



Travel Insurance Package

This Certificate is a legal contract between the Assured &/or Insured Person and Canopus Syndicate 4444 and Travelers Syndicate 5000 (herein called the Underwriters). Pulse Insurance Limited act as agent of the Underwriters. This Certificate and any Schedule, Endorsements and Clauses should be read as if they are one document. The Underwriters acceptance of this risk is based on the information presented to being a fair presentation of the Assured's &/or **Insured Persons Business** including any unusual or special circumstances which increase the risk and any particular concerns which have led the Assured &/or **Insured Person** to seek insurance. Any reference to the singular will include plural and vice versa. Any reference to any statute or statutory instrument will include modifications or re-enactment thereto. Any heading in this Certificate is for ease of reference only and does not affect its interpretation. Please ensure you examine your documents thoroughly to ensure it meets with your requirements, if not, contact your insurance advisor without undue delay.

The Underwriters will provide the insurance described in this Certificate subject to the terms and conditions for the Period of Insurance shown and any subsequent period for which the Assured &/or **Insured Person** shall pay the Underwriters shall agree to accept the premium.



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Authorised and regulated by the Financial Conduct Authority FRN 308626.
Registered in England and Wales No. 3492137

Contents

Guidance Notes.....	3
Certificate of Insurance.....	4
General Definitions.....	6-11
General Provisions, Conditions and Exclusions.....	23-25
How to Make a Claim.....	12-13
In the event of Accident or Illness on an Insured Journey.....	14
Pre Travel Advice & Information.....	15
How to make a complaint.....	16
Section 1 - Medical, Hospital and Repatriation Expenses.....	17
Section 2 - Cancellation, Curtailment and Change of Itinerary Expenses.....	17-18
Section 3 - Trip Disruption.....	19-20
Section 4 - Baggage, Personal Effects & Business Equipment.....	21
Section 5 - Money, Travellers' Cheques, Passports, Travel Documents and Credit Cards.....	20-21
Section 6 - Personal Accident.....	21-22
Section 7 - Legal Expenses and Personal Liability.....	22

Guidance Notes

This Certificate contains various sections of cover, each with their own limitations. You are only covered for the perils described. Your attention is drawn to the General Conditions, Provisions and Exclusions on pages 8 to 10 and the Guidance Notes below.

- If when booking or commencing a Period of Travel You are in any doubt about the relevance of the conditions, exclusions and limitations, or anything else contained in the certificate, clarification should be sought from the Insurers by contacting the Agent who has issued this certificate.
- Trips booked or commenced against medical advice or after receipt of a terminal prognosis or whilst receiving treatment or counselling for any psychiatric or mental disorder, mental illness, anxiety, stress or depression, or for the purpose of obtaining medical treatment or convalescent care are excluded.
- Pre-existing Medical circumstances

The following claims are excluded:

- 1) Cancellation, curtailment and repatriation claims that could reasonably have been foreseen from medical or other circumstances known to You at the time that the Insurance was effected or at the time that the Period of Travel was booked.
 - 2) Claims arising out of or attributable to any physical defect, infirmity or medical condition known to the Insured Person at the inception date of this insurance or date of their addition, whichever the later. This exclusion shall not apply if such condition has been without the necessity of medical consultation or treatment for 24 consecutive months prior to the commencement date of this insurance.
 - 3) The cost of any medication, consultation or treatment which could be delayed without worsening Your condition until You have returned home.
- The geographical limits are as stated in the schedule.
 - War & Terrorism Please refer to the General Exclusions on page 10.
 - Hazardous or non-conventional holiday or business activities. Periods of Travel expected at the date of booking or commencement to involve hazardous or non-conventional holiday or business activities are not covered. Examples of activities considered hazardous and/or non-conventional:

■ Professional entertaining	■ Mountaineering or rock climbing
■ Manual work for gain or reward	■ Sports or Activities where there is a risk of injury
■ Cycle or motor cycle touring	■ Scuba Diving (unless the extension of cover is incorporated)
■ Taking part in any kind of race	■ Winter Sports (unless the extension of cover is incorporated)
■ International overland journeys in Asia, Africa or South America (other than by rail) i.e. travelling from one country to another overland.	

Policy Schedule

The Underwriters will provide the insurance described in this Certificate subject to the terms and conditions for the Period of Insurance shown and any subsequent period for which the Assured &/or Insured Person shall pay the Underwriters and shall agree to accept the premium.

Certificate No.	PPT P258002600	
Binder Reference:	B1262BW0579025	
Period of Insurance	From 10th February 2026 to 17th February 2026 [both dates inclusive]	
Type of Cover:	Single Trip Travel	
Assured if other than the Insured Person	Global Sports Showcase Limited	
Address	5 Moat Lane Wickersley Rotherham S66 1DZ United Kingdom	
Insured Person(s):	All members participating in football for Global Sports Showcase Limited	
Geographical Limits:	USA	
The following amendments of cover are deemed incorporated in this Insurance:		
Winter Sports Inclusion Clause:	No	
Scuba Diving Inclusion Clause:	No	
Broker's Ref	20130A	
Premium	£	510.00
Insurance Premium Tax	£	102.00
Total	£	612.00

In Witness Whereof this Certificate has been signed on:

Date: 30 December 2025

By:



Endorsements

IT IS HEREBY NOTED AND AGREED THAT cover under this Certificate EXCLUDES all travel to areas of War, Unrest or Disruption unless declared and Agreed by Underwriter's prior to travelling to such areas.

Definition of Area of War, Unrest or Disruption

For Business Travel: A Country or region to which the Foreign, Commonwealth & Development Office advise against "ALL" travel along with Belarus, Russia, Ukraine, Gaza, Israel & Lebanon.

For Holiday Travel: A Country or region to which the Foreign, Commonwealth & Development Office advise against "ALL" or "All but Essential" travel. www.gov.uk/foreign-travel-advice along with Belarus, Russia, Ukraine, Gaza, Israel & Lebanon.

IT IS FURTHER HEREBY NOTED AND AGREED THAT cover under this Certificate EXCLUDES any Kidnap which occurs in Afghanistan, Belarus, Colombia, Gaza, Israel, Iraq, Lebanon, Mexico, Nigeria, Pakistan, Philippines, Russia, Somalia, Ukraine, Venezuela, Yemen or any other region or country to which the Insured Person has travelled where **the United Kingdom** Foreign and Commonwealth Office has advised against "all travel or all travel due to the threat of kidnap" (or other similar advice for Insured Persons not resident in the **United Kingdom**) prior to the commencement of the trip.

IT IS FURTHER HEREBY NOTED AND AGREED THAT where the words "**United Kingdom**" appear in this Certificate wording they are deemed to read "**Country of Residence**" or "**Country of Secondment**".

Athletic Clause

It is hereby understood and agreed that cover under this certificate is subject to the following terms and conditions:

Exclusions:

1. The following types of treatment unless undertaken as a hospital in-patient following major injury.

- Manipulative therapy
- Massage
- Infra-red or other ray therapy
- Ultrasound or other wave therapy
- Administration of anti-inflammatory agents by whatever means
- Fluid removal from the joints

2. Any other treatment of the Musculo skeletal system (including the cartilage's, ligaments and tendons), except for treatment that is strictly necessary to enable the Insured Person to resume his everyday non athletic activities.

3. The first £200.00 of each and every claim

General Definitions

The following definitions apply to this policy and shall have the same meaning wherever they appear unless amended by a section definition. In the case of any conflict between the general definitions, the definitions in the section shall prevail.

Accident

means a sudden, unexpected, unusual, specific, external event which occurs at an identifiable time and location during the Period of Insurance. It shall also include exposure resulting from a mishap to a conveyance in which the **Insured Person** is travelling.

Annual Salary

The total annual basic salary including overtime but excluding bonus or commission payments payable by the Assured to the **Insured Person** at the date **Bodily injury** is sustained. Overtime payments shall be based on the average payments made during the 12 months immediately prior to the date of **Bodily injury**.

Baggage

Personal effects belonging to or in the custody of the **Insured Person** at the time of the loss excluding **Business Equipment**.

Biological

Any pathogenic micro-organism or biologically produced toxin.

Bodily injury

means identifiable physical injury which

- i. is caused by an **Accident**, and
- ii. solely and independently of any other cause except **illness** directly resulting from, or medical or surgical treatment rendered necessary by, such **Bodily injury**, results in the **Insured Person's** death or disablement as provided for under this Insurance within twenty-four calendar months of the date of such **Accident**

In so far as cover relates to Part [B] only, **Bodily injury** shall also include exposure resulting from a mishap to a conveyance in which the **Insured Person** is travelling; the date of such mishap shall be deemed to be the date of the **Accident** causing such **Bodily injury**.

Business

The Business description as declared to Underwriters.

Business Equipment

Business equipment belonging to the Assured and which is in the custody of the **Insured Person** at the time of the loss

Chemical

Any artificially created chemical toxin or compound.

Child / Children

Any child of an **Insured Person** who is unmarried and dependent

- A) under 18 years of age and under 25 years of age if in full-time education
- B) on the **Insured Person** due to reason of diagnosed permanent mental or physical disability

Close Relative

Wife, husband, civil partner or partner, mother, mother-in-law, father, father-in-law, step parent, step-parent-in-law, sister, sister-in-law, brother, brother-in-law, daughter, daughter in-law, son, son in-law, stepchild, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, fiancé, fiancée and adopted child.

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by you or any other party.

General Definitions - continued

Corporate Event

Any event arranged and funded in whole or in part by the Assured with the primary function of entertaining Directors, Employees or Guests of the Assured in a **Business** or leisure capacity.

Country of Secondment

The Country where and **Insured Person** temporarily resides under contract with the Assured for at least (6) months and accepted by the Underwriter's in a Country of Secondment Endorsement attached to and forming part of the certificate.

Country of Permanent Residence

The Country where an **Insured Person** resides indefinitely or where the **Insured Person** has the intent to reside indefinitely.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.

Cyber Incident

any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.

Delayed Baggage

Reasonable expenses incurred by the **Insured Person** during an Insured Journey to purchase essential replacement clothing or articles due to the **Insured Person's** personal property being delayed for at least (4) hours.

Director (including Partners and Members)

A serving director (other than a non-executive director) of the Assured:

- i) Whose details have been notified to Companies House in accordance with Section 288 of the Companies Act 1985 or any statutory amendment, modification or re-enactment of such Act or Regulations where the Assured is a company registered in the **United Kingdom**.
- ii) a member of a limited liability partnership as defined under the Limited Liability Partnership Act 2000.
- iii) any person who has signed the partnership deed of the Assured.

Emergency Repatriation Expenses

The additional cost of transportation including the cost of medical attendants necessarily incurred in transporting the **Insured Person** to an appropriate hospital or nursing home or to the Country of Permanent Residence or Country of Secondment if applicable, if recommended by Healix International, in conjunction with the local attending medical practitioner.

Employee

Any person under a contract of service or apprenticeship with the Assured, or any person the Assured has the right to instruct in his/her performance.

Evacuation

The necessary emergency evacuation of an **Insured Person** from a country or area within a country in which they are travelling other than their normal country of residence as recommended by

- A) the British Government via the Foreign and Commonwealth Office or
 - B) any legally empowered regulatory government or local authority in the country or region in which the **Insured Person** is travelling
- or
- C) the Insurers assistance provider – Healix International.

Evacuation Expenses

The additional cost of travel accommodation and other expenses necessarily and reasonably incurred by the **Insured Person** in Evacuating the **Insured Person** to their normal country of residence or the nearest place of safety.

General Definitions - continued

External Journey

Any Journey undertaken by the **Insured Person** on the **Business** of the Assured (including incidental holiday taken in conjunction with the trip) which commences during the Period of Insurance and involves travel from the **Insured Person's** normal country of residence. Travel from the Channel Islands and the Isle of Man to any destination will be regarded as an External Journey involving travel from the **Insured Person's** Country of Permanent Residence.

Cover operates from the departure of the **Insured Person** from the **Insured Person's** residence or normal place of **Business** in their normal country of residence (whichever occurs first) until arrival back at such residence or normal place of **Business** (whichever occurs last) at the end of the Journey. The duration of an External Journey shall not exceed 12 months unless otherwise as agreed in writing with the Assured. Secondments and other long stay trips must be agreed prior to departure and an additional premium may be charged.

Face/Facial

The area bordered by the natural hairline surrounding the forehead, the front of the ears and the lower jaw.

Fracture

A breach in the continuity of the bone caused by an **Accident** which is identified by an x-ray or in the case of a fracture which is unable to be x-rayed, by confirmation from a doctor.

Gross Weekly Wage

The gross average weekly equivalent of the **Insured Person's Annual Salary**.

Guest

Any person whom the Assured consents to be covered under this certificate other than a Child or Visitor

Hemiplegia

The Permanent total loss of use of one side of the body.

Hi-Jack

The unlawful seizure or control of an aircraft or conveyance (or the crew thereof) in which the **Insured Person** is travelling as a fare paying passenger.

Illness shall mean sickness or disease which first declares itself during the Period of Insurance and which results in the **Insured Person's** disablement.

Incident

One occurrence or all series of occurrences, consequent upon or attributable to, one source or original cause.

Insured Journey

Defined as either an **Internal Journey** or an **External Journey**.

Internal Journey

A journey undertaken by the **Insured Person** on the **Business** of the Assured (including incidental holiday taken in conjunction with the trip) which commences during the Period of Insurance and involves travel within the **Insured Person's** normal country of residence but only if the journey requires the **Insured Person** to obtain overnight accommodation involves a rail journey or a flight. Insurance operates from the departure of the **Insured Person** from the **Insured Person's** residence or normal place of **Business** in their normal country of residence (whichever occurs first) until arrival back at such residence or normal place of **Business** (whichever occurs last) at the end of the journey.

Kidnap

The wrongful abduction and detention of an **Insured Person** against their will or by deception, by a person or group demanding payment by the Assured in exchange for the release of that **Insured Person** or a claim by a person or group demanding such a payment, to have carried out such a wrongful abduction and kidnapping.

General Definitions - continued

Legal Expenses

- A) Any fees, expenses and other disbursements reasonably incurred by a solicitor, firm of solicitors or any other appropriate qualified person, firm or company appointed to act on behalf of the **Insured Person** including costs and expenses of expert witnesses as well as those incurred by the Underwriter's in connection with such claims or procedures;
- B) Any costs for which an **Insured Person** is legally liable following an award of costs by any court or tribunal and any costs following an out of court settlement made in connection with any claim or legal proceedings.

Loss of Eye(s)

Loss of Eye(s) shall include total and irrecoverable loss of sight, which shall be deemed to have occurred:

- A) in both eyes when the condition is shown to the satisfaction of the Underwriter's to be permanent and without expectation of recovery and the **Insured Person's** name has been added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist:
 - B)** in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale and the Underwriter's are satisfied that the condition is permanent and without expectation of recovery.

Loss of Limb(s)

- A) in the case of a lower limb by permanent physical severance at or above the ankle or permanent total loss of use of an entire leg or foot;
- B) In the case of an upper limb loss by permanent physical severance of a hand at or above the wrist

Money and Credit Cards

Coins, banknotes, bankers drafts, bills of exchange, postal and money orders, signed travellers and other cheques, letters of credit, luncheon vouchers, money orders, phone cards, travel tickets, debit/credit cards, charge cards, gift tokens and coupons which are taken or acquired on an Insured Journey by the **Insured Person** and are intended for personal expenditure only.

Medical Expenses

All reasonable costs for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a **Medical Practitioner** necessarily incurred outside the **Insured Person's** Country of Permanent Residence or Country of Secondment. Dental, optical and routine pregnancy expenses are excluded unless incurred as a result of an emergency

Medical Practitioner

Any legally qualified medical practitioner who is registered or licensed to practice medicine or dentistry under the laws of the country in which they practice; other than an **Insured Person/s** or a member of the **Insured Person/s** immediate family.

Nuclear

Any fissile material emitting ionizing radiation or radioactivity.

Paraplegia

The Permanent total loss of use of two legs bladder and rectum.

Permanent Total Disablement

- A) Where the **Insured Person** is gainfully employed by the Assured, and is below state retirement age or above 16 years of age, Permanent Total Disablement means disablement caused other than by Loss of Limb(s), Loss of Eye(s), Total Loss of Hearing or Total Loss of Speech which will in all probability entirely prevent the **Insured Person** from engaging in his/her usual occupation for the remainder of his/her life.
- B) Where the **Insured Person** is not gainfully employed by the Assured, or is above the state retirement age or below 16 years of age, Permanent Total Disablement means disablement, caused other than by Loss of Limb(s), Loss of Eye(s), Total Loss of Hearing or Total Loss of Speech which will in all probability entirely prevent the **Insured Person** from engaging in any and every occupation for the remainder of his/her life.

Quadriplegia

The Permanent total loss of use of all four limbs bladder and rectum.

General Definitions - continued

Rental Vehicle

Any vehicle rented by the Assured and/or **Insured Person** pursuant to a licensed rental vehicle agreement, for or during an Insured Journey.

Replacement Value

The full value to replace personal property and/or electronic **Business** equipment without deduction for wear and tear or depreciation

Single Trip. Where the Schedule states that the type of cover is Single Trip this Certificate covers a single **Period of Travel** commencing and terminating during the Period of Insurance.

Spouse

The legally married spouse or civil or cohabiting partner of an **Insured Person** whom the Assured consents to be covered by this Insurance

Temporary Partial Disablement

Temporary disablement which prevents the **Insured Person** from engaging in more than 60% of his/her usual occupation.

Temporary Total Disablement

Temporary disablement which completely prevents the **Insured Person** from engaging in or giving attention to all elements of his/her occupation.

Total Loss of Hearing

Total, permanent and irrecoverable loss of hearing.

Total Loss of Speech

Total, permanent and irrecoverable loss of speech.

Travel Expenses

Reasonable additional costs necessarily incurred for:

- A) travel, sustenance and accommodation expenses of up to two (2) relatives or friends of the **Insured Person** who on medical advice is required to travel or remain with the **Insured Person**;
- B) funeral expenses incurred in the burial of the **Insured Person** outside the Country of Permanent Residence or Country of Secondment.
- C) Costs incurred in transporting the **Insured Person's** body or ashes, and personal property back to their Country of Residence or Country of Secondment.
- D) Travel expenses incurred by the **Insured Person** in returning to attend the funeral of a close relative in the Country of Residence or Country of Secondment.

Terrorism

Any act including but not limited to the use of force or violence or 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 including the intention to influence any government and/or to put the public or any section of the public fear.

Triplegia

The Permanent total loss of use of three limbs.

United Kingdom

England, Scotland, Wales, and Northern Ireland

Unrest or Disruption

A Country or region to which the Foreign, Commonwealth & Development Office advise against "ALL" or "All but Essential" travel.
www.gov.uk/foreign-travel-advice

General Definitions - continued

War

War shall mean armed conflict between nations including forces acting for any international authority, whether war be declared or not, invasion, civil war, any attempt to usurp power, or any activity arising out of an attempt to participate in military force between nations.

We/Us/Our

Shall be deemed to mean Underwriters.

How to Make a Claim

Things you and the Insured Person must do

You must comply with the obligations set out below. If **we** determine that any claim you make under this insurance has been adversely impacted directly by failure to comply with the obligations below, **we** may refuse to pay your claim or reduce the amount of any payment **we** make for the claim.

1. **In the event of an incident which causes or may cause a claim under this insurance**, you must as soon as practicable and up to a maximum of 6 months from the date of such event, notify Crawfords..
2. **In the event of Accident or Illness abroad** which may lead to hospital treatment or curtailment of your trip, contact the dedicated Healix International 24 Hour Medical Emergency Helpline (details on page 14).
3. **In the event of the Insured Person's death resulting or alleged to result from an Accident**, notice must be give as soon as practicable and up to a maximum of 6 months from the date of such event, to your broker.
4. The **Insured Person** must provide us or **our** medical adviser with the necessary authorisation to access or obtain all the **Insured Person's** medical records, notes and correspondence referring to the subject of a claim or a related pre-existing. The medical adviser must, for the purpose of reviewing the claim, be allowed to examine the **Insured Person** as **we** consider necessary.
5. You must provide your broker with all information **we** may reasonably require including a fully completed claim form.
6. **If in the course of an Insured Journey an Insured Person is unlawfully seized our** response consultants, Constellis, should be contacted (please refer overleaf).

Registering your claim



In the event of you having to make a claim under this Certificate, please register your claim using the following online claim form:

[Online Claim Form](#)

If the link doesn't work, please copy and paste the full address into your web browser:

<https://us-fnol.claims.global/PulseInsurance>

You can also register your claim over the phone: 01908 735318

How we deal with your claim

You will be asked to provide supporting documents alongside your completed claim form. Once all documents have been received, your claim will be assessed. If the documents provided are accepted/rejected, you will be notified by email. Sometimes it may be necessary for additional information or documents to be requested. If this is the case, you will be notified by email.

If you have any queries regarding your claim, please contact the following:

Crawford TPA, Ashton House, Silbury Boulevard, Milton Keynes MK9 2AH

www.crawco.co.uk

PulseClaims@Crawco.co.uk

01908 735318

Fraudulent claims clause

- 1) If the **Assured** or **Insured Person/s** makes a fraudulent claim under this insurance contract, Underwriters:
 - a) Are not liable to pay the claim; and
 - b) May recover from the Insured any sums paid by Underwriters to the Assured in respect of the claim; and
 - c) May by notice to the Insured treat the contract as having been terminated with effect from the time of the fraudulent act.

- 2) If Underwriters exercise their right under clause 1) c) above:
 - a) Underwriters shall not be liable to the Insured in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to Underwriters' liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
 - b) Underwriters need not return any of the premiums paid.

- 3) If this insurance contract provides cover for any person who is not a party to the contract ("a covered person"), and a fraudulent claim is made under the contract by or on behalf of a covered person, the Insurer may exercise the rights set out in clause 1) above as if there were an individual insurance contract between the Insurer and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person.
Nothing in these clauses is intended to vary the position under the Insurance Act 2015.

In the event of Accident or Illness on an Insured Journey

In the event of Accident or Illness abroad which may lead to hospital treatment or curtailment of your trip, contact the dedicated Healix 24 Hour Medical Emergency Helpline. The assistance company will be solely responsible for all decisions on the most suitable, practical and reasonable solution to any problem, and all such assistance is subject to the prior approval of said assistance company

Healix International

Esher Green, Esher, Surrey, KT10 8AB, **United Kingdom**

24/7 Tel: +44 (0) 208 608 4227

Fax: +44 (0) 208 481 7826

24/7 Email: internationalhealthcare@healix.com

Website: www.healix-international.com



Important Data That Should Be Provided To Healix International

- Inform the Healix Co-ordinator that you/the patient are insured with Canopus and provide them with your comprehensive contact details and company name
- The patient's full name, their sex, nationality and date of birth
- The patient's country of domicile
- The patient's occupation and the name of their line manager where relevant
- The Contract of Insurance number shown on the schedule
- The Period of Insurance shown on the schedule
- A brief summary of the incident/medical problem, giving the patient's current location, medical condition, as well as the names and contact details for any medical providers and treating medical team
- Whether any costs have been incurred or deposits made and to which entity/person

Important Notice

Upon contacting Healix, you will be issued with a unique assistance case number, which should be quoted at all times. This is especially relevant when submitting any written correspondence such as medical reports or other supporting documentation.

Under the Data Protection Act, **we** have a legal duty to protect any personal information that **we** collect from you and the Act sets rules and conditions which **we** have to stick to when gaining and using information about you. <https://www.gov.uk/data-protection/the-data-protection-act>

Failure to contact Healix International to obtain authorisation may prejudice the claim and may mean that not all the costs involved will be paid. The first named **Assured** and the **Insured Person** should not attempt to find their own solution and then expect full reimbursement from the Insurers without prior approval first having been obtained from Healix International. In the event that liability cannot be established at the outset of a medical emergency it is agreed that the first named Assured will guarantee payment until such a time that liability can be accepted by Insurers.

In the event of an Insured Person being kidnapped

If in the course of an Insured Journey an **Insured Person** is unlawfully seized **our** response consultants, **Constellis**, should be contacted.

In the United States of America: +1 713 918 6401
 In the Rest of the World: +44 (0)20 7240 3237
 Web-site: www.constellis.com

Pre Travel Advice & Information

For full and comprehensive pre travel advice by Country please go to the Foreign and Commonwealth Office website <https://www.gov.uk/foreign-travel-advice> where you will find information on the following subjects:

Summary by Country

Entry requirements

Terrorism information

Health information and details of inoculation recommendations

Safety and Security advice

Information about money

Helpful information about local laws and Customs

Travel advice, help and support

How to make a complaint

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact the Broker who issued this insurance to you

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to either:

Crawford TPA,
Ashton House, Silbury Boulevard, Milton Keynes MK9 2AH

Website: www.crawco.co.uk
E-mail: PulseClaims@Crawco.co.uk
Tel: 01908 735318

or Complaints:

Lloyd's,
Fidentia House,
Walter Burke Way,
Chatham Maritime
Chatham ME4 4RN.
Tel: 020 7327 5693.
Fax: 020 7327 5225
E-mail: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures, including timescales are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com and are also available from the above address. If you remain dissatisfied after Lloyd's has considered your complaint, or, in any event, after a period of eight weeks from making your complaint, you may refer your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent service in the UK for settling disputes between consumers and Businesses providing financial services.

The contact details for the FOS are:

The Financial Ombudsman Service,
Exchange Tower,
London E14 9SR.
Telephone: 0800 023 4567
or: 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers.)

Email complaint.info@financial-ombudsman.org.uk

You can find more information on the FOS at www.financial-ombudsman.org.uk

Making a complaint does not affect your right to take legal action.

Compensation

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's Underwriters is unable to meet its obligations to you under this insurance. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this insurance. 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

Please note:

This Certificate contains various sections of cover, each with their own limitations. **You** are only covered for the perils described. **Your** attention is drawn to the General Conditions, Provisions and Exclusions on pages 18 to 20 and the Guidance Notes on page 22.

If when booking or commencing a **Period of Travel** you are in any doubt about the relevance of the conditions, exclusions and limitations, or anything else contained in the certificate, clarification should be sought from the Insurers by contacting the Agent who has issued this certificate.

Section 1 - Medical Expenses, Repatriation and Emergency Travel Expenses

To pay up to £10,000,000 in all in respect of

(a) Medical and Repatriation Expenses

The following expenses necessarily incurred as the result of the **Insured Person** sustaining **accidental bodily injury** or becoming ill during the **Period of Travel**:

- (i) **Medical, surgical, diagnostic or remedial treatment and hospital expenses** (including their additional travel and accommodation expenses) necessarily incurred outside the **United Kingdom**, and the **Insured Person's** additional repatriation expenses; including compulsory quarantine.
- (ii) **Emergency dental treatment** for the immediate relief of pain. Emergency repairs to dentures carried out solely to alleviate distress in eating.
- (iii) **Expenses incurred for the charter of an air ambulance** or for the special use of air transport (including accompanying medical attendants) if agreed by prior consultation between the **Insured Person's** attending physicians and the Insurers' appointed advisers as being necessary for the transportation or repatriation of the **Insured Person**.
- (iv) **Reasonable travel and accommodation expenses** of a relative or friend (not necessarily an **Insured Person**) who is required to travel to, remain with or escort the **Insured Person** if they become severely incapacitated.

(b) Hospital Inconvenience Benefit

£25 for each completed 24 hour period that the **Insured Person** spends as a hospital in-patient outside the **United Kingdom** as the result of his sustaining **accidental bodily injury** or becoming ill during the **Period of Travel**, up to a maximum of **£500** in all, payable in addition to indemnity under Subsection 1(a).

(c) Funeral Expenses

The cost of transporting the remains or ashes of the **Insured Person** to their former place of residence in the **United Kingdom** if they die during the **Period of Travel**, and/or the cost of burial or cremation if this takes place in the country abroad where the death occurred.

The Insurers shall not be liable:-

1. Under Subsection 1(a) for the first **£50** of each and every claim.
2. for the cost of any medication, consultation or treatment the need for which could reasonably have been foreseen by the **Insured Person** at the time that the **Period of Travel** commenced, nor for any travel, accommodation or other expense incurred in connection therewith.
3. for the cost of any medication, consultation or treatment which could reasonably be delayed until the **Insured Person** has returned to the **United Kingdom**.
4. for any expense incurred after the **Insured Person** has returned to the **United Kingdom** or incurred after a period of twelve calendar months has elapsed following the date on which the insured **bodily injury, illness** or contingency first occurred or commenced during the **Period of Travel**, whichever shall occur the sooner.

Section 2 - Cancellation, Curtailment and 'Get-you-there' Expenses

To pay the following expenses incurred by the **Insured Person** as the result of any of the occurrences specified in paragraphs (i) to (v) below:

- n **Up to £5,000 in all in respect of** irrecoverable loss of unused travel and accommodation expenses (including unused pre-booked excursion and attraction tickets) paid in advance or for which there is a contractual liability consequent upon the cancellation or curtailment of the pre-arranged **Period of Travel** or, if the **Period of Travel** is not cancelled:
- n **Up to £500 in all in respect of** reasonable additional travel and accommodation expenses incurred in fulfilling the pre-booked travel and accommodation commitments, including the use of equivalent local accommodation if rendered necessary by an occurrence covered under paragraph (iv).

Specified occurrences:

- (i) The **Insured Person** sustaining **accidental bodily injury** or becoming ill.
- (ii) The death, injury or **illness** of the **Insured Person's** relative, **fiancé(e)** or business colleague, or of any person with whom the **Insured Person** had arranged to travel, reside or conduct business, or the relative, **fiancé(e)** or business colleague of such person.
- (iii) The **Insured Person** or any person with whom he had arranged to travel, reside or conduct business being:-
 - (a) quarantined or called for witness or jury service.
 - (b) made redundant, provided that such redundancy qualifies for payment under the **United Kingdom's** Redundancy Payments Acts.
 - (c) called for emergency duty as a member of the armed forces, the defence or civil administration, the police force, or the fire, rescue, public utility or medical services.
 - (d) required to be present at his home or place of business in the **United Kingdom** following burglary or major damage.
- (iv) The cancellation or delayed departure for 24 hours or more of an aircraft, sea vessel or other publicly licensed form of passenger transport in which the **Insured Person** had previously booked to travel, resulting from any of the following contingencies:
Strike, industrial action, hijack, terrorist act, criminal act, bomb scare, riot, civil commotion, fire, flood, earthquake, landslide, avalanche, adverse weather conditions, accident or mechanical breakdown,
- provided always that such contingency had not occurred, commenced or been announced before the booking was made in respect of the flight, voyage or journey thus affected.
- (v) Major damage rendering uninhabitable the accommodation in which the **Insured Person** had previously booked to reside during the **Period of Travel**, excluding any waterborne vessel or craft.

Kennel or Cattery costs

If the **Insured Person's** dogs and/or cats are in a kennel or cattery such irrecoverable fees are included under Section 2. If the return to the **United Kingdom** of the **Insured Person** is delayed because circumstances resulting in a claim under Section 1(a) Insurers will pay up to £500 for additional kennel or cattery fees incurred.

The Insurers shall only be liable:-

1. under the cancellation and curtailment provisions to the extent of the contractual liability.
2. for claims arising from delayed departure under Subsection 2(iv) if the **Insured Person** has obtained written confirmation from the Carriers or their Agents stating the actual date and time of departure and the reason for the delay. For the purposes of claims payment the period of delay shall be taken as commencing at the departure time of the conveyance as specified in the booking confirmation supplied to the **Insured Person**.

The Insurers shall not be liable:-

1. for any claim following disinclination to travel or to continue with the **Period of Travel**
2. for claims for loss of enjoyment or purpose
3. for any claim arising from not having the correct travel documents.
4. under Subsections 2(iv) for claims arising out of any contingency that had occurred, commenced or been announced before this Insurance was effected
5. for claims attributable to any medical condition or set of circumstances known to the **Insured Person** at the time that the Insurance was effected or at the time that the **Period of Travel** was booked, whichever is the later, where such condition or circumstances could reasonably have been expected to give rise to cancellation or curtailment of the **Period of Travel**.

Section 3 - Trip Disruption

To pay up to £750 in all in respect of

(a) Travel Delay Inconvenience Benefit

In the event that the Insured Person is delayed because of the late departure of an aircraft, sea vessel or other publicly licensed form of passenger transport in which he had previously booked to travel occurring as the result of any of the following contingencies:

Strike, industrial action, hijack, terrorist act, criminal act, bomb scare, riot, civil commotion, fire, flood, earthquake, landslide, avalanche, adverse weather conditions, accident or mechanical breakdown,
- provided always that such contingency had not occurred, commenced or been announced before the booking was made in respect of the flight, voyage or journey thus affected then to pay as follows:

(i) Outward journey at commencement of the Period of Travel

£30 for the first completed 12 hour period that transport departure is delayed and £15 for each subsequent completed 12 hour period, up to a maximum of £180 in all.

(ii) All subsequent journeys during the Period of Travel

Payment as in Subsection 3(a)(i), up to a maximum of £180 in all.

(b) Missed Departure from the United Kingdom

Reasonable additional travel and accommodation expenses incurred by the Insured Person in fulfilling their pre-booked travel and accommodation commitments:-

If at the commencement of the Period of Travel they miss their pre-booked international travel connection from the **United Kingdom** through disruption of his journey to the **United Kingdom** departure point occurring as the direct result of:-

- (i) a fellow passenger or a crew member of the conveyance in which they are travelling sustaining **bodily injury** or becoming ill after such journey had commenced, or
- (ii) any of the following contingencies:

Strike, industrial action, hijack, terrorist act, criminal act, bomb scare, riot, civil commotion, fire, flood, earthquake, landslide, avalanche, adverse weather conditions, accident or mechanical breakdown,

- provided always that such contingency had not occurred, commenced or been announced before the international travel booking was made if the **United Kingdom** journey is by scheduled public transport services, or before the **United Kingdom** journey commenced if such journey is by non-scheduled transport.

(c) Catastrophe - Alteration of Itinerary

Reasonable additional travel and accommodation expenses necessarily incurred by the **Insured Person** in the alteration of arrangements of his pre-booked travel and accommodation commitments consequent upon :-

- Local medical epidemic directly affecting the area where the pre-booked accommodation is, resulting in a directive not to visit issued by the responsible Government or local authority.
- Hurricane, storm, or other natural disaster that threatens the safety of the **Insured Person** such that official evacuation orders are issued by the responsible Government or local authority.
- The **Insured Person** being the victim of hijack, kidnap or the like terrorist or criminal act, or
- The cancellation of publicly licensed passenger transport services caused by strike, industrial action, hijack, terrorist act, criminal act, bomb scare, riot, civil commotion, fire, flood, earthquake, landslide, avalanche, adverse weather conditions, accident or mechanical breakdown,
 - provided that these occur or commence during the **Period of Travel**.

(d) Emergency Return to the United Kingdom

Additional repatriation expenses necessarily incurred by the **Insured Person** consequent upon any of the following occurrences during the **Period of Travel**:-

- (i) The death or serious **illness** or injury of the **Insured Person's** relative, fiancé(e) or business colleague, necessitating the **Insured Person's** presence in the **United Kingdom**.
- (ii) Burglary or major damage at the **Insured Person's** home or place of business in the **United Kingdom**.
- (iii) The death or serious **illness** or injury of an accompanying **Insured Person**, or the repatriation of such person as provided for in Subsections 3(d)(i) or (ii).

(e) Transport Diversion

If at any time during the **Period of Travel** an aircraft, sea vessel or other publicly licensed passenger conveyance in which the **Insured Person** is travelling has to be diverted from its pre-arranged destination as the result of:-

- (i) a fellow passenger or a crew member sustaining **bodily injury** or becoming ill, or
- (ii) any of the following contingencies:
 - Strike, industrial action, hijack, terrorist act, criminal act, bomb scare, riot, civil commotion, fire, flood, earthquake, landslide, avalanche, adverse weather conditions, accident or mechanical breakdown,
 - provided always that such contingency had not occurred, commenced or been announced before the booking was made in respect of the flight, voyage or journey thus affected.

To pay for reasonable additional travel and accommodation expenses necessarily incurred by the **Insured Person** in fulfilling their pre-booked travel and accommodation commitments.

The Insurers shall only be liable:-

1. under Subsection 3(b) if in the selection of the route, means of travel and time of departure the **Insured Person** has done all things reasonable and practicable to minimise the possibility of late arrival at the **United Kingdom** departure point.
2. for claims under Subsection 3(b) attributable to mechanical breakdown of non-scheduled transport if the **Insured Person** has obtained a garage or motoring organisation report confirming the date, cause and time of such breakdown.

for claims arising from delayed departure if the **Insured Person** has obtained written confirmation from the Carriers or their Agents stating the actual date and time of departure and the reason for the delay. For the purposes of claims payment the period of delay shall be taken as commencing at the departure time of the conveyance as specified in the booking confirmation supplied to the **Insured Person**.

The Insurers shall not be liable:-

1. Under Subsections 3(b), (c), (d) and (e) for the first £50 of each and every claim.
2. for claims arising out of any contingency that had occurred, commenced or been announced before this Insurance was effected.
3. under Subsection 3(d) for claims attributable to any medical condition or set of circumstances known to the **Insured Person** at the time that the Insurance was effected or at the time that the **Period of Travel** was booked, whichever is the later, where such condition or circumstances could reasonably have been expected to give rise to cancellation or curtailment of the **Period of Travel**.
4. under Subsection 3(c) for any expense following disinclination to travel or to continue with the trip when official directives from the local or national authority state it is acceptable to do so.
5. for any cost or expense payable by or recoverable from the tour operator, airline, hotel or other provider of services.

Section 4 - Baggage, Personal Effects & Business Equipment

To indemnify the Insured Person up to £2,000 in all in respect of loss of or damage to baggage and personal effects which are their property or responsibility occurring during the **Period of Travel**.

Claims settlements for articles lost or destroyed will be based on the cost price of comparable new articles, less an appropriate allowance for age and condition.

The Insurers' liability for 'Valuables' is limited to £1,000 in all. For the purposes of this insurance 'valuables' shall mean: jewellery, items composed of precious metals or stones, furs, watches, binoculars, telescopes, photographic, audio, computer, telecommunications and video equipment.

The Insurers' liability for any single item is limited to £250, a pair or set of articles being deemed a single item.

Delayed Baggage

To pay up to £150 in all in respect of the cost of immediate necessities purchased or hired by the Insured Person if on arrival at their outward destination they are deprived of their travel baggage for more than 10 hours because of temporary loss or misdirection by the Carriers, provided always that any amounts thus paid, other than hire charges, shall be deducted from the total of any claim becoming payable under this Section if the said baggage proves to be permanently lost.

The Insurers shall not be liable for:-

1. damage due to wear and tear or gradual deterioration.
2. loss of or damage to household effects.
3. electrical or mechanical breakdown or derangement.
4. loss of or damage to 'valuables' contained in baggage whilst such baggage is in the custody of Carriers and outside the control of the **Insured Person**.
5. loss of cash, currency, bank notes, travellers' cheques, passports, driving licences, green card, petrol coupons, tickets, securities and documents.
6. the first £50 of each and every claim.
7. confiscation or detention by Customs or other Authority
8. In respect of Valuables and Business Equipment
 - a) left in an unattended vehicle
 - b) where the loss has not been reported to the police or other recognised authority within 48 hours of discovery of the loss.

It is a condition of cover under this Section that:-

The **Insured Person** shall at all times exercise reasonable care in the supervision of the Insured property.

Section 5 - Money, Travellers' Cheques, Passports, Travel Documents and Credit Cards**(a) Money, Travellers' Cheques and Travel Documents**

To indemnify the Insured Person up to £750 in all in respect of loss of money, travellers' cheques, driving licences, green card, petrol coupons and travel tickets occurring during the **Period of Travel**, including reasonable expenses directly consequent upon such loss.

(b) Passport Replacement

To indemnify the Insured Person up to £250 in all in respect of loss of passport occurring during the **Period of Travel**, including reasonable additional travel and accommodation expenses incurred during the **Period of Travel** to obtain a replacement.

Cover under Subsections (a) and (b) shall commence at the time of their collection or receipt by the **Insured Person** or 72 hours prior to the planned commencement of the **Period of Travel**, whichever is the later. Cover in respect of money and travellers' cheques remaining after termination of the **Period of Travel** shall continue whilst in the custody of the **Insured Person** for up to 72 hours following such termination.

(c) Business Documents and Records

To indemnify the Insured Person up to **£100 in all** in respect of the cost of replacing or restoring business documents and records the property or responsibility of the Assured &/or **Insured Person**, following loss or damage during the **Period of Travel**.

(d) Fraudulent Use of Lost Credit Card

To indemnify the Insured Person up to **£250, in excess of any other valid or collectable insurance, in all in respect of loss resulting from the fraudulent use of any credit card, charge card or bankers' card** held by the **Insured Person**, following loss of such card during the **Period of Travel**.

The Insurers shall only be liable if the Assured &/or **Insured Person** has (have) complied with the terms and conditions under which the card was issued, including those relating to the safe-keeping and use of the card and the reporting to the Issuing Company or Bank of any misplacement or loss.

It is a condition of cover under this Section that:-

The **Insured Person** shall at all times exercise reasonable care in the supervision of the Insured property.

The Insurers shall not be liable for:-

1. any loss not reported to the Police within 48 hours of discovery.
2. money lost in exchange, or through errors or omissions in transactions or purchases.
3. loss of money contained in baggage whilst such baggage is in the custody of Carriers and outside the control of the **Insured Person**.
4. the first £50 of each and every claim.
5. confiscation or detention by Customs or other Authority.

Section 6 - Personal Accident

To pay according to the following **Schedule of Personal Accident Benefits** if at any time during the **Period of Travel** the **Insured Person** sustains **bodily injury** which is caused by an accident and which results in his death or disablement as specified within twenty-four calendar months from the date of such accident:

Schedule of Personal Accident Benefits

1. Death.....	£25,000
2. Loss of one limb or one eye.....	£25,000
3. Loss of two limbs or both eyes or one limb and one eye.....	£50,000
4. Permanent Total Disablement.....	£50,000

If the **Insured Person** at the date of the accident is under 16 years of age the death benefit is limited to **£2,500**, or if they have passed his 71st birthday the sum insured is limited to **£15,000** throughout.

The following conditions of cover shall apply under this Section:-

1. In no case shall the Insurers' liability in respect of the **Insured Person** exceed in all the largest Sum Insured applicable to him under any one of the items comprising the Schedule of Benefits.
2. No claim shall be payable under more than one Item in the Schedule of Benefits in respect of the consequences of the same accident.
3. The Insurers shall only be liable:-
 - (i) Under Item 1 of the Schedule of Benefits if death occurs within twenty-four calendar months of the date of the accident.
 - (ii) under Items 2 and 3 of the Schedule of Benefits if the Loss of limb(s) and/or eye(s) occurs within twenty-four calendar months of the date of the accident.
 - (iii) under Item 4 of the Schedule of Benefits if the period of Total Disablement giving rise to the claim for this Item commences within twenty-four calendar months of the date of the accident and lasts for twelve consecutive calendar months or more.
4. In the event that an accident covered hereunder should result in the death of the **Insured Person** within twenty-four calendar months of the date of such accident and prior to the definite settlement of a claim for disablement as provided for under Items 2, 3 and 4 of the Schedule of Benefits, there shall be paid instead of such claim for disablement the Sum Insured payable for Item 1 Death.
5. In the event of a claim the Insurers' appointed medical adviser(s) shall be allowed to examine the **Insured Person** as often as they may deem necessary.

Section 7 - Legal Expenses and Personal Liability

(a) Legal Expenses

To pay up to £25,000 in all in respect of legal expenses incurred by or on behalf of the **Insured Person** in the pursuit of claims for damages against third parties who have caused **bodily injury** to or **illness** or death of the **Insured Person** through incidents occurring during the **Period of Travel**.

The Insurers shall only be liable for expenses incurred with their prior written consent which will not be unreasonably withheld, but they reserve the right to withdraw from the proceedings at any stage and to limit their liability to those expenses incurred during the period up to but not beyond the date of such withdrawal.

(b) Personal Liability

To indemnify the Insured Person in respect of their legal liability for **bodily injury** to third parties and/or for damage to their property arising from an accident occurring during the **Period of Travel up to but not exceeding £2,000,000 in respect of any one accident or series of accidents and in all** inclusive of associated legal expenses incurred with the Insurers' prior written consent.

It is a condition of cover under Section 7 that neither the Assured &/or **Insured Person** shall admit any liability nor offer agreement to settle any claim without the prior consent of the Insurers and shall provide all information, evidence, documents and assistance as may be required. In the conduct of any claim the Assured &/or **Insured Person** shall comply with all rules of Court and Orders made by the Court, shall attend any hearings, meetings or conferences and sign any documents, as may be reasonably required.

The Insurers shall not provide indemnity for:-

- (i) **Bodily injury** to the **Insured Person's** employees or to any member of their family or household.
- (ii) Pursuit of any claim against a Travel Agent, Tour Operator, Underwriter or Insurers Agent.
- (iii) Damage to property owned by, or in the care, custody or control of, the **Insured Person** or any member of their family or household, except for damage to the structure or contents of any building or permanently or seasonally sited cabin, caravan or tent temporarily hired or let to the **Insured Person** for the sole purpose of his personal occupancy during the **Period of Travel**.
- (iv) Claims arising out of the ownership, possession, custody or use of:-
 - (a) any aircraft. (b) any mechanically propelled or horse drawn vehicle, other than golf buggies. (c) any caravan or vehicular trailer. (d) any waterborne craft other than sailboards, surfboards, canoes, rowing dinghies, foot or hand-propelled paddle boats, and inflatable sailing dinghies. (e) any firearm. (f) any animal, other than horses hired for hacking only. (g) any land or building or permanently or seasonally sited property of any kind.
- (v) Employer's liability.
- (vi) Contractual liability.
- (vii) Claims arising out of or incidental to the practice of a profession or occupation or to the supply of goods or services.

Liability or expense that is covered under any other insurance, except for any excess beyond the amount which would have been covered under such other insurance had this Insurance not been in force.

General Provisions, Conditions and Exclusions

The following are applicable to all Sections:

This Insurance excludes any trip that is booked or commenced contrary to medical advice or after receipt of a terminal prognosis or whilst receiving treatment or counselling for any psychiatric or mental disorder, mental illness, anxiety, stress or depression, or wholly or partly for the purpose of obtaining medical treatment or convalescent care.

The Underwriters shall not be liable for any claim directly or indirectly resulting from:

- (i) the **Insured Person's** suicide, attempted suicide or intentional self injury
- (ii) the **Insured Person's** deliberate exposure to exceptional danger (except in an attempt to save human life).
- (iii) the **Insured Person's** own criminal act.
- (iv) the use by an **Insured Person** of a non-prescribed drug or drugs which cannot be legally obtained from a pharmacy or dispensary.
- (v) the **Insured Person** engaging in riding or driving in any kind of race.
- (vi) the **Insured Person's** engaging in any form of operational duties as a member of the armed forces.
- (vii) the **Insured Person** engaging in mountaineering or rock-climbing normally requiring the use of ropes or guides.
- (viii) the **Insured Person** engaging in aerial activities other than air travel as a passenger.
- (ix) radioactive contamination.
- (x) human Immunodeficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) and/or any HIV or AIDS related **illness**.
- (xi) the **Insured Person** failing to produce or maintain immigration work residence or similar visas permits or other relevant documentation for the country to which they are travelling
- (xii) any claim that involves travel to areas to which the Foreign and Commonwealth Office, World Health Organisation or relevant local health authority advise against all travel.
- (xiii) This policy does not provide cover under any circumstances for any **Bodily injury** or **Illness** arising directly or indirectly from any **Cyber Act**.
- (xiv) for any claim as a result of War within the **Insured Person/s** country of residence.
- (xv) for any claim as a result of War occasioned by any Nuclear, **Chemical** or **Biological** Cause: winter sports or scuba diving activities booked or planned prior to commencement of the **Period of Travel**, unless the schedule states that the inclusion clause has been included.
- (ii) motor cycling (other than the use of mopeds or motor scooters hired during the **Period of Travel**); mountaineering or rock climbing normally requiring the use of ropes or guides; riding or driving in any kind of race; any form of operational duties as a member of the armed forces [except for the cover specifically provided under Subsection 2(iii) paragraph (c)]; international overland journeys in Asia, Africa or South America (other than by rail); professional entertaining; or aerial activities other than air travel as a passenger.
- (iii) the **Insured Person** failing to produce or maintain immigration work residence or similar visas permits or other relevant documentation for the country to which they are travelling

Geographical Limits.

"EUR" Europe (including Republic of Ireland, Isle of Man & Channel Islands), Canary Islands, Egypt, Israel, Madeira and countries bordering the Mediterranean. **"W/W"** Worldwide

Cover in respect of a Period of Travel, shall commence at the time that the **Insured Person** leaves his home or place of business whichever occurs the later for the purpose of proceeding beyond the confines of the **United Kingdom** on a trip wholly within the Geographical Limits specified in the schedule, and to terminate at the time that he returns to his home or place of business whichever occurs the earlier, from door to door.

The cancellation cover provided under Subsection 2 shall commence at the time that the insured travel and accommodation bookings are made or at the date of issue of this insurance whichever is the later.

If however the **Period of Travel** has not been completed within originally planned duration due to circumstances beyond the control of the **Insured Person**, cover shall continue, for up to a maximum of 30 days.

Each Insured Person shall be deemed a separate insurance. Thus all the terms, limits, excesses, etc. shall apply to each person individually.

Claims under this Insurance shall be payable to the Assured &/or **Insured Person** named herein or, if no Assured &/or **Insured Person** is named, to the Assured &/or **Insured Person** or their legal personal representatives.

In the event of **hijack, kidnap** or other circumstance beyond the control of the **Insured Person** the Geographical Limits will automatically be deemed deleted without additional premium.

The Insurers shall not be liable for death, disablement, expense, loss, damage or indemnity directly or indirectly resulting from or attributable to:-

Electronic Date Recognition Clause

The Insurers shall not be liable under this Insurance for any claims in any way caused by or contributed to by the failure of, or the fear of the failure of, or the inability of, any equipment or any computer program, to recognise, interpret correctly, or process any date as its true calendar date, or to continue to function correctly beyond that date.

Radioactive Contamination Exclusion Clause

The Insurers shall not be liable for death, disablement, expense, loss, damage or indemnity directly or indirectly resulting from or attributable to radioactive contamination.

If the **Insured Person disappears during the Period of Insurance** and is not found within twelve months of disappearing, and that sufficient evidence is produced that leads Underwriters inevitably to the conclusion that the **Insured Person** has sustained **Bodily injury** and that such injury has caused the **Insured Person's** death, the Sum Insured for Item 1 Death shall become payable hereunder. If at any time after such payment the **Insured Person** shall be found to be living, the sum thus paid shall be refunded to the Underwriters.

If at the expiry date of the **Period of Insurance** the **Insured Person** is subject to the control of persons effecting a **hijack or kidnap**, cover under of this Insurance will continue without additional premium for a further period not exceeding twelve calendar months in all until the **Insured Person** has been released and has travelled direct from the place of his detention to their home or original destination.

Evidence Required

In connection with any claim:

- A) all medical certificates, reports, information and evidence required by the Underwriters to substantiate that claim must be supplied at the Assured &/or **Insured Person** Person's own expense and in such form as the Underwriters may reasonably require;
- B) the **Insured Person** must undergo a medical examination and provide medical evidence to the Underwriters (at the Underwriters expense) as often as the Underwriters may reasonably require following receipt of that claim; and
- C) no benefit shall be payable in respect of that claim where the **Insured Person** fails to undergo such medical examination or provide such medical evidence as referred to in B above.

Data Protection

Any information you have provided will be dealt with by us in compliance with the provisions of the Data Protection Act 2018. For the purpose of providing this insurance and the handling of any claims or complaints, we may need to transfer to other parties certain information which you have provided to us.

Sanctions

We will 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.

Choice of law

You and we are free to choose the law applicable to this contract of insurance. Unless specifically agreed to the contrary this contract of insurance will be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

Rights of third parties

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Applicable only to Annual Travel Insurance

1. Where the Schedule states that the type of cover is Annual Multi Trip this Certificate covers all Periods of Travel commencing during the Period of Insurance and which at their commencement are expected not to exceed the number of days limit stated in the Schedule.
2. **Any Period of Travel booked or undertaken for a period in excess of the day limit** specified in the schedule is not covered in its entirety.
3. **No cover shall attach** in respect of an **Insured Person** aged under 18 years at its commencement date unless, for the entire duration of such trip, they are to be accompanied by another person who is insured hereunder and is aged over 18 years at the said date
4. **Provided that the Insurers' specific prior agreement has been obtained to renewal or extension of this Insurance at its expiry date**, cover hereunder in respect of any **Period of Travel** in progress at such expiry date shall continue as if the expiry date had not been reached.
If the Insurers' prior agreement to such renewal or extension has not been thus obtained, cover hereunder shall continue for up to a maximum of 14 days only.
5. Each **Period of Travel** shall be deemed a separate insurance.
6. **Any travel and accommodation bookings made during the specified Period of Insurance but relating to a Period of Travel planned to commence after its expiry date** shall be included for cover under the trip cancellation provisions of Subsection 2 of this Certificate during the period up to but not beyond the said expiry date. (The continuation of cover thereafter will be subject to the Insurers' prior agreement to renewal or extension of this Certificate of Insurance.)

Optional Cover

The following clauses are only operative when indicated in the schedule.

Winter Sports Inclusion Clause

It is hereby understood and agreed that this Insurance extends to include the Winter Sports activities of Alpine Skiing, snowboarding, Nordic Skiing (cross country skiing), tobogganing, glacier skiing and ice skating subject to the following terms and conditions:

Including whilst off-piste provided that the **Insured Person** is not participating alone or against local authoritative warning or advice.

(a) Section 4 extends to include the following subsection of cover:

Ski Hire To indemnify the Insured Person up to £100 in all in respect of the cost of hiring ski equipment for his own use during the **Period of Travel** if, as the result of an occurrence during the **Period of Travel**, their own ski equipment is lost or damaged beyond use and a claim for such loss or damage is admitted under the main provisions of this Section.

(b) Section 5 Paragraph (a) extends to include loss of ski passes.

(c) Section 2 unused travel and accommodation expenses extends to include ski passes, ski lessons, ski hire and clothing hire.

(i) Excluding any claim resulting from or attributable to competition in any major event on snow or ice, freestyle skiing, ski-jumping, ice hockey, the use of bobsleighs or skeletons, luge, paraskiing, or repetitive travel in ski run helicopters.

(ii) Excluding loss of or damage to hired winter sports equipment and clothing at all times.

(iii) In respect of skis the Section 4 limit of £250 any one pair is cancelled and replaced by the following limits:

- Skis of 5 years old or less at the time of loss or damage: £350 any one pair.
- Skis over 5 years old at the time of loss or damage: £50 any one pair.

Scuba Diving Inclusion Clause

It is understood and agreed that this Insurance extends to include Scuba diving subject to the following exclusions and warranties:

(i) No cover shall attach in respect of any dive that is undertaken on an unaccompanied basis, nor any dive involving visits to wrecks or caves, nor any dive undertaken for monetary or other reward from third parties.

(ii) Excluding loss or damage to Scuba equipment and clothing whilst in use.

(iii) Excluding loss of or damage to hired Scuba equipment and clothing at all times.

(iv) Warranted that the **Insured Person** either:-

- a) holds the British Sub Aqua Club "Sports Diver" certificate and/or the Professional Association of Diving Instructors "Open Water" certificate and follows the relevant Club/Association rules and guidelines at all times, or
- b) dives only under the constant supervision of a properly licensed diving school and follows their rules and instructions at all times.

(v) Warranted that the **Insured Person** is not diving below 30 metres.

Cancelling this insurance

You can cancel this insurance at any time by writing to your broker.

We can cancel this insurance by giving you thirty (30) days' notice in writing. **We** will only do this for a valid reason (examples of valid reasons are as follows):

- non payment of premium;
- a change in risk occurring which means that **we** can no longer provide you with insurance cover;
- non-cooperation or failure to supply any information or documentation **we** request; or
- threatening or abusive behaviour or the use of threatening or abusive language.

Refund of premium

This insurance has a cooling off period of fourteen (14) days from either:

- the date you receive this insurance documentation; or
- the start of the period of insurance

whichever is the later.

If you cancel this insurance within the cooling off period then, provided you have not made a claim or intend to make a claim, **we** will refund in full any premium you have paid.

If this insurance is cancelled outside the cooling off period then, provided you have not made a claim or intend to make a claim, you will be entitled to a pro rata refund of any premium paid, less a cancellation fee of 20% of total incurred premium at date of cancellation (subject to a minimum of £50).

If **we** pay any claim in whole or in part, then no refund of premium will be allowed.

Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.