Fenchurch Street,
London EC3M 5NR
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:
Policyholder & Market Assistance, Lloyd's, 1 Lime Street, London, EC3M 7HA
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, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

The existence of these internal arrangements does not affect your right to seek legal advice and take legal action.

Right to Cancel

You will for a period of 30 days from the date you receive your insurance documentation, have a right to cancel this Certificate and receive a refund. This refund will be subject to a charge for the period of cover you have received, plus our reasonable administration charges. To exercise your right to cancel you must contact your intermediary or broker.

Financial Services Compensation Scheme (FSCS)

All insurances issued by Axiom Underwriting in the UK for individual customers 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).

Further information about compensation scheme arrangements is available from the FSCS.
(www.fscs.org.uk telephone number 0207 892 7300).
