TRAVEL INSURANCE

TRAVEL INSURANCE POLICY

Available to residents of the United Kingdom, the Channel Islands and the Isle of Man only.

Please keep this safe.

Legal & General Travel Insurance is underwritten by AWP P&C SA, AmTrust Europe Limited and certain underwriters at Lloyd’s.
### SUMMARY OF COVER

The following is only a summary of the main cover limits. You should read the rest of this policy for the full terms and conditions.

<table>
<thead>
<tr>
<th>COVER</th>
<th>BRONZE LIMIT (UP TO)</th>
<th>EXCESS</th>
<th>SILVER LIMIT (UP TO)</th>
<th>EXCESS</th>
<th>GOLD LIMIT (UP TO)</th>
<th>EXCESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cancellation or curtailment</td>
<td>£1,500</td>
<td>£100</td>
<td>£5,000</td>
<td>£75</td>
<td>£7,500</td>
<td>£50</td>
</tr>
<tr>
<td>2. Emergency medical and associated expenses</td>
<td>£10 million</td>
<td>£100</td>
<td>£12.5 million</td>
<td>£75</td>
<td>£15 million</td>
<td>£50</td>
</tr>
<tr>
<td>• In-patient benefit</td>
<td>Nil</td>
<td>Nil</td>
<td>£30 / day, max £750</td>
<td>Nil</td>
<td>£50 / day, max £1,000</td>
<td>Nil</td>
</tr>
<tr>
<td>• Transport and accommodation</td>
<td>£250</td>
<td>£100</td>
<td>£5,000</td>
<td>£75</td>
<td>£7,500</td>
<td>£50</td>
</tr>
<tr>
<td>• Dental</td>
<td>£3,000</td>
<td>£100</td>
<td>£5,000</td>
<td>£75</td>
<td>£7,500</td>
<td>£50</td>
</tr>
<tr>
<td>• Funeral expenses</td>
<td>£7,000</td>
<td>£100</td>
<td>£7,000</td>
<td>£75</td>
<td>£7,500</td>
<td>£50</td>
</tr>
<tr>
<td>• Excursions</td>
<td>£150</td>
<td>£100</td>
<td>£150</td>
<td>£75</td>
<td>£150</td>
<td>£50</td>
</tr>
<tr>
<td>3. Loss of passport</td>
<td>£100</td>
<td>Nil</td>
<td>£200</td>
<td>Nil</td>
<td>£250</td>
<td>Nil</td>
</tr>
<tr>
<td>4. Delayed personal possessions</td>
<td>£250 (£25 / 12 hrs)</td>
<td>Nil</td>
<td>£500 (£75 / 12 hrs)</td>
<td>Nil</td>
<td>£750 (£150 / 12 hrs)</td>
<td>Nil</td>
</tr>
<tr>
<td>5. Personal possessions</td>
<td>£1,000</td>
<td>£100</td>
<td>£2,000</td>
<td>£75</td>
<td>£3,000</td>
<td>£50</td>
</tr>
<tr>
<td>• Single item, pair or set</td>
<td>£150</td>
<td>£100</td>
<td>£250</td>
<td>£75</td>
<td>£250</td>
<td>£50</td>
</tr>
<tr>
<td>• Valuables limit</td>
<td>£150</td>
<td>£100</td>
<td>£200</td>
<td>£75</td>
<td>£200</td>
<td>£50</td>
</tr>
<tr>
<td>• Tobacco, alcohol, fragrances limit</td>
<td>£50</td>
<td>£100</td>
<td>£50</td>
<td>£75</td>
<td>£50</td>
<td>£50</td>
</tr>
<tr>
<td>6. Personal money</td>
<td>£250</td>
<td>£100</td>
<td>£500</td>
<td>£75</td>
<td>£750</td>
<td>£50</td>
</tr>
<tr>
<td>• Cash limit (age 18 or over)</td>
<td>£150</td>
<td>£100</td>
<td>£250</td>
<td>£75</td>
<td>£500</td>
<td>£50</td>
</tr>
<tr>
<td>• Cash limit (age 17 or under)</td>
<td>£50</td>
<td>£100</td>
<td>£75</td>
<td>£75</td>
<td>£100</td>
<td>£50</td>
</tr>
<tr>
<td>7. Personal accident</td>
<td>£7,500</td>
<td>Nil</td>
<td>£10,000</td>
<td>Nil</td>
<td>£15,000</td>
<td>Nil</td>
</tr>
<tr>
<td>• Death (age 18-65)</td>
<td>£2,500</td>
<td>Nil</td>
<td>£5,000</td>
<td>Nil</td>
<td>£7,500</td>
<td>Nil</td>
</tr>
<tr>
<td>• Death (age 17 or under)</td>
<td>£10,000</td>
<td>Nil</td>
<td>£15,000</td>
<td>Nil</td>
<td>£30,000</td>
<td>Nil</td>
</tr>
<tr>
<td>• Permanent loss</td>
<td>£10,000</td>
<td>Nil</td>
<td>£20,000</td>
<td>Nil</td>
<td>£30,000</td>
<td>Nil</td>
</tr>
<tr>
<td>• Physical disablement (age 65 or under)</td>
<td>Nil</td>
<td>No cover</td>
<td>No cover</td>
<td>No cover</td>
<td>No cover</td>
<td>No cover</td>
</tr>
<tr>
<td>• Physical disablement (age 66 or over)</td>
<td>Nil</td>
<td>No cover</td>
<td>No cover</td>
<td>No cover</td>
<td>No cover</td>
<td>No cover</td>
</tr>
<tr>
<td>8. Missed departure</td>
<td>£300</td>
<td>£100</td>
<td>£500</td>
<td>£75</td>
<td>£750</td>
<td>£50</td>
</tr>
<tr>
<td>9. Delayed departure</td>
<td>£250 (£25 / 24 hrs)</td>
<td>Nil</td>
<td>£500 (£50 / 24 hrs)</td>
<td>Nil</td>
<td>£750 (£75 / 24 hrs)</td>
<td>Nil</td>
</tr>
<tr>
<td>• Delay</td>
<td>£1,500 (after 24 hrs)</td>
<td>£100</td>
<td>£3,000 (after 24 hrs)</td>
<td>£75</td>
<td>£7,500 (after 24 hrs)</td>
<td>£50</td>
</tr>
<tr>
<td>• Abandonment</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Personal liability</td>
<td>£2 million</td>
<td>£100</td>
<td>£2 million</td>
<td>£75</td>
<td>£2 million</td>
<td>£50</td>
</tr>
<tr>
<td>11. Legal expenses</td>
<td>£20,000</td>
<td>£100</td>
<td>£30,000</td>
<td>£75</td>
<td>£50,000</td>
<td>£50</td>
</tr>
<tr>
<td>13. Hijack and mugging cover</td>
<td>£1,000 (£100 / 24 hrs)</td>
<td>Nil</td>
<td>£1,500 (£150 / 24 hrs)</td>
<td>Nil</td>
<td>£2,000 (£200 / 24 hrs)</td>
<td>Nil</td>
</tr>
<tr>
<td>• Hijack</td>
<td>£150</td>
<td>Nil</td>
<td>£250</td>
<td>Nil</td>
<td>£500</td>
<td>Nil</td>
</tr>
<tr>
<td>• Mugging</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. Gadget cover</td>
<td>Standard *Extended</td>
<td>£100</td>
<td>Standard *Extended</td>
<td>£75</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Theft, accidental / malicious damage or loss (single article limit)</td>
<td>£200 (£200)</td>
<td>£100</td>
<td>£200 (£200)</td>
<td>£100</td>
<td>£200 (£200)</td>
<td>£100</td>
</tr>
<tr>
<td>• Unauthorised usage</td>
<td>£150</td>
<td>Nil</td>
<td>£250</td>
<td>Nil</td>
<td>£500</td>
<td>Nil</td>
</tr>
<tr>
<td>15. Financial failure cover</td>
<td>£1,500</td>
<td>Nil</td>
<td>£1,500</td>
<td>Nil</td>
<td>£1,500</td>
<td>Nil</td>
</tr>
<tr>
<td>• Scheduled airline</td>
<td>No cover</td>
<td></td>
<td>No cover</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• End supplier</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Please see note on page 2
### 16. Winter sports cover

<table>
<thead>
<tr>
<th>Item</th>
<th>Bronze Limit</th>
<th>Silver Limit</th>
<th>Gold Limit</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ski pack</td>
<td>£15 / day, max £250</td>
<td>£20 / day, max £400</td>
<td>£25 / day, max £500</td>
<td>Nil</td>
</tr>
<tr>
<td>Delayed ski equipment</td>
<td>£15 / day, max £250</td>
<td>£20 / day, max £400</td>
<td>£25 / day, max £500</td>
<td>Nil</td>
</tr>
<tr>
<td>Ski equipment (own) (single item limit)</td>
<td>£500</td>
<td>£750</td>
<td>£1,000</td>
<td>£50</td>
</tr>
<tr>
<td>Ski equipment (hired)</td>
<td>£150</td>
<td>£200</td>
<td>£400</td>
<td>£50</td>
</tr>
<tr>
<td>Piste closure</td>
<td>£15 / day, max £250</td>
<td>£20 / day, max £400</td>
<td>£25 / day, max £500</td>
<td>Nil</td>
</tr>
<tr>
<td>Avalanche</td>
<td>£15 / day, max £250</td>
<td>£20 / day, max £400</td>
<td>£25 / day, max £500</td>
<td>Nil</td>
</tr>
<tr>
<td>Continued physiotherapy</td>
<td>£150</td>
<td>£200</td>
<td>£400</td>
<td>£50</td>
</tr>
</tbody>
</table>

### 17. Golf cover

<table>
<thead>
<tr>
<th>Item</th>
<th>Bronze Limit</th>
<th>Silver Limit</th>
<th>Gold Limit</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Golf equipment (single article limit)</td>
<td>£1,000</td>
<td>£1,500</td>
<td>£2,000</td>
<td>£50</td>
</tr>
<tr>
<td>Golf equipment hire</td>
<td>£25 / day, max £250</td>
<td>£40 / day, max £400</td>
<td>£50 / day, max £500</td>
<td>Nil</td>
</tr>
<tr>
<td>Green fees</td>
<td>£25 / day, max £250</td>
<td>£40 / day, max £400</td>
<td>£50 / day, max £500</td>
<td>Nil</td>
</tr>
</tbody>
</table>

### 18. Wedding cover

<table>
<thead>
<tr>
<th>Item</th>
<th>Bronze Limit</th>
<th>Silver Limit</th>
<th>Gold Limit</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wedding rings</td>
<td>£500</td>
<td>£750</td>
<td>£1,000</td>
<td>£50</td>
</tr>
<tr>
<td>Wedding gifts (single article limit)</td>
<td>£500 / couple</td>
<td>£750 / couple</td>
<td>£1,000 / couple</td>
<td>£50</td>
</tr>
<tr>
<td>Wedding attire</td>
<td>£1,000</td>
<td>£1,500</td>
<td>£2,000</td>
<td>£50</td>
</tr>
<tr>
<td>Wedding photographs / video</td>
<td>£500</td>
<td>£750</td>
<td>£1,000</td>
<td>£50</td>
</tr>
</tbody>
</table>

### 19. Catastrophe cover

<table>
<thead>
<tr>
<th>Item</th>
<th>Bronze Limit</th>
<th>Silver Limit</th>
<th>Gold Limit</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cabins in boats</td>
<td>£3,000</td>
<td>Nil</td>
<td>£7,500</td>
<td>Nil</td>
</tr>
</tbody>
</table>

### 20. Cruise cover

<table>
<thead>
<tr>
<th>Item</th>
<th>Bronze Limit</th>
<th>Silver Limit</th>
<th>Gold Limit</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cabin confinement</td>
<td>£50 / day, max £250</td>
<td>£75 / day, max £375</td>
<td>£100 / day, max £500</td>
<td>£50</td>
</tr>
<tr>
<td>Excursions</td>
<td>£300</td>
<td>£500</td>
<td>£750</td>
<td>£50</td>
</tr>
<tr>
<td>Cruise itinerary change</td>
<td>£50 / port, max £500</td>
<td>£75 / port, max £750</td>
<td>£100 / port, max £1,000</td>
<td>£50</td>
</tr>
<tr>
<td>Increased personal possessions</td>
<td>£2,500</td>
<td>£3,000</td>
<td>£3,500</td>
<td>£50</td>
</tr>
<tr>
<td>- Single item, pair or set</td>
<td>£400</td>
<td>£500</td>
<td>£750</td>
<td>£50</td>
</tr>
<tr>
<td>- Valuables limit</td>
<td>£500</td>
<td>£500</td>
<td>£500</td>
<td>£50</td>
</tr>
<tr>
<td>- Tobacco, alcohol, fragrances limit</td>
<td>£50</td>
<td>£50</td>
<td>£50</td>
<td>£50</td>
</tr>
</tbody>
</table>

### Summary of Cover (Continued)

The following is only a summary of the main cover limits. You should read the rest of this policy for the full terms and conditions.

### Notes

**Journey limits (annual multi-trip cover only)**

Annual multi-trip cover is for short trips of 31 days (Bronze cover), 45 days (Silver cover), 62 days (Gold cover) or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than these limits per trip. This would include not insuring you for any part of a trip that is longer than these limits in duration.

**Excess**

You will not have to pay an excess if the extra premium has been paid for excess waiver and this is shown on your policy schedule.

**Gadget cover**

You are automatically covered for Standard gadget cover. The increased limits under the Gadget cover extension only apply if the extra premium has been paid for this cover and this is shown on your policy schedule.
IMPORTANT INFORMATION

Thank you for taking out Legal & General Travel Insurance.

Your policy schedule shows the sections of the policy you have chosen, the people who are covered and any special terms or conditions that may apply.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand, you should call Legal & General Travel Insurance Sales and Support Team on 0370 060 0344 or email legalandgeneral@hoodtravel.co.uk

Insurer
Sections 1-13 and 16-20 of your Legal & General Travel Insurance policy are underwritten by AWP P&C SA and are administered in the UK by Allianz Global Assistance. Section 14 is underwritten by AmTrust Europe and administered by Taurus Insurance Services Limited. Section 15 is underwritten by certain underwriters at Lloyd’s and provided by International Passenger Protection Limited.

How your policy works
Your policy and policy schedule is a contract between you and us. We will pay for any claim you make which is covered by this policy and happens during the period of insurance. Unless specifically mentioned, the benefits and exclusions within each section apply to each person insured.

Certain words have a special meaning as shown under the heading ‘Definition of words’. These words have been highlighted by the use of bold print throughout the policy document.

Information you need to tell us
There is certain information that we need to know as it may affect the terms of the insurance cover we can offer you. You must, to the best of your knowledge, give accurate answers to the questions we ask when you buy your Legal & General Travel Insurance policy. If you do not answer the questions truthfully it could result in your policy being invalid and could mean that all or part of a claim may not be paid. If you think you may have given us any incorrect answers, or if you want any help, please contact the Legal & General Travel Insurance Sales and Support Team by calling 0370 060 0344 or emailing legalandgeneral@hoodtravel.co.uk as soon as possible and we will be able to tell you if we can still offer you cover.

Cancellation rights
If your cover does not meet your requirements, please notify us within 14 days of receiving your policy schedule and return all your documents for a refund of your premium.

You can contact Legal & General Travel Insurance Sales and Support Team by calling 0370 060 0344 or emailing legalandgeneral@hoodtravel.co.uk

If during this 14 day period you have travelled, made a claim or intend to make a claim then we can recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

Policy excess
Under some sections of your policy, you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each person insured, for each section, for each incident. The amount you have to pay is the excess. You will not have to pay an excess if the extra premium has been paid for excess waiver and this is shown on your policy schedule.

Financial Services Compensation Scheme (FSCS)
For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, call 0800 678 1100 or 020 7741 4100, or visit their website www.fscs.org.uk.

Governing law
Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

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

Renewal of your insurance cover
If you have annual multi-trip cover, we will send you a renewal notice at least 21 days prior to the expiry of the period of insurance as shown on your policy schedule. We may vary the terms of your cover and the premium rates at the renewal date.

This means we cannot guarantee that we will be able to provide the same terms of cover on your renewed policy or even renew it at all. If you book a journey that does not start until after the expiry date of your policy, you may find that the cover provided for that journey will change when the policy renews.

Automatic renewals
If you have chosen to automatically renew your policy each year and you are still eligible for cover, we will write to you at least 21 days before your policy expires with your renewal terms. If you have not told us to cancel the policy, we will collect the renewal premium from the card you have previously authorised us to use.

The policy renewal is made on the understanding that you have made us aware of any changes to your personal contact details.

If you need to tell us about any changes or you no longer want to renew your policy, please contact the Legal & General Travel Insurance Sales and Support Team by calling 0370 060 0344 or emailing legalandgeneral@hoodtravel.co.uk

0800 678 1100
www.fscs.org.uk
020 7741 4100
www.fscs.org.uk
0800 678 1100
www.fscs.org.uk
020 7741 4100
www.fscs.org.uk
0800 678 1100
Data protection notice

In this data protection notice, we, us and our refers to all the ‘Data controllers’ and the ‘Data processor’ of your personal data as set out below. It details how all the parties collectively involved in providing your Legal & General Travel Insurance policy process your personal data. This privacy notice may be updated from time to time to reflect developments in data protection legislation.

• Who are we?
Legal & General Distribution Services Limited (L&G) works with multiple third parties in providing you with your Legal & General Travel Insurance policy. L&G is the brand owner of your insurance product.

AWP Assistance UK Limited, trading as Allianz Global Assistance, administer the insurance on behalf of AWP P&C SA who provide you with insurance services and underwrite sections 1-13 and 16-20 of this policy.

If you have gadget cover (section 14) as part of your Legal & General Travel Insurance policy, AmTrust Europe Limited is the insurer for this part of your policy. This cover is administered by a company called Taurus Insurance Services Limited.

Financial failure cover (section 15), cover is provided by International Passenger Protection Limited (IPP), an insurance company that specifically deals with financial failure products. Claims for this section are handled by Cunningham Lindsey. The cover is underwritten by certain underwriters at Lloyd’s.

Hood Travel Limited arranges and administers your Legal & General Travel Insurance policy. This is the intermediary company that processes your personal information on their behalf and the insurer(s) and shares your personal information with all those parties. When you provide L&G with your personal information, you are giving it to Hood Travel Limited.

At Hood Travel Limited we respect your privacy and are committed to protecting the confidentiality of your personal data. We collect and process your personal data in line with all relevant data protection legislation.

• Data controllers
Under data protection legislation, the data controllers of your personal data are:

For the brand owner of this insurance:
- Legal & General Distribution Services Limited (L&G)
  Hood Travel Limited do not collect marketing permissions on L&G’s behalf.

For sections 1-13 and 16-20:
- Allianz Global Assistance
  If you would like to view the full privacy policy of Allianz Global Assistance, visit:
  https://www.allianz-assistance.co.uk/privacy-notice/

For section 14 only:
- AmTrust Europe Limited
  If you would like to view the full privacy policy of AmTrust Europe Limited, visit:
  https://www.amtrusteurope.com/en-GB/PrivacyStatementandCookiesPolicy/
- Taurus Insurance Services Limited
  For more information on Taurus Insurance Services Limited, visit:
  http://www.taurus.gi/

For section 15 only:
- International Passenger Protection Limited (IPP)
  If you would like to view the full privacy policy of IPP, visit:
  http://www.ipplondon.co.uk/privacy.asp

• Data processor
The data processor of your personal data is:
- Hood Travel Limited
  Hood Travel Limited collect, process, share and transfer your data on behalf of each data controller dependent on the specific purpose of the processing. For more information on Hood Travel Limited, visit:
  http://www.hoodgroup.co.uk/

• What personal data we collect and how
We will collect your personal data from both the information you provide directly to us and data that may be provided about you from certain third parties, for example your insurance broker or doctors in the event of a medical emergency.

We will collect names, addresses and other contact details provided by you when you contact us with a question, to obtain a quotation for one of our products or to provide you with your insurance policy. We will also collect information we need to identify you, financial information and other relevant information required to set up and administer your insurance policy.

When you contact us online or by phone, we may collect your electronic information identifier, for example your Internet Protocol (IP) address or telephone number supplied by your service provider. For your protection, all calls to customer service are recorded.

We may also collect personal data about other individuals to be named on the insurance policy. Before you provide us with any personal data about a third party you must obtain consent from the individual(s) concerned and ensure to keep them advised about how their personal data will be processed.

• Special categories of personal data
Some of the personal data you provide to us may be more sensitive in nature and is treated as a special category of personal data. This could be information relating to health or criminal convictions, and may be required by us for the specific purposes of underwriting or as part of the claims handling process. Such data will only be used for the specific purposes as set out in this policy wording.

• How we use your personal data
The personal data you provide to us will only be used for the purpose for which it was collected. The legal basis for this processing your personal data is to provide you with a contract or service, as a legitimate interest of our business or where appropriate, with your express consent.

We use your personal data for the purposes of providing you with your insurance policy and related services, which include:
- assessing financial and Insurance risks;
- handling claims;
- offering you renewal of your policy;
- safeguarding against fraud and money laundering;
- meeting our general legal or regulatory obligations;
- administering debt recoveries;
- improving understanding of how people interact with our websites;
- enhancing, modifying, personalising or otherwise understanding and improving our services/communications for the benefit of our customers;
- developing and testing new product and services.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall inform you of this.
• **Sharing your personal data**
  All personal information is treated with the utmost confidentiality and with appropriate levels of security.

  **We** will only share your information if it is allowed by law, authorised by **you**, to prevent fraud or with third parties who perform services on our behalf in administering your policy. These include our group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

  **We** may transfer your personal data outside the European Economic Area (EEA). Where we transfer your personal data outside of the EEA, we will ensure that it is treated securely and in accordance with all data protection legislation.

• **Credit reference agency**
  Your data will be provided to LexisNexis Risk Solutions to carry out a credit check with a credit reference agency in order to provide you with a tailored quote suited to your needs. This will leave a soft footprint on your credit file, which only you can see and so will not have a negative effect on your credit score. The search will be made using full electoral roll, public information and previous search records and a record of the search will be retained by the credit reference agency. The search will be recorded on your credit report in the name of LexisNexis Risk Solutions.

• **Fraud prevention agencies**
  If we identify or suspect fraud as a result of false or inaccurate information you have provided, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

  We and other organisations may also access and use this information to prevent fraud and money laundering, for example when checking details on applications for credit and credit related or other facilities; checking details on proposals and claims for all types of insurance; checking details of job applicants and employees.

• **Claims history**
  Insurers pass information to the Claims and Underwriting Exchange Register (CUE) managed by LexisNexis Risk Solutions. Under the conditions of your policy, you may be required to tell us about any incident (e.g. accident, fire, theft or malicious damage) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

• **Automated decision making**
  We may use automated decision making, including profiling, to assess insurance risks, detect fraud, and administer your policy. This helps us to decide whether to offer the insurance and determine prices.

  An example is when you buy a travel insurance product, we may accept or reject a potential policyholder for cover based on their age. We do not offer insurance for customers above a certain age in the UK. If accepted, the automated calculation of a person’s age may be used to calculate the premium payable.

  If you have any concerns regarding the decision reached, please let us know by using the contact details below and we will arrange for a person to check the accuracy of the result.

• **Your rights**
  You have the right to:
  - access the personal data held about you;
  - learn the origin of the data, the purposes and ends of the processing, the details of the data controller(s), the data processor(s) and the parties to whom the data may be shared;
  - have your data deleted (subject to certain exemptions);
  - have any inaccurate or misleading data corrected or deleted;
  - ask us to provide a copy of your data to any controller; and
  - lodge a complaint with the Information Commissioners Officer (ICO).

  These rights apply whether we hold your personal data on paper or in electronic form.

  If you would like to change your marketing preferences at any time, please contact us at the details below or speak to our customer service team.

  Your data will not be kept for longer than is necessary. In most cases this will be for a period of seven years following the expiry of the insurance contract, or our business relationship with you, unless we are required to retain the data for a longer period due to business, legal or regulatory requirements.

  For any questions on how we process your personal data or to exercise your rights, please contact:

  Data Protection Officer,
  Hood Travel Limited,
  1st Floor,
  Maitland House, Warrior Square,
  Southend-on-Sea,
  Essex, SS1 2JY
  Email: dpo@hoodgroup.co.uk
DEFINITION OF WORDS

When the following words and phrases appear in the policy document or policy schedule, they have the meanings given below. These words are highlighted by the use of bold print.

Accident
An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

Accidental damage
Any damage, including fire and liquid damage, caused to the gadget which was not deliberately caused by you or bound to happen.

Appointed adviser
The solicitor or appropriately qualified person, firm or company, including us, who is chosen to act for you in your claim for compensation.

Area of cover
You will not be covered if you travel outside the area you have chosen as shown on your policy schedule, unless it is a short stay of up to 48 hours during your journey or a stopover where you are scheduled to officially remain in transit.

• Europe 1 (Single trip only)
  UK, the Channel Islands, the Isle of Man, the Republic of Ireland, Continental Europe and Mediterranean islands (but excluding those listed under Europe 2 below), the Azores, Belarus, Estonia, Georgia, Gibraltar, Iceland, Latvia, Lithuania, Moldova, Russia and Ukraine.

• Europe 2 (Single trip only)
  Cyprus, Madeira, Malta, Spain including the Canary Islands (El Hierro, Fuerteventura, La Gomera, Gran Canaria, La Palma, Lanzarote and Tenerife) and the Balearic Islands (Formentera, Majorca, Minorca and Ibiza), Switzerland and Turkey.

• Europe and UK (Annual Multi-trip only)
  All countries listed within Europe 1 and Europe 2 above.

• Worldwide (excluding USA, Canada, Caribbean)
  Worldwide, excluding United States of America, Canada and all Islands in the Caribbean Sea including the Bahamas.

• Australia / New Zealand (Single trip only)
  Australia and New Zealand.

• Worldwide (including USA, Canada, Caribbean)
  Any Worldwide country.

NOTE
You will not be covered if you travel to a country where the Foreign & Commonwealth Office has advised against all travel or all but essential travel. For further details visit gov.uk/foreign-travel-advice

Business associate
Any person in your home country that you work closely with, whose absence from work means that the director of your business needs you to cancel or curtail your journey.

Channel Islands
Jersey, Guernsey, Alderney, Sark and Herm.

Couple
Two adults who have been permanently living together at the same address for more than six months.

Departure point
The airport, international train station or port where your outward journey to your destination begins, and where your final journey back home begins (including any connecting transport you take later).

Doctor
A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than you or a relative.

Economic sanction(s)
Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or UK. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freezing the assets of a government, the corporate entities and residents of a sanctioned country, or freezing the assets of specific individuals or corporate entities.

End supplier
The company that owns and operates the following services: scheduled airline, hotel, train operator including Eurostar, car ferries, villas abroad and cottages in the UK, coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions, Eurotunnel, theme parks or attractions.

Excess
The deduction we will make from the amount otherwise payable under this policy for each person insured, for each section, for each claim incident. You will not have to pay an excess if the extra premium has been paid for excess waiver and this is shown on your policy schedule.

Family
Two adults that live together and up to six of their children (including foster children, adopted children and grandchildren) aged 17 and under, if in full time education or living with the two adults. Each adult can travel independently, however, all insured children must travel with at least one of the insured adults.

Financial failure
The scheduled airline or end supplier becoming insolvent or having an administrator appointed and being unable to provide agreed services.

Gadget
Mobile phones, smart phones, laptops, tablets, digital cameras, MP3 Players, CD/DVD Players, games consoles, video cameras, camera lenses, bluetooth headsets, satellite navigation devices, PDAs, E-readers, head/ear phones, wearable technology (such as a smart watch or a health and fitness tracker) all of which must be owned by you and for which you have proof of purchase. These items must be:
• purchased from a UK registered company supplied with full UK consumer rights and warranties; or
• purchased worldwide directly from the manufacturer, a network provider, an online or a high street retailer; or
• refurbished items purchased directly from the manufacturer, a network provider, an online or a high street retailer and which were supplied with a warranty at the time of purchase; or
• purchased second hand that have the original proof of purchase (which corresponds to the first 3 points above) and a signed letter from the original owner confirming that you own the gadget(s). This letter must include IMEI (where applicable), serial number and make and model of your gadget(s).

• given to you as a gift and that you have the original proof of purchase (which corresponds to the first 3 points above) and a signed letter from the original owner confirming that you own the gadget(s). This letter must include IMEI (where applicable), serial number (where possible), make and model of your gadget(s) and the date the device what gifted to you.
Golf equipment
Golf clubs, golf bag, golf trolley and golf shoes.

Hazardous activity
Any activity not listed as being included as ‘Standard’ in the Sports and activities section on pages 29-33. If the activity is listed as ‘Sports & Activity Package’ or ‘Winter sports option’ you are only covered while taking part in these activities if the extra premium for the appropriate extra has been paid.

Home
Your usual place of residence in the UK, the Channel Islands or the Isle of Man.

Insurer
• For sections 1-13 and 16-20
  AWP P&C SA.
• For section 14
  AmTrust Europe Limited.
• For section 15
  Certain underwriters at Lloyd’s, provided by International Passenger Protection Limited.

Journey
A trip that takes place during the period of insurance which begins when you leave home and ends when you get back home or to a hospital or nursing home in your home country, whichever is earlier.

- For single trip cover
  - you will only be covered if you are aged 79 or under at the date your policy was issued.
  - any other trip which begins after you get back is not covered.
  - trips booked to last longer than 94 days are not covered.

- For annual multi-trip cover
  - you will only be covered if you are aged 79 or under at the start date of your policy.
  - cover is for short trips of 31 days (Bronze cover), 45 days (Silver cover), 62 days (Gold cover) or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than these limits per trip. This would include not insuring you for any part of a trip that is longer than these limits.
  - trips within your home country must be for at least two nights and have:
    i. pre-booked transport or accommodation; or
    ii. be more than 25 miles from your home (unless it involves a sea crossing).
  - you will be covered for taking part in the activities listed as ‘Winter Sports Option’ for up to 17 days in total during the period of insurance when the premium has been paid for this cover.
  - you will be covered for taking part in the activities listed as ‘Sports and Activities package’ for up to 17 days in total during the period of insurance when the premium has been paid for this cover.

Legal action
Work carried out to support a claim that we have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by you:
• to the European Court of Justice, European Court of Human Rights or similar international body; or
• to enforce a judgment or legally binding decision.

Legal costs
Fees, costs and expenses (including Value Added Tax or equivalent local goods and services tax) which we agree to pay for you in connection with legal action. Also, any costs which you are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs we agree to pay.

Loss
Where the gadget has been accidentally left by you in a location and you are permanently deprived of its use.

Malicious damage
Intentional or deliberate actions of a third party which causes damage to your gadget.

Natural catastrophe
An event caused by natural forces for example avalanche, earthquake, fire, flood, hurricane, landslide, lightning, severe storm, tsunami or volcanic eruption.

Pair or set
A number of items of personal possessions (not including ski equipment) that belong together or can be used together.

Period of insurance
• For single trip cover
  Cancellation cover begins from the issue date shown on your policy schedule and ends at the beginning of your journey. The cover for all other sections starts at the beginning of your journey and finishes at the end of your journey.

• For annual multi-trip cover
  Cancellation cover begins on the start date shown on your policy schedule or the date you booked your journey, whichever is the later and ends at the beginning of your journey. The cover for all other sections starts at the beginning of your journey and finishes at the end of your journey.

• For single trip and annual multi-trip cover
  All cover ends on the expiry date shown on your policy schedule, unless you cannot finish your journey as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances we will extend cover free of charge until you can reasonably finish that journey.

Personal money
Cash, cheques, postal and money orders, current postage stamps, travellers’ cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

Personal possessions
Each of your suitcases, trunks and similar containers (including their contents) and articles worn or carried by you (including your valuables, but excluding your gadgets).

Proof of purchase
The original purchase receipt provided at the point of sale that gives details of the gadget purchased, or similar documents that provide proof that you own the gadget.

Proof of usage
Evidence that shows your gadget has been in use before the event giving rise to the claim. Where the gadget is a mobile phone this evidence can be obtained from your phone network provider. For other gadgets, such as laptops, in the event of an accidental damage claim this may be determined through inspection by our repairers.

Public transport
Any publicly licensed aircraft, sea vessel, train or coach on which you are booked to travel.

Redundancy
Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years with the same employer if you are aged 18 and over or 65 and under.

Relative
Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).
Resident
A person who has their main home and is registered with a doctor in the UK, the Channel Islands or the Isle of Man and has not spent more than six months abroad during the year before the policy was issued.

Single parent family
One adult and up to six of their children (including foster children, adopted children and grandchildren) aged 17 and under if in full time education or living with the insured adult. The adult can travel independently, however, all insured children must travel with the insured adult.

Ski equipment
This consists of skis, poles, boots, bindings, snowboards or ice skates.

Ski pack
Hired ski equipment, ski school fees and lift passes.

Theft
The dishonest removal of the gadget from your possession by a third party with the intention of permanently depriving you of it, or the removal of the gadget from you in person using force, threat of violence or by pickpocket.

Travelling companion
Any person that has booked to travel with you on your journey.

United Kingdom (UK)
England, Scotland, Wales and Northern Ireland.

Valuables
Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, any kind of non-digital photographic equipment.

Violent and forcible entry
Entry evidenced by visible damage to the fabric of the building, room, or vehicle at the point of entry.

Wedding attire
The wedding dress, wedding suit, and other accessories including shoes, make up, hair styling and flowers all bought especially for the insured bride and bridegroom to use on their wedding day during the journey.

Wedding gifts
Gifts given to the wedding couple during the journey. These may be sent in advance or purchased during the journey.

Wedding ring
The ring of the insured bride or bridegroom, who are to be married during the journey.

We, our, us
• For sections 1-13 and 16-20
Allianz Global Assistance which administers the insurance on behalf of the insurer.
• For section 14
Taurus Insurance Services Limited who administer and arrange the insurance, both on behalf of the insurer of this section
• For section 15
International Passenger Protection Limited who provide the insurance on behalf of the insurer of this section.

Winter sports
An activity that is listed as ‘Winter sports option’ in the Sports and activities section on pages 29-33. You are only covered while taking part in these activities if the appropriate extra premium has been paid.

You, your, person insured
Each person shown on the policy schedule, for whom the appropriate insurance premium has been paid.

24-HOUR EMERGENCY MEDICAL ASSISTANCE
Please tell us immediately about any serious illness, injury or accident abroad where you have to go into hospital or you may have to return home early or extend your journey because of any illness or injury. You must also tell us if your medical expenses are over £500. If you are unable to do this because the condition is life, limb, sight or organ threatening, you should contact us as soon as you can.

If you are claiming for a minor illness or accident you should, where possible, pay the costs and reclaim the money from us when you return. You can call 24 hours a day 365 days a year or email.

Phone: UK +44 (0)20 8666 9315
Fax: UK +44 (0)20 8603 0204
Email: medical@allianz-assistance.co.uk

Call charges may vary. Calls may be monitored and recorded.

Please give us your age and your policy number. Say that you are insured with Legal & General Travel Insurance.

Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment
We will contact hospitals or doctors abroad and guarantee to pay their fees, providing you have a valid claim.

Repatriation
If our medical advisers think it would be in your medical interests to bring you back to your home or to a hospital or nursing home in your home country, you will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, we will use an air ambulance. We will consult the treating doctor and our medical advisers first. If you need to go home early, the treating doctor must provide a certificate confirming that you are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact us at any time, day or night. You will be answered by one of our experienced assistance co-ordinators who you should give all relevant information to. Please make sure you have details of your policy before you phone.
European Health Insurance Card (EHIC)

- The EHIC entitles you to reduced-cost, sometimes free, medical treatment that becomes necessary while you are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- The card gives access to state-provided medical treatment only. Remember, this might not cover all the things you would expect to get free of charge from the NHS in the UK. You may have to make a contribution to the cost of your care.
- You may apply for an EHIC online at www.dh.gov.uk/travellers or by calling 0300 330 1350. Application forms are also available from the Post Office.

NOTE

The EHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to your home country or for a relative to stay or fly out to be with you. In a medical emergency you may have no control over the hospital you are taken to and the closest hospital may be private.

HEALTH DECLARATION AND HEALTH EXCLUSIONS

These apply to the Cancellation or curtailment charges, Emergency medical and associated expenses and Personal accident sections.

It is very important that you read the following and if necessary declare any existing medical conditions to us.

Exclusions relating to your health

1 You will not be covered for any directly or indirectly related claims (see note later in this section) arising from the following if at the time of taking out this insurance or booking your journey (whichever is later), you:
   a. are being prescribed regular medication;
   b. have received treatment for or had a consultation with a doctor or hospital specialist for any medical condition in the past 12 months;
   c. are being referred to, treated by or under the care of a doctor or a hospital specialist;
   d. are awaiting treatment or the results of any tests or investigations;

   Unless

The condition(s) has (have) been declared to and accepted by us in writing.

You should contact the Legal & General Travel Insurance Sales and Support Team by calling 0370 060 0344 or emailing legalandgeneral@hoodtravel.co.uk if:

- you need to declare a medical condition;
- you develop a medical condition after your policy was issued;
- your existing condition changes after your policy was issued;
- you are unsure whether a medical condition needs to be declared or not.

The confidential helpline will be able to confirm if cover can be provided for your medical conditions. If you need to make a claim arising from a medical condition that has not been declared and accepted by us, it is unlikely that your claim will be paid.

Each person insured by us would still be covered for any unrelated medical condition(s) and other sections of cover subject to the terms and conditions of this policy.

Australia

- If you are travelling to Australia you can enrol in Medicare which will entitle you to subsidised hospital treatments and medicines. You can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before you leave Australia. For more information on Medicare visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au.

If you make use of these arrangements or any other worldwide reciprocal health arrangement which reduces your medical expenses, you will not have to pay an excess.

MINOR AILMENTS

You do not have to declare minor ailments e.g. hay fever, tonsillitis, ear infections, colds / flu, skin irritations, chiropody, dental treatment etc if you:

- were only prescribed short term antibiotics, non-prescription pain killers, creams / ointments;
- have had no further problems since; or
- have been advised by your doctor that it is safe to travel.

2 You will not be covered if you travel against the advice of a doctor or where you would have been advised not to travel if you had sought their advice before beginning your journey.

3 You will not be covered if you know you will need medical treatment or consultation at any medical facility during your journey.

4 You will not be covered for any directly or indirectly related claim if, before your journey, a doctor diagnosed that you have a terminal condition.

5 You will not be covered if you were waiting for medical treatment or consultation at any medical facility or were under investigation for a medical condition when your policy was issued.

6 You will not be covered if you are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

If we are unable to cover a medical condition, this will mean that any other person insured by us will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.
Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your journey

You will not be covered for any claim arising from, or relating to, any indirectly related claims (see note at the end of this section) arising from the health of a travelling companion, someone you were going to stay with, a close relative or a business associate if at the time your policy was issued:
- you were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months;
- you were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition;
- you were aware that a doctor had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

NOTE

Indirectly related claims

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem you already have. Sometimes these conditions can lead to the development of other conditions. For example if you:
- suffer from asthma, chronic obstructive pulmonary disease or other lung disease, you are more likely to get a chest infection.
- have high blood pressure, high cholesterol or diabetes, you are more likely to have a heart attack or a stroke.
- have osteoporosis, you are more likely to break or fracture a bone.
- have or have had cancer, you are more likely to suffer with a secondary cancer.

Level of medical cover provided

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during your journey.

Changes in health for annual multi-trip customers

If your health changes after taking out this insurance, you must call the Legal & General Travel Insurance Sales and Support Team on 0370 060 0344 (call charges may vary). Calls may be monitored and recorded or emailing legalandgeneral@hoodtravel.co.uk if this means you have to:
- see a doctor and be referred to a consultant or specialist; or
- be admitted to hospital for treatment (including surgery, tests or investigations); or
- await treatment or the results of tests and investigations.

We will tell you whether or not your medical condition (or conditions) can be covered and if you need to pay an extra premium. If we cannot cover your medical condition (or conditions), or you do not want to pay the extra premium, you can choose to:
- make a cancellation claim for any journeys already booked; or
- cancel this policy and request a proportionate/partial refund (as long as you have not made a claim or intend to make a claim).

NOTE

Annual multi-trip policy renewals

At the expiry of your period of insurance, the terms of your cover and the premium rates may be varied by us. This means we cannot guarantee that we will be able to provide the same terms of cover on your renewed policy or even renew it at all.

If you book a journey that does not start until after the expiry date of your policy, you may find that the cover provided for that journey will change when the policy renews.

GENERAL EXCLUSIONS

The following exclusions apply to the whole of your policy:

We will not cover you for any claim arising from, or relating to, the following:

1. War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d’etat, terrorism (this does not apply to claims made under Emergency medical and associated expenses - Section 2 and Personal accident - Section 7) or weapons of mass destruction.
2. Any epidemic or pandemic.
3. You not following any advice or recommendation made by the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
4. Any economic sanction which prohibits us, the insurer or members of the Allianz Group from providing cover under this policy.
5. Your property being held, taken, destroyed or damaged under the order of any government or customs officials.
6. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
7. Any currency exchange rate changes.
8. The failure or fear of failure or inability of any equipment or any computer program, whether or not you own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
9. You acting in an illegal or malicious way.
10. The effect of your alcohol, solvent or drug dependency or long term abuse.
11. You being under the influence of alcohol, of solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a doctor but not for the treatment of drug addiction).
12. You not enjoying your journey or not wanting to travel.
13. You taking part in an adventurous / winter sports activity that is not listed as ‘Included as Standard’ or where the appropriate ‘Sports & Activity Package’ and/or ‘Winter Sports Option’ premium has not been paid.
14. Any loss caused as a direct or indirect result of anything you are claiming for, for example loss of earnings, unless it says differently in the policy.
15. You not answering accurately any question(s) we have asked you at the time of buying this policy, where your answer(s) may have affected our decision to provide you with this policy.
CONDITIONS

The following conditions apply to the whole of your policy. Please read these carefully as we can only pay your claim if you meet these:

1 You are a resident of the UK, the Channel Islands or the Isle of Man.
2 You take reasonable care to protect yourself and your property against accident, injury, loss and damage and act as if you are not insured and to minimise any potential claim.
3 You have a valid policy schedule.
4 You accept that we will not extend the period of insurance:
   • for single trip cover if the original policy plus any extensions have either ended, been in force for longer than 94 days, or you know you will be making a claim.
   • for annual multi-trip cover beyond the expiry of your policy.
5 You contact us as soon as possible with full details of anything which may result in a claim and give us all the information we ask for. Please see section ‘Making a claim’ on pages 12-13 for more information.
6 You accept that no alterations can be made to the terms and conditions of the policy, unless we confirm them in writing to you.
7 You are not aged:
   • 79 or over at the date your policy was issued for single trip cover; or
   • 79 or over at the start date of your policy for annual multi-trip cover.

We have the right to do the following

1 Cancel the policy if you tell us something that is not true, which influences our decision as to whether cover can be offered or not.
2 Cancel the policy and make no payment if you, or anyone acting for you, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if you give a false declaration or deliberate mis-statement when applying for this insurance or supporting your claim. We may in these instances report the matter to the police.
3 Only cover you for the whole of your journey and not issue a policy if you have started your journey.
4 Take over and deal with, in your name, any claim you make under this policy.
5 Take legal action in your name (but at our expense) and ask you to give us details and fill in any forms (including Department for Work and Pensions forms), which will help us to recover any payment we have made under this policy.
6 With your or your Personal Representative’s permission, get information from your medical records to help us or our representatives deal with any claim. This could include a request for you to be medically examined or for a postmortem to be carried out in the event of your death. We will not give personal information about you to any other organisation without your specific agreement.
7 Send you home at any time during your journey if you are taken ill or injured. We will only do this if the doctor treating you and our medical advisers agree. If there is a dispute, we will ask for an independent medical opinion.
8 Not accept liability for costs incurred for repatriation or treatment if you refuse to follow advice from the treating doctor and our medical advisers.
9 Only refund or transfer your premium if you decide that the policy does not meet your needs and you have contacted us within 14 days from the date you receive your policy and policy schedule. We can recover all costs that you have used if you have travelled or made a claim or intend to make a claim.
10 Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts you can get back from private health insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by you. In these circumstances we will only pay our share of the claim.
11 If you cancel or cut short your journey for any reason other than those specified in Section 1:
   • All cover provided on your single trip policy will be cancelled without refunding your premium.
   • All cover provided on your annual multi-trip policy for that journey will be cancelled without refunding your premium.
12 Ask you to pay us back any amounts that we have paid to you which are not covered by this policy.
MAKING A CLAIM

FOR SECTIONS 1-13 AND 16-20
To claim, get a claim form either by: visiting www.azgatravelclaims.com phone: 0800 107 5564, write to: Legal & General Travel Insurance claims department, PO Box 451, Feltham, TW13 9EE or email: legalandgeneral@allianz-assistance.co.uk

GADGET CLAIMS FOR SECTION 14
To claim, get a claim form either by phone: 0330 880 1752 or email: legalandgeneralgadget@taurus.gi or write to: Taurus Insurance Services Limited, Suite 2209-2217 Eurotowers, Europort Road, Gibraltar as soon as possible after discovering the claim incident (or as soon as possible after returning home, if the incident occurred outside your home country).

FINANCIAL FAILURE CLAIMS FOR SECTION 15
Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to: IPP Claims, Cunningham Lindsey, Oakleigh House, 14-15 Park Place, Cardiff CF10 3DQ, phone: +44 (0)345 266 1872 email: insolvency-claims@ipplondon.co.uk website: www.ipplondon.co.uk/claims.asp

You should fill in the claim form and send it to us as soon as possible with all the information and documents we ask for. It is essential that you provide us with as much detail as possible to enable us to handle your claim quickly. Please keep photocopies of all information you send us. You will need to obtain some information about your claim while you are away. Below is a list of the documents we will need in order to deal with your claim.

For all claims
- Your original journey booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses you have to pay.
- Original bills or invoices you are asked to pay.
- Details of any other insurance you may have that may cover the same loss, such as household, private medical or warranty.
- As much evidence as possible to support your claim.

Cancellation or curtailment
- If you need to curtail your journey call UK +44 (0)20 8666 9315 immediately to get our prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating doctor. A certified copy of the death certificate is required in the event of death.
- If your claim results from any other circumstances, please provide evidence of these circumstances.

Medical expenses
- Always contact our 24-hour emergency medical service when you are hospitalised, require repatriation or where medical fees are likely to exceed £500.
- Medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If you are advised by a doctor at your resort that you cannot go on your pre-booked excursions because of medical reasons, you should obtain a medical certificate from them confirming this.

If your passport is lost, stolen or destroyed
- A receipt from the Consulate confirming the cost of the replacement passport and a written report from the police if your passport is stolen.

Personal possessions and Personal money
- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, you should also report the theft, damage or loss to your courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged personal possessions.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from your bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
- Keep any damaged items as we may need to inspect them. If we make a payment, or we replace an item, the item will then belong to us.
- Obtain an estimate for repair for all damaged items.

Loss or damage in transit claims / delayed possessions
- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier’s report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. You have 21 days to write to the airline confirming details of essential replacement items purchased.

Personal accident
- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Medical evidence from the treating doctor to confirm the extent of the injury and treatment given including, hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

Missed departure / Natural catastrophe
- Detailed account of the circumstances causing you to miss your departure together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle you were travelling in. For natural catastrophe claims could include local news reports.

Delayed departure
- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.
Personal liability
• A detailed account of the circumstances surrounding the claim, including photographs and video evidence (if this applies).
• Any writ, summons or other correspondence received from any third party. Please note that you should not admit liability, offer to make any payment or correspond with any third party without our written consent.
• Full details of any witnesses, providing written statements where available.

Legal expenses
• Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies) within 90 days of the event causing your claim.
• Any writ, summons or other correspondence received from any third party. Please note that you should not reply to any correspondence from a third party without our written consent.
• Full details of any witnesses, providing written statements where available.

Hijack and mugging cover
• A letter from the airline, rail company, shipping line or their handling agent confirming the hijack and the length of time you were detained.
• Report the mugging to the police within 24-hours of the incident and ask them for a written report, confirming you were hospitalised as a result of the mugging.

Gadget cover
Malicious damage to, theft and loss of gadget claims:
Notify the appropriate local police authority within 24 hours of discovering the incident and obtain a police crime reference number and a copy of the police crime report. Should you be claiming for the theft or loss of your mobile phone or another SIM enabled device you must also contact your network provider within 24 hours of discovering the incident to blacklist the IMEI of the device.

For all gadget claims (including malicious damage, theft and loss):
Contact Taurus Insurance Services Limited Claims Office, using the details shown at the beginning of this section.

Complete the claim form in accordance with their instructions, and in any event within 30 days of notifying the claim together with any requested supporting documentation including:
• police crime reference number (if applicable);
• proof of blacklist of IMEI (if applicable);
• proof of reported theft or loss (if applicable);
• proof of violent and forcible entry (if applicable);
• proof of travel dates;
• any other requested documentation.

Taurus will assess your claim, and as long as your claim is valid, will authorise the repair or replacement of the gadget as appropriate.

NOTE

Gadget claims
If we replace your gadget the damaged or lost gadget becomes ours. If it is returned or found you must notify us and send it to us if we ask you to.

Scheduled airline failure cover
• Contact the IPP Claims Office, using the details shown at the beginning of this section.

Winter sports
Ski pack
• Medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
• If you are advised by a doctor at your resort that you cannot take part in your pre-booked ski activities because of medical reasons, you should obtain a medical certificate from them confirming this.

Ski equipment
• All appropriate evidence requested under the heading ‘Personal possessions and Personal money’ in this section.
• All hire receipts and luggage labels / tags.
• A written report from your airline or other carrier if your ski equipment is delayed or misdirected.

Piste closure
• Written confirmation from your tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

Golf cover
Loss, theft or damage to golf equipment
• All appropriate evidence requested under the heading ‘Personal possessions and Personal money’ in this section.

Delayed golf equipment
• Please obtain a Property Irregularity Report (PIR) from the airline or a carrier’s report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. You have 21 days to write to the airline confirming details of essential replacement items purchased.

Loss of green fees
• Medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
• If you are advised by a doctor at your resort that you should not play golf because of medical reasons, you should obtain a medical certificate from them confirming this.

Wedding cover
Wedding attire, wedding rings and wedding gifts
• All appropriate evidence requested under the heading ‘Personal possessions and Personal money’ in this section.

Wedding photographs / video
• Written confirmation from your photographer of the reason for their non-attendance (if this applies).

Cruise cover
Cruise itinerary change
• A letter from the cruise operator confirming the reason and dates your cruise ship was unable to dock.
• A letter from the cruise operator or excursion company, confirming they have not given you financial compensation (including on-board credit).

Cabin confinement and Excursions
• Medical evidence from the doctor who treated you, to confirm the illness or injury, including dates of when you were confined to your cabin (if this applies).
• A letter from the cruise operator or excursion company, confirming they have not given you financial compensation (including on-board credit).
We aim to provide you with a first class policy and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint your legal rights will not be affected.

- For complaints relating to Medical assistance or claims under sections 1-13 and 16-20
  In the first instance, please write to:
  Legal & General Travel Insurance Claims, Customer Service, 102 George Street, Croydon, CR9 6HD
  phone: 020 8603 9853
  email: customersupport@allianz-assistance.co.uk

  Please supply us with your name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help us to deal with your complaint, in the shortest possible time.

- For complaints relating to Gadget cover claims under section 14
  In the first instance, please write to:
  Taurus Insurance Services Limited, Suite 2209-2217 Eurotowers, Europort Road, Gibraltar
  phone: 0330 880 1752
  email: gadget.complaints@taurus.gi

- For complaints relating to claims for Financial failure - section 15
  In the first instance, please write to:
  The Customer Services Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR
  phone: 020 8776 3752
  email: info@ipplondon.co.uk

  Having followed the above procedure, if you are not satisfied with the response you may write to:
  Complaints Team, Lloyd’s, One Lime Street, London EC3N 7HA
  email: complaints@lloyds.com
  website www.lloyds.com/complaints

- For all other complaints, including complaints about the sale of any section of this policy
  In the first instance, please write to:
  Legal & General Travel Insurance Complaints Team, 1st Floor Matland House, Warrior Square, Southend-on-Sea, Essex SS1 2JY
  phone: 0370 060 0344
  email: legalandgeneral@hoodtravel.co.uk

If you are not satisfied with our final response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration by writing to:
Financial Ombudsman Service, Exchange Tower, London E14 9SR,
calling: 0800 023 4567 or 0300 123 9 123 or
emailing: complaint.info@financial-ombudsman.org.uk

Call charges may vary. Calls may be monitored and recorded.

SECTION 1 - CANCELLATION OR CURTAILMENT CHARGES

If you think you may have to cut your journey short (curtail), we must be told immediately - see under the heading ‘24-hour emergency medical assistance’ on page 8 for more information.

<table>
<thead>
<tr>
<th>WHAT YOU ARE COVERED FOR</th>
<th>WHAT YOU ARE NOT COVERED FOR</th>
</tr>
</thead>
<tbody>
<tr>
<td>We will pay up to the amount shown in your summary of cover in total (including excursions), for your part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else. We will provide this cover in the following necessary and unavoidable circumstances:</td>
<td></td>
</tr>
<tr>
<td>Cancellation</td>
<td></td>
</tr>
<tr>
<td>If you cancel your journey before it begins because one of the following happens:</td>
<td></td>
</tr>
<tr>
<td>• The death, serious injury or serious illness of you, someone you were going to stay with, a travelling companion, or a relative or business associate of you or a travelling companion.</td>
<td></td>
</tr>
<tr>
<td>• You or a travelling companion is called for jury service in your home country or as a witness in a court in your home country.</td>
<td></td>
</tr>
<tr>
<td>• You or a travelling companion is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at your home or their home or usual place of business in your home country.</td>
<td></td>
</tr>
<tr>
<td>Under Cancellation and Curtailment</td>
<td></td>
</tr>
<tr>
<td>An excess of the amount shown in your summary of cover, unless the extra premium has been paid for excess waiver and this is shown in your policy schedule. Any condition stated under Health declaration and health exclusions on pages 9-10.</td>
<td></td>
</tr>
<tr>
<td>Anything the company providing your transport or accommodation, their agents, anyone acting for you or your conference organiser is responsible for. Booking, credit card and non-Sterling transaction fees. The cost of Airport Departure Duty/Tax recoverable from elsewhere. Administration costs charged by your travel accommodation or other provider to process a refund as a result of cancelling all or part of your booking (including obtaining Airport Departure Duty/Tax refunds). More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.</td>
<td></td>
</tr>
</tbody>
</table>
## SECTION 1 - CANCELLATION OR CURTAILMENT CHARGES (CONTINUED)

### WHAT YOU ARE COVERED FOR

- Your redundancy.
- You are a member of the armed forces, police, fire, nursing or ambulance services or work for another Government Department and your employer withdraws your previously agreed leave for operational reasons.
- The Foreign and Commonwealth Office have advised against travel to your journey destination, for the dates you are due to travel.

### Curtailment

You cut your journey short (curtail) after it has begun because of one of the following:

- Anything mentioned in Cancellation above, except redundancy.
- You are injured or ill and are in hospital for the rest of your journey.

### NOTE

We will calculate curtailment claims from the date it is necessary for you to return to your home country or the date you are hospitalised as an in-patient, for the rest of your journey. We will pay unused personal accommodation and other travel expenses based on each 24-hour period you have lost. If you need to be repatriated, we will not refund the cost of your unused return travel tickets. We will put the value of these tickets towards the extra transport costs we have to pay.

### WHAT YOU ARE NOT COVERED FOR

**Under Cancellation and Curtailment**

Anything caused by:

- you not having the correct passport or visa;
- your carriers’ refusal to allow you to travel for whatever reason;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing your transport or accommodation, their agents or any person acting for you;
- your vehicle being stolen or breaking down;
- you not wanting to travel or not enjoying your journey;
- riot, civil commotion, strike or lock-out;
- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person’s life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- the death of any pet or animal;
- the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

**Under Cancellation**

Any extra cancellation charges, because you did not tell the company providing your transport or accommodation, their agents or any person acting for you, as soon as you knew you had to cancel.

Financial circumstances or unemployment, except caused by redundancy which you find out about after the date your policy or travel tickets for your journey were bought (whichever is the later).

**Under Curtailment**

Cutting short your journey unless we have agreed.

Any costs when you do not get a medical certificate (from the doctor who treated you in the place where you were staying) which says it was necessary for you to come home because of death, injury or illness. Our medical advisers must have agreed with the reason and that you were fit to travel.

The cost of any of your remaining pre-booked tickets if you have not used them and we have paid extra transport costs for you to return to your home country earlier than planned.

You travelling on a motorcycle, unless the rider holds a valid UK motorcycle licence and all persons insured are wearing crash helmets.

Please also refer to General exclusions, Conditions and Making a claim.
# SECTION 2 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

If you are taken into hospital or you think you may have to return home early or extend your journey because of any illness, injury or accident, or if your medical expenses are over £500 we must be told immediately. In cases where your condition is life, limb, sight or organ threatening, you should contact us as soon as you can. See under the heading ‘24-hour emergency medical assistance’ on page 8 for more information.

## WHAT YOU ARE COVERED FOR

<table>
<thead>
<tr>
<th>WHAT YOU ARE COVERED FOR</th>
<th>WHAT YOU ARE NOT COVERED FOR</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>We will pay you or your personal representatives for the</strong> following necessary and unforeseen emergency expenses if you die, are injured, have an accident or are taken ill during your journey.</td>
<td><strong>Under Cover outside your home country except In-patient benefit and Excursions and under Cover within your home country</strong> An excess of the amount shown in your summary of cover, unless your claim is reduced because you used a European Health Insurance Card or any other reciprocal health arrangement (see ‘Reciprocal health arrangements’ on page 9 for more information), or unless the extra premium has been paid for excess waiver and this is shown in your policy schedule. The cost of replacing any medication you were using when you began your journey.</td>
</tr>
<tr>
<td><strong>Cover outside your home country</strong> Up to the amount shown in your summary of cover in total for reasonable fees or charges you incur for:</td>
<td><strong>Under Cover outside your home country and Cover within your home country</strong> Any condition stated under Health declaration and health exclusions on pages 9-10. Extra transport and accommodation costs which are of a higher standard than those already used on your journey, unless we agree. Anything caused by:</td>
</tr>
<tr>
<td>• Treatment Medical, surgical, medication costs, hospital, nursing home or nursing services.</td>
<td>• you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);</td>
</tr>
<tr>
<td>• Repatriation Your repatriation to your home country if medically necessary.</td>
<td>• your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person’s life) for example swimming while under the influence of alcohol or climbing from one balcony to another;</td>
</tr>
<tr>
<td>• Transport and accommodation Reasonable extra transport and accommodation costs for you and any one other person who stays or travels with you or to you from your home country on medical advice.</td>
<td>• you travelling on a motorcycle, unless the rider holds a valid UK motorcycle licence and all persons insured are wearing crash helmets.</td>
</tr>
<tr>
<td>• Funeral expenses The reasonable cost of transporting your body or ashes to your home or we will pay up to the amount shown in your summary of cover for your funeral expenses, in the place where you die outside your home country.</td>
<td>Any costs incurred 12 months after the date of your death, injury or illness. Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.</td>
</tr>
<tr>
<td>• Search and rescue Mountain search and rescue services when deemed medically necessary.</td>
<td><strong>Under Cover outside your home country - Treatment</strong> Services or treatments you receive within your home country. Services or treatments you receive which the doctor in attendance and we think can wait until you get back to your home country. Medical costs over £500, in-patient treatment or repatriation which we have not authorised. The extra costs of having a single or private room in a hospital or nursing home. The cost of all treatment which is not directly related to the illness or injury that caused the claim.</td>
</tr>
<tr>
<td>We will also pay:</td>
<td><strong>Under Cover outside your home country - Funeral expenses</strong> Your burial or cremation within your home country.</td>
</tr>
<tr>
<td>• In-patient benefit Up to the amount shown in your summary of cover for each 24-hour period that you are in hospital as an in-patient during the journey as well as any fees or charges paid under ‘Treatment’.</td>
<td><strong>Under Cover outside your home country - Dental</strong> Replacing or repairing false teeth or artificial teeth (such as crowns). Dental work involving the use of precious metals.</td>
</tr>
<tr>
<td>• Dental Up to the amount shown in your summary of cover for emergency dental treatment to relieve sudden pain.</td>
<td><strong>Please also refer to General exclusions, Conditions and Making a claim.</strong></td>
</tr>
<tr>
<td>• Excursions Up to £150 in total for your excursions that have been paid for before your journey began and that cannot be recovered from anywhere else, if you get written advice from a doctor that you cannot go on them, because of an injury or illness during your journey.</td>
<td></td>
</tr>
<tr>
<td><strong>Cover within your home country</strong> Up to £1,000 for:</td>
<td></td>
</tr>
<tr>
<td>• Transport and accommodation Reasonable extra transport and accommodation costs for you and any one other person who stays or travels with you or to you from within your home country on medical advice; and the reasonable cost of transporting you, your ashes or body home.</td>
<td></td>
</tr>
</tbody>
</table>
## SECTION 3 - LOSS OF PASSPORT

<table>
<thead>
<tr>
<th>WHAT YOU ARE COVERED FOR</th>
<th>WHAT YOU ARE NOT COVERED FOR</th>
</tr>
</thead>
<tbody>
<tr>
<td>We will pay the following if your passport is lost, stolen or destroyed on your journey.</td>
<td>Please also refer to General exclusions, Conditions and Making a claim.</td>
</tr>
<tr>
<td><strong>Costs for issuing a temporary passport</strong>&lt;br&gt;Up to the amount shown in your summary of cover in total for the cost of extra transport, accommodation and administration costs you have to pay to get a temporary passport to enable you to return to your home country.</td>
<td></td>
</tr>
<tr>
<td><strong>Remaining value of original passport</strong>&lt;br&gt;The equivalent cost (based on the current replacement costs) of the period remaining on your passport that is lost stolen or destroyed.</td>
<td></td>
</tr>
</tbody>
</table>

**NOTE**<br>You must send us the receipts for anything that you buy. If the items are permanently lost, we will take any amount that you are due to be paid under this section from the final claim settlement under Personal Possessions - section 5.

## SECTION 4 - DELAYED PERSONAL POSSESSIONS

<table>
<thead>
<tr>
<th>WHAT YOU ARE COVERED FOR</th>
<th>WHAT YOU ARE NOT COVERED FOR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to the amount shown in your summary of cover in total for essential replacement items, if your personal possessions (this does not include valuables, ski equipment or golf equipment) are temporarily lost or stolen on your outward journey for more than 12 hours from when you arrived at your destination.</td>
<td>Please also refer to General exclusions, Conditions and Making a claim.</td>
</tr>
</tbody>
</table>

**NOTE**

Please also refer to General exclusions, Conditions and Making a claim.
### WHAT YOU ARE COVERED FOR

Up to the amount shown in your summary of cover in total for your personal possessions (this does not include ski equipment, golf equipment or wedding attire) damaged, stolen, lost or destroyed on your journey.

The most we will pay for valuables is shown in your summary of cover whether jointly owned or not. There is also a single article, pair or set limit as shown in your summary of cover.

### NOTE

It will be our decision to pay either:
- the cost of repairing your items;
- to replace your belongings with equivalent items; or
- the cost of replacing your items. An amount for wear, tear and loss of value will be deducted.

**Cruise cover extension**

When the Cruise cover extension has been paid and this is shown on your policy schedule, the increased personal possessions amounts shown under section 20 of your summary of cover will apply. These amounts are not in addition to the amounts shown under section 5 of your summary of cover.

### WHAT YOU ARE NOT COVERED FOR

An excess of the amount shown in your summary of cover, unless the extra premium has been paid for excess waiver and this is shown in your policy schedule.

More than £50 for tobacco, alcohol, fragrances and perfumes.

More than the part of the pair or set that is stolen, lost or destroyed.

Breakage of or damage to:
- sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.
- Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.
- The cost of replacing or repairing false teeth.
- Loss or theft of, or damage to, the following.
  - Items for which you are unable to provide a receipt or other proof of purchase.
  - Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case we will pay up to the replacement cost.
  - Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
  - Personal possessions unless they are on your person, locked in the accommodation you are using on your journey or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle.
  - Gadgets (see section 14).
  - Valuables left in a motor vehicle.
  - Valuables carried in suitcases, trunks or similar containers unless they are on your person all the time.
  - Valuables unless they are on your person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your journey.
  - Contact or corneal lenses, unless following fire or theft.
  - Bonds, share certificates, guarantees or documents of any kind.
  - Personal money (see section 6).
  - Passport (see section 3).

Please also refer to General exclusions, Conditions and Making a claim.
### SECTION 6 - PERSONAL MONEY

<table>
<thead>
<tr>
<th>WHAT YOU ARE COVERED FOR</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Up to the amount shown in your summary of cover in total for loss or theft of your personal money (but no more than the amount shown in your summary of cover in cash in total, whether jointly owned or not) while on your journey.</td>
<td>An excess of the amount shown in your summary of cover, unless the extra premium has been paid for excess waiver and this is shown in your policy schedule.</td>
</tr>
</tbody>
</table>

**Death**
Up to the amount shown in your summary of cover for death.

**Permanent loss**
Up to the amount shown in your summary of cover for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

**Physical disablement**
Up to the amount shown in your summary of cover for a permanent physical disability as a result of which there is no paid work which you are able to do.

An excess of the amount shown in your summary of cover, unless the extra premium has been paid for excess waiver and this is shown in your policy schedule.

Compensation unless you can provide receipts for the amount you had from the place where you got the currency.

Loss or theft of personal money, unless it is on your person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your journey.

Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.

Loss or theft of travellers’ cheques if the place where you got them from provides a replacement service.

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

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### SECTION 7 - PERSONAL ACCIDENT

<table>
<thead>
<tr>
<th>WHAT YOU ARE COVERED FOR</th>
<th>WHAT YOU ARE NOT COVERED FOR</th>
</tr>
</thead>
<tbody>
<tr>
<td>We will pay you or your personal representative one of the following amounts for an accident during your journey.</td>
<td>Any condition stated under Health declaration and health exclusions on pages 9-10. Any claim arising more than one year after the original accident.</td>
</tr>
</tbody>
</table>

**Death**
Up to the amount shown in your summary of cover for death.

**Permanent loss**
Up to the amount shown in your summary of cover for a permanent physical disability as a result of which there is no paid work which you are able to do.

**Physical disablement**
Up to the amount shown in your summary of cover for a permanent physical disability as a result of which there is no paid work which you are able to do.

Any condition stated under Health declaration and health exclusions on pages 9-10.

Any claim arising more than one year after the original accident.

Anything caused by:
- your sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on your policy schedule;
- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person’s life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- you travelling on a motorcycle, unless the rider holds a valid UK motorcycle licence and all persons insured are wearing crash helmets.

We will not pay more than one of the benefits resulting from the same injury.

---

**NOTE**

Death benefits payments will be made to your personal representative.
## SECTION 9 - DELAYED DEPARTURE

### WHAT YOU ARE COVERED FOR

Compensation if the flight, international train or sea vessel you are booked on is delayed at its departure point from the time shown in your travel itinerary (plans) because of:

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

We will pay:

- **Delay**
  Up to the amount shown in your summary of cover for each 12 hours of delay; or
- **Abandonment**
  Up to the amount shown in your summary of cover in total for your part of the unused costs of the journey which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after you have been delayed for more than 24 hours, you decide to abandon the journey before you leave your home country.

### WHAT YOU ARE NOT COVERED FOR

An excess of the amount shown in your summary of cover, unless the extra premium has been paid for excess waiver and this is shown in your policy schedule.

Any claim unless you:

- get a letter from the public transport provider (if this applies) confirming that the service did not run on time
- get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle you were travelling in
- have allowed time in your travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before your policy or travel tickets for your journey were bought (whichever is later).

Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before you left home or where you could have reasonably made other travel arrangements.

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Any claim as a result of a natural catastrophe (see section 19).

---

Please also refer to General exclusions, Conditions and Making a claim.

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## SECTION 8 - MISSED DEPARTURE

### WHAT YOU ARE COVERED FOR

We will pay up to the amount shown in your summary of cover in total for the cost of extra accommodation and transport which you have to pay to get to your journey destination or back home because you do not get to the departure point by the time shown in your travel itinerary (plans) because:

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

### WHAT YOU ARE NOT COVERED FOR

An excess of the amount shown in your summary of cover, unless the extra premium has been paid for excess waiver and this is shown in your policy schedule.

Any claim unless you:

- get a letter from the public transport provider (if this applies) confirming that the service did not run on time
- get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle you were travelling in
- have allowed time in your travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before your policy or travel tickets for your journey were bought (whichever is later).

Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before you left home or where you could have reasonably made other travel arrangements.

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Any claim as a result of a natural catastrophe (see section 19).

---

Please also refer to General exclusions, Conditions and Making a claim.
**SECTION 10 - PERSONAL LIABILITY**

If you are hiring or using a motorised or mechanical vehicle or machinery while on your journey you must make sure that you get the necessary insurance from the hire company or owner. We do not cover this under our policy.

<table>
<thead>
<tr>
<th>WHAT YOU ARE COVERED FOR</th>
<th>WHAT YOU ARE NOT COVERED FOR</th>
</tr>
</thead>
<tbody>
<tr>
<td>We will pay up to the amount shown in your summary of cover plus any other costs we agree to in writing that relate to anything you cause during your journey for which you are legally liable and results in one of the following.</td>
<td>An excess of the amount shown in your summary of cover, unless the extra premium has been paid for excess waiver and this is shown in your policy schedule.</td>
</tr>
<tr>
<td>• Bodily injury of any person.</td>
<td>Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:</td>
</tr>
<tr>
<td>• Loss of or damage to property which you do not own and you or a relative have not hired, loaned or borrowed.</td>
<td>• something which is suffered by anyone employed by you or a relative and is caused by the work they are employed to do;</td>
</tr>
<tr>
<td>• Loss of or damage to the accommodation you are using on your journey that does not belong to you or a relative.</td>
<td>• something which is caused by something you deliberately did or did not do;</td>
</tr>
</tbody>
</table>

**NOTE**

Inform us as soon as you or your Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party, without our written consent.

Please also refer to General exclusions, Conditions and Making a claim.
SECTION 11 - LEGAL EXPENSES

You can call our 24-hour legal helpline for advice on a travel related legal problem to do with your journey.

From within your home country phone 020 8603 9804
From outside your home country phone +44 20 8603 9804

### WHAT YOU ARE COVERED FOR

If you die, are ill, or injured during your journey and you or your personal representative take legal action to claim damages or compensation for negligence against a third party we will do the following:

- nominate an appointed adviser to act for you. If you and we cannot agree on an appointed adviser, the matter can be referred to an Alternative Resolution Facility.
- pay up to the amount shown in your summary of cover for legal costs for legal action for you (but not more than twice this amount in total for all persons insured on this policy) for each event giving rise to a claim.

### WHAT YOU ARE NOT COVERED FOR

An excess of the amount shown in your summary of cover, unless the extra premium has been paid for excess waiver and this is shown in your policy schedule. Any claim:

- not reported to us within 90 days after the event giving rise to the claim;
- where we think a reasonable settlement is unlikely or where the cost of the legal action could be more than the settlement;
- involving legal action between you and members of the same household, a relative, a travelling companion, or one of your employees;
- where another insurer or service provider has refused your claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, us, the insurer, another person insured under this policy or our agent.

Legal costs:

- for legal action that we have not agreed to;
- if you refuse reasonable settlement of your claim. You should use Alternative Resolution Facilities such as mediation in this situation;
- if you withdraw from a claim without our agreement. If this occurs legal costs that we have paid must be repaid to us and all legal costs will become your responsibility;
- if we, you or your appointed adviser are unable to recover legal costs incurred following a successful claim for compensation. We will be entitled to receive such costs from the compensation you receive. Any repayment to us is limited to the actual costs incurred and will not be more than half of your compensation amount;
- awarded as a personal penalty against you or the appointed adviser (for example not complying with Court rules and protocols);
- for bringing legal action in more than one country for the same event.

Please also refer to General exclusions, Conditions and Making a claim.

### NOTE

- you must conduct your claim in the way requested by the appointed adviser;
- you must keep us and the appointed adviser fully aware of all facts and correspondence including any claim settlement offers made to you;
- we will not be bound by any promises or undertakings which you give to the appointed adviser, or which you give to any person about payment of fees or expenses, without our consent;
- we can withdraw cover after we have agreed to the claim, if we think a reasonable settlement is unlikely or that the cost of the legal action could be more than the settlement.

SECTION 12 - PET CARE

### WHAT YOU ARE COVERED FOR

Up to the amount shown in your summary of cover in total or extra kennel or cattery costs to house your pet, if you are delayed on the return journey to your home country because of death injury or illness or there is a delay to the public transport system that cannot be avoided.

### WHAT YOU ARE NOT COVERED FOR

Claims following a delay to the public transport system, unless you get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel. Claims following death, injury or illness which we have not authorised.

Please also refer to General exclusions, Conditions and Making a claim.
## SECTION 13 - HIJACK AND MUGGING COVER

<table>
<thead>
<tr>
<th>WHAT YOU ARE COVERED FOR</th>
<th>WHAT YOU ARE NOT COVERED FOR</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>We</strong> will pay up to the amount shown in your summary of cover in total</td>
<td><strong>Under Hijack</strong> Compensation unless you get a letter from the airline, railway company or shipping line confirming the hijack and the dates.</td>
</tr>
<tr>
<td><strong>Hijack</strong> If you are hijacked during your journey.</td>
<td><strong>Under Mugging</strong> Compensation unless the mugging has been reported to the police within 24 hours of the attack or as soon as possible after that and a report obtained, confirming the details and that you were hospitalised as a result of the injuries you suffered.</td>
</tr>
<tr>
<td><strong>Mugging</strong> If you are treated as an in-patient in hospital following a mugging during your journey.</td>
<td></td>
</tr>
</tbody>
</table>

Please also refer to General exclusions, Conditions and Making a claim.

## SECTION 14 - GADGET COVER

Increased limits only apply to this section if the Gadget cover extension is shown on your policy schedule.

<table>
<thead>
<tr>
<th>WHAT YOU ARE COVERED FOR</th>
<th>WHAT YOU ARE NOT COVERED FOR</th>
</tr>
</thead>
<tbody>
<tr>
<td>The most <strong>we</strong> will pay for any one of the following claim events will be the replacement value of your gadget and in any case shall not exceed our maximum liability for your chosen level of cover, as shown in the summary of cover</td>
<td>An <strong>excess</strong> of the amount shown in your summary of cover, unless the extra premium has been paid for excess waiver and this is shown in your policy schedule.</td>
</tr>
<tr>
<td>In the event that your claim is authorised, it will be at our sole discretion to either repair your gadget, or if your gadget is deemed beyond economical repair or subject to a theft or loss and will therefore have to be replaced, <strong>we</strong> will endeavour to replace it with an identical fully refurbished item or new item where a refurbished is not available. Should this not be possible <strong>we</strong>, at our sole discretion, will replace it with a fully refurbished or new item of a comparable specification or the equivalent value (if cash settlement).</td>
<td>Any claim for extended gadget cover, unless the extra premium has been paid for this cover and this is shown on your policy schedule.</td>
</tr>
<tr>
<td><strong>Accidental damage</strong> We will pay the repair or replacement costs if your gadget is damaged as a result of an accident.</td>
<td>Any loss, theft or accidental damage of the gadget(s) as a result of confiscation or detention by customs, other officials or authorities.</td>
</tr>
<tr>
<td><strong>Theft</strong> If your gadget is stolen, <strong>we</strong> will replace it. Where only part or parts of your gadget have been stolen, <strong>we</strong> will only replace that part or parts. There must be evidence of violence or forcible entry if the theft of your gadget is from an unoccupied premises or vehicle whilst on a journey.</td>
<td>Any theft or loss unless reported to the appropriate local police authorities within 24 hours of discovering the incident and accompanied by a police crime reference number. Lost property numbers are not acceptable in support of a theft claim.</td>
</tr>
<tr>
<td><strong>Malicious damage</strong> If your gadget is damaged as a result of intentional or deliberate actions of someone else, <strong>we</strong> will repair it. Where only part or parts of your gadget are damaged, <strong>we</strong> will only replace that part or parts.</td>
<td>Any claim which occurred whilst not on a journey.</td>
</tr>
<tr>
<td><strong>Loss</strong> If your gadget is lost, <strong>we</strong> will replace it. Where only part or parts of your gadget have been lost, <strong>we</strong> will only replace that part or parts.</td>
<td>Any damage which occurred to your gadget prior to commencement of your journey.</td>
</tr>
<tr>
<td></td>
<td>Any claim for loss where the circumstances of the loss cannot be clearly identified, i.e. where you are unable to confirm the time and place of the loss.</td>
</tr>
<tr>
<td></td>
<td>Any claim where proof of usage cannot be provided or evidenced (applicable only where the gadget is a mobile phone or in respect of a laptop/tablet where user history is available).</td>
</tr>
<tr>
<td></td>
<td>Any claim involving theft or loss, unless reported to your network provider (if applicable) within 24 hours of discovering the incident and a blacklist placed on the IMEI of the gadget(s)</td>
</tr>
<tr>
<td></td>
<td>Theft of the gadget from an unoccupied premises or vehicle whilst on a journey, unless there is evidence of violent and forcible entry to the premises or vehicle.</td>
</tr>
<tr>
<td></td>
<td>Theft of the gadget from the person unless force or threat, violence or pickpocket is used.</td>
</tr>
<tr>
<td></td>
<td>Loss, theft of or accidental damage to the gadget whilst in the possession of a third party other than a relative.</td>
</tr>
<tr>
<td></td>
<td>Loss, theft of or accidental damage to accessories other than SIM or PCIMA cards which were in the gadget at the time of the loss, theft or damage.</td>
</tr>
</tbody>
</table>
### WHAT YOU ARE COVERED FOR

**Unauthorised usage**
- If your gadget is lost or stolen, and the loss or theft is covered by your policy, we will refund the cost of unauthorised calls, messages and downloads made from it after the time it was lost or stolen. Cover will only apply to unauthorised usage within 24 hours of discovery of the loss or theft of your gadget. Itemised bills must be provided to support your claim. This cover will only apply if there is no protection from such losses from your network provider.

### WHAT YOU ARE NOT COVERED FOR

**Loss of data:**
- loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the Internet; or
- loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

**Repair or other costs for:**
- routine servicing, inspection, maintenance or cleaning;
- loss caused by a manufacturer’s defect or recall of the gadget;
- replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
- repairs carried out by anyone not authorised by us;
- wear and tear or gradual deterioration of performance;
- claims arising from abuse, misuse or neglect;
- a gadget where the serial number has been tampered with in any way.

Any kind of damage whatsoever unless the damaged gadget is provided for repair to one of our approved repairers.

The VAT element of any claim if you are registered for VAT. Cosmetic damage only to the gadget that has no effect on the functionality of the gadget, to include marring, scratching and denting.

Any modifications that have been made from the original specifications of the gadget. This would include things like adding gems, precious metals or unlocking your gadget from a network provider.

Where you knowingly leave your gadget somewhere where you can’t see it but others can and it is at risk of being lost, stolen or damaged. For example - in a restaurant or a pub where you go to the toilet or bar leaving your gadget on a table instead of taking it with you.

Reconnection costs or subscription fees of any kind. The cost of replacing any personalised ring tones or graphics, downloaded material or software. Any expense incurred as a result of not being able to use the gadget, or any loss other than the repair or replacement costs of the gadget.

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**NOTE**
- It may not always be possible to replace your gadget with the same colour.
- All replacement gadgets are issued with a 12-month warranty (the gadget must be returned to us).
- All repairs to gadgets are issued with a 3-month warranty (the gadget must be returned to us).

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Please also refer to General exclusions, Conditions and Making a claim.
**WHAT YOU ARE COVERED FOR**

**Scheduled airline failure**
The insurer will pay up to the amount shown in your summary of cover in total for the following:

- **Financial failure prior to departure**
  Irrecoverable sums paid prior to the financial failure of the scheduled airline you are booked with; or

- **Financial failure after departure**
  In the event of financial failure of the scheduled airline after your departure:
  - additional costs incurred by you in replacing that part of the flight arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
  - if curtailment of the journey is unavoidable - the cost of return flights to the UK, Channel Islands or Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

**End supplier failure (Gold cover only)**
The insurer will pay up to the amount shown in your summary of cover in total for costs you incur as a result of insolvency of the end supplier that you made travel arrangements with prior to departure:

- **Financial failure prior to departure**
  Irrecoverable sums paid prior to departure to an end supplier not forming part of an inclusive holiday; OR

- **Financial failure after departure**
  In the event of financial failure of the end supplier after your departure:
  - additional pro rata costs incurred by you in replacing that part of the end suppliers travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
  - if curtailment of the journey is unavoidable - the cost of return transportation to the UK, Channel Islands or Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

**WHAT YOU ARE NOT COVERED FOR**

Scheduled flights, travel or accommodation not booked within the UK, Channel Islands or Ireland prior to departure. Any costs resulting from the financial failure of:

- Any scheduled airline or end supplier which is, or which any prospect of financial failure is known by you or widely known publicly at the date you bought this policy
- Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing policy, policies, bond, or is capable of recovery under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.

The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom you have booked a scheduled flight, travel or accommodation. Any losses which are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach a pre-booked hotel, villa, car hire or cruise following the financial failure of an airline.

**NOTE**

Where possible you should contact us (see ‘Making a claim’ section on pages 12-13), before you make alternative arrangements so that we can agree to the costs.
### WHAT YOU ARE COVERED FOR

**Ski pack**
- We will pay up to the amount shown in your summary of cover in total for your ski pack costs that have been paid for and that cannot be recovered from anywhere else, if:
  - you have to cancel or curtail your journey.
  - you cannot ski because of an injury or illness during your journey.

**Delayed ski equipment**
- We will pay up to the amount shown in your summary of cover in total for the hire of alternative ski equipment if yours is temporarily lost or stolen on your outward journey for more than 12 hours from when you arrived at your destination.

**Loss, theft or damage of ski equipment**
- We will pay up to the amount shown in your summary of cover in total for your ski equipment and/or ski equipment you hire or are legally liable for, that is damaged, stolen, lost or destroyed on your journey.

There is also a single article limit up to the amount shown in your summary of cover, whether jointly owned or not.

### WHAT YOU ARE NOT COVERED FOR

**Under Ski pack**
- Anything mentioned under the heading ‘WHAT YOU ARE NOT COVERED FOR’ within Cancellation or curtailment charges - Section 1.
- Anything mentioned under the heading ‘WHAT YOU ARE NOT COVERED FOR’ within Emergency medical and associated expenses - Section 2.

**Under Ski equipment**
- Anything mentioned under the heading ‘WHAT YOU ARE NOT COVERED FOR’ within Personal possessions - Section 5.

**Under Piste closure**
- Any compensation for the first full 24 hours at your booked ski resort.
- Any journey in your home country.
- Any claim unless you have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during your journey.
- Compensation which you can get from your tour operator or anywhere else.
- Costs if the ski-lifts or ski-schools in your pre-booked resort were closed when your policy or travel tickets for your journey were issued, if this is less than 14 days before the beginning of your journey.
- Any journey that takes place outside a recognised ski resort or the official resort opening dates.

**Under Continued physiotherapy**
- Anything mentioned under the heading ‘WHAT YOU ARE NOT COVERED FOR’ within Emergency medical and associated expenses - Section 2.

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**NOTE**
- It will be our decision to pay either:
  - the cost of repairing your items;
  - to replace your belongings with equivalent items; or
  - the cost of replacing your items. An amount for wear, tear and loss of value will be deducted.

### Piste closure
- We will pay one of the following, if it is not possible for you to ski or snow board at your pre-booked ski resort, because the ski-lifts and ski-schools that you are due to use are closed as a result of adverse weather conditions.
  - Up to the amount shown in your summary of cover for each full day in total for the cost of extra transport or lift passes to let you ski or snow board at another resort; or
  - Up to the amount shown in your summary of cover for each full day in total if no other resort is available.

**Avalanche closure**
- We will pay up to the amount shown in your summary of cover in total for the cost of extra transport and accommodation costs you need to pay to get you to your journey destination or back home because of an avalanche in your resort.

**Continued physiotherapy**
- We will pay up to the amount shown in your summary of cover in total, for costs to continue physiotherapy treatment in your home country for an injury sustained whilst taking part in winter sports during your journey.

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Please also refer to General exclusions, Conditions and Making a claim.
### SECTION 17 - GOLF COVER

This section is only in force if shown on your policy schedule.

<table>
<thead>
<tr>
<th>WHAT YOU ARE COVERED FOR</th>
<th>WHAT YOU ARE NOT COVERED FOR</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Loss, theft or damage of golf equipment</strong></td>
<td>Under Loss, theft or damage of golf equipment Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal possessions - section 5.</td>
</tr>
<tr>
<td>We will pay up to the amount shown in your summary of cover in total for your golf equipment that is damaged, stolen, lost or destroyed on your journey.</td>
<td>Under Delay of golf equipment Any claim unless you send us receipts or other proof or purchase / hire of any items you have purchased or hired.</td>
</tr>
<tr>
<td>There is also a single article limit of the amount shown in your summary of cover for your golf equipment whether jointly owned or not.</td>
<td>Under Loss of green fees Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Cancellation and curtailment - section 1 or Emergency medical and associated expenses - section 2.</td>
</tr>
<tr>
<td><strong>Delay of golf equipment</strong></td>
<td>Please also refer to General exclusions, Conditions and Making a claim.</td>
</tr>
<tr>
<td>If your golf equipment is temporarily lost or stolen on your outward journey for more than 12 hours from when you arrived at your destination, we will pay:</td>
<td></td>
</tr>
<tr>
<td>• Up to the amount shown in your summary of cover in total to replace golf equipment.</td>
<td></td>
</tr>
<tr>
<td>We will take any amount we pay from the final claim settlement if the items are permanently lost; or</td>
<td></td>
</tr>
<tr>
<td>• Up to the amount shown in your summary of cover for each full day up to the amount shown in your summary of cover in total for the hire of alternative golf equipment.</td>
<td></td>
</tr>
<tr>
<td><strong>Loss of green fees</strong></td>
<td></td>
</tr>
<tr>
<td>Up to the amount shown in your summary of cover in total for your green fees that have been paid and that cannot be recovered from anywhere else, if:</td>
<td></td>
</tr>
<tr>
<td>• you have to cancel or curtail your journey.</td>
<td></td>
</tr>
<tr>
<td>• you get written advice from a doctor that you cannot play golf because of an injury or illness during your journey.</td>
<td></td>
</tr>
<tr>
<td><strong>NOTE</strong></td>
<td></td>
</tr>
<tr>
<td>Personal liability - Section 10 is extended to allow cover for accidents involving golf buggies while being used on a golf course.</td>
<td></td>
</tr>
</tbody>
</table>

### SECTION 18 - WEDDING COVER

This section is only in force if shown on your policy schedule.

<table>
<thead>
<tr>
<th>WHAT YOU ARE COVERED FOR</th>
<th>WHAT YOU ARE NOT COVERED FOR</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Wedding attire, rings and gifts</strong></td>
<td>An excess of the amount shown in your summary of cover, unless the extra premium has been paid for excess waiver and this is shown in your policy schedule.</td>
</tr>
<tr>
<td>We will pay up to the amount shown in your summary of cover (per insured couple) in total for wedding attire, wedding rings and wedding gifts if they are damaged, stolen, lost or destroyed on your journey.</td>
<td>Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal possessions - Section 5 or Personal money - Section 6.</td>
</tr>
<tr>
<td><strong>Wedding photographs / videos</strong></td>
<td>Please also refer to General exclusions, Conditions and Making a claim.</td>
</tr>
<tr>
<td>We will pay up to the amount shown in your summary of cover (per insured couple) in total for reasonable fees or charges you are unable to get back from anywhere else to reprint the photographs or replace the video recording of the wedding day, if:</td>
<td></td>
</tr>
<tr>
<td>• The booked professional photographer is unable to take the photographs or video recording following their death, injury or illness or they are caught in an unforeseen transport delay that could not be avoided.</td>
<td></td>
</tr>
<tr>
<td>• The professional photographs or video recording of the wedding day are damaged, lost or destroyed on your journey and within 14 days of the wedding day.</td>
<td></td>
</tr>
</tbody>
</table>
SECTION 19 - CATASTROPHE COVER

This section is only in force if shown on your policy schedule

WHAT YOU ARE COVERED FOR

The following cover applies if a natural catastrophe affects your journey plans:

Extra transport and accommodation
We will pay up to the amount shown in your summary of cover in total for extra accommodation and transport costs you need to pay if:
- you are stranded for more than 24 hours at your departure point and you cannot continue with your original travel plans; or
- you are likely to be stranded for more than 24 hours at your departure point, but can make alternative arrangements to be able to continue with your original travel plans; or
- your pre-booked accommodation cannot be used, because it is unsafe or inaccessible, as a result of a natural catastrophe.

Extended cover under Missed departure – Section 8
We will pay up to the amount shown in your summary of cover in total for the cover and limits shown under Section 8, if the reason for the claim relates to a natural catastrophe.

Extended cover under Delayed departure – Section 9
We will pay up to the amount shown in your summary of cover in total for the cover and limits shown under Section 9, if the reason for the claim relates to a natural catastrophe.

WHAT YOU ARE NOT COVERED FOR

A natural catastrophe that occurred before the date your policy or travel tickets for your journey were bought (whichever is the later).
Compensation which you can get from the company providing accommodation, your tour operator or anywhere else.
Any expense which you would normally have expected to pay during your journey.
Extra transport or accommodation costs that are of a higher standard than you originally booked.
Anything mentioned under the heading ‘WHAT YOU ARE NOT COVERED FOR’ within Missed departure – Section 8 or Delayed departure – Section 9 (other than the exclusion relating to natural catastrophe).

Please also refer to General exclusions, Conditions and Making a claim.

SECTION 20 - CRUISE COVER

This section is only in force if shown on your policy schedule

WHAT YOU ARE COVERED FOR

Cabin confinement
We will pay up to the amount shown in the summary of cover if the treating doctor confines you to your cabin during your journey for medical reasons.

Excursions
We will pay up to the amount shown in the summary of cover for pre-booked and pre-paid excursions that you cannot go on because the treating doctor confines you to your cabin during your journey for medical reasons.

Cruise itinerary change
We will pay up to the amount shown in your summary of cover for each scheduled port visit missed, if the cruise ship you are booked on is unable to make a scheduled port stop because of one of the following and no alternative docking or financial compensation (including on-board credit) is offered:
- bad weather;
- timetable restrictions.

Increased personal possessions
The limits shown under Personal possessions - Section 5 are increased to the amount shown in your summary of cover. These amounts are not in addition to the amounts shown under Section 5 of your summary of cover.

WHAT YOU ARE NOT COVERED FOR

Under Cabin confinement and Excursions
Costs if you are also claiming for ‘In-patient benefit’ within Emergency Medical and associated expenses - Section 2.

Under Excursions and Increased personal possessions
An excess of the amount shown in your summary of cover, unless the extra premium has been paid for excess waiver and this is shown in your policy schedule.

Under Cruise itinerary change
Costs if you are offered financial compensation from somewhere else (including on-board credit).
Any claim if your cruise ship’s scheduled tender service cannot transport you ashore.
Any delay or failure of public transport caused by a riot, strike or industrial action which began or was announced before you bought your policy or booked your journey (whichever is later).

Under Increased personal possessions
Anything mentioned under the heading ‘WHAT YOU ARE NOT COVERED FOR’ within Personal possessions - Section 5

Please also refer to General exclusions, Conditions and Making a claim.
The following pages show how we categorise various adventurous / winter sports activities according to the cover we are able to provide.

- Activities listed as ‘Included as Standard’ in the table below are automatically covered.
- Activities listed as ‘Sports & Activity Package’ or ‘Winter sports option’ are only covered when the appropriate extra premium has been paid. Please call Legal & General Travel Insurance Sales and Support Team on 0370 060 0344 to add these cover options.
- Activities listed as ‘Winter Sports Option with Sports & Activity Package’ e.g. glacier skiing require both premiums to be paid for cover to apply Please call Legal & General Travel Insurance Sales and Support Team on 0370 060 0344 to add these cover options.

We may be able to cover you for other activities that are not listed. Please contact Legal & General Travel Insurance Sales and Support Team by calling 0370 060 0344 or emailing legalandgeneral@hoodtravel.co.uk as soon as possible and we will be able to tell you if we can still offer you cover. An extra premium may need to be paid.

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>CATEGORY</th>
<th>CONDITIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abseiling</td>
<td>Included as Standard</td>
<td>Professionally organised only</td>
</tr>
<tr>
<td>Aerobics</td>
<td>Included as Standard</td>
<td></td>
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<tr>
<td>Aerobics</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Amateur athletics</td>
<td>Included as Standard</td>
<td>Non-professional tournament / competition only</td>
</tr>
<tr>
<td>Angling</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Archery</td>
<td>Included as Standard</td>
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</tr>
<tr>
<td>Assault courses</td>
<td>Select Sports &amp; Activity Package</td>
<td></td>
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<tr>
<td>Badminton</td>
<td>Included as Standard</td>
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</tr>
<tr>
<td>Bamboo rafting</td>
<td>Select Sports &amp; Activity Package</td>
<td></td>
</tr>
<tr>
<td>Banana boating</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Baseball</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Basketball</td>
<td>Included as Standard</td>
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</tr>
<tr>
<td>Battle re-enactment</td>
<td>Included as Standard</td>
<td>Professionally organised only. No live ammunition</td>
</tr>
<tr>
<td>Beach games</td>
<td>Included as Standard</td>
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</tr>
<tr>
<td>Bigfoot skiing</td>
<td>Select Winter Sports Option</td>
<td></td>
</tr>
<tr>
<td>Boardsailing / windsurfing</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Body boarding / boogie boarding</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Body flying / wind tunnel flying</td>
<td>Select Sports &amp; Activity Package</td>
<td>Only if adequately supervised</td>
</tr>
<tr>
<td>Bowling</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Bowls</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Breathing observation bubble diving (to 30 metres)</td>
<td>Included as Standard</td>
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</tr>
<tr>
<td>Bridge walking</td>
<td>Included as Standard</td>
<td>Only if adequately supervised &amp; full safety equipment used</td>
</tr>
<tr>
<td>Bungee jumping</td>
<td>Select Sports &amp; Activity Package</td>
<td>Only if adequately supervised &amp; full safety equipment used</td>
</tr>
<tr>
<td>Camel riding</td>
<td>Included as Standard</td>
<td>No Personal liability cover</td>
</tr>
<tr>
<td>Canoeing and kayaking - Grade 1 Rivers</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Canoeing and kayaking - Grade 2 Rivers</td>
<td>Included as Standard</td>
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<tr>
<td>Canoeing and kayaking - Grade 3 Rivers</td>
<td>Select Sports &amp; Activity Package</td>
<td></td>
</tr>
<tr>
<td>Canopy walking / tree-top walking on fixed structure walkways</td>
<td>Included as Standard</td>
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<tr>
<td>Canopy walking / tree-top walking using ropes</td>
<td>Select Sports &amp; Activity Package</td>
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</tr>
<tr>
<td>Cat skiing / boarding</td>
<td>Select Winter Sports Option with Sports &amp; Activity Package</td>
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<tr>
<td>Catamaran sailing</td>
<td>Included as Standard</td>
<td>No Personal liability cover</td>
</tr>
<tr>
<td>Cave tubing / river tubing</td>
<td>Select Sports &amp; Activity Package</td>
<td></td>
</tr>
<tr>
<td>ACTIVITY</td>
<td>CATEGORY</td>
<td>CONDITIONS</td>
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<td>----------------------------------</td>
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<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Charity work (no manual work)</td>
<td>Select Sports &amp; Activity Package</td>
<td>Excludes all manual work</td>
</tr>
<tr>
<td>Clay pigeon shooting</td>
<td>Included as Standard</td>
<td>No Personal liability cover</td>
</tr>
<tr>
<td>Climbing (indoor)</td>
<td>Included as Standard</td>
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</tr>
<tr>
<td>Cookery courses</td>
<td>Included as Standard</td>
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<tr>
<td>Cricket</td>
<td>Included as Standard</td>
<td></td>
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<tr>
<td>Croquet</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Cross country running</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Cross country skiing</td>
<td>Select Winter Sports Option</td>
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<tr>
<td>Curling</td>
<td>Included as Standard</td>
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<tr>
<td>Cycle touring</td>
<td>Select Sports &amp; Activity Package</td>
<td>For long distance events email to check if cover can be provided</td>
</tr>
<tr>
<td>Cycling</td>
<td>Included as Standard</td>
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<tr>
<td>Darts</td>
<td>Included as Standard</td>
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<tr>
<td>Deep sea fishing</td>
<td>Included as Standard</td>
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<tr>
<td>Dinghy sailing</td>
<td>Included as Standard</td>
<td>No Personal liability cover</td>
</tr>
<tr>
<td>Dog sledding</td>
<td>Included as Standard</td>
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<tr>
<td>Dragon boating</td>
<td>Included as Standard</td>
<td>No Personal liability cover</td>
</tr>
<tr>
<td>Dry slope skiing / boarding</td>
<td>Select Sports &amp; Activity Package</td>
<td></td>
</tr>
<tr>
<td>Dune / wadi bashing</td>
<td>Select Sports &amp; Activity Package</td>
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<tr>
<td>Education work</td>
<td>Included as Standard</td>
<td>No Personal liability cover</td>
</tr>
<tr>
<td>(not qualified as a teacher)</td>
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<tr>
<td>Elephant trekking</td>
<td>Included as Standard</td>
<td>Professionally organised only. No Personal liability cover</td>
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<tr>
<td>Equestrian events</td>
<td>Select Sports &amp; Activity Package</td>
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<tr>
<td>Fell running</td>
<td>Select Sports &amp; Activity Package</td>
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<tr>
<td>Fell walking</td>
<td>Included as Standard</td>
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<tr>
<td>Fencing</td>
<td>Included as Standard</td>
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<td>Fishing</td>
<td>Included as Standard</td>
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<tr>
<td>Fives</td>
<td>Included as Standard</td>
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<tr>
<td>Football / soccer</td>
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<td>Non-professional tournament / competition only</td>
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<tr>
<td>Fruit picking</td>
<td>Select Sports &amp; Activity Package</td>
<td>Providing no machinery used</td>
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<tr>
<td>Gaelic football</td>
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<td>Glacier skiing</td>
<td>Select Winter Sports Option</td>
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<tr>
<td>Glacier walking up to 4,000 metres</td>
<td>Select Winter Sports Option</td>
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<tr>
<td>Go-karting</td>
<td>Included as Standard</td>
<td>No Personal liability cover</td>
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<tr>
<td>Golf</td>
<td>Included as Standard</td>
<td>Non-professional tournament / competition only</td>
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<tr>
<td>Gorilla trekking</td>
<td>Select Sports &amp; Activity Package</td>
<td>Professionally organised only</td>
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<tr>
<td>Gymnastics</td>
<td>Select Sports &amp; Activity Package</td>
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<td>Handball</td>
<td>Included as Standard</td>
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<tr>
<td>Hiking (2,500 - 3,500 metres)</td>
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<tr>
<td>Hiking (below 2,500 metres)</td>
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<tr>
<td>Hockey</td>
<td>Select Sports &amp; Activity Package</td>
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<tr>
<td>Horse grooming</td>
<td>Select Sports &amp; Activity Package</td>
<td>No Personal liability cover</td>
</tr>
<tr>
<td>Horse riding (not polo, jumping or hunting)</td>
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<tr>
<td>Hot air ballooning</td>
<td>Included as Standard</td>
<td>Professionally organised and as a passenger only</td>
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<tr>
<td>Hurling</td>
<td>Included as Standard</td>
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<tr>
<td>Husky sledge rides</td>
<td>Select Winter Sports Option with</td>
<td>Professionally organised only, as passenger or driver, if with experienced local driver</td>
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<tr>
<td>ACTIVITY</td>
<td>CATEGORY</td>
<td>CONDITIONS</td>
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<tr>
<td>Hydro speeding</td>
<td>Select Sports &amp; Activity Package</td>
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<tr>
<td>Ice climbing</td>
<td>Select Winter Sports Option with Sports &amp; Activity Package</td>
<td>Only if adequately supervised &amp; full safety equipment used</td>
</tr>
<tr>
<td>Ice curling</td>
<td>Included as Standard</td>
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<tr>
<td>Ice skating (non-rink)</td>
<td>Select Winter Sports Option with Sports &amp; Activity Package</td>
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</tr>
<tr>
<td>Ice skating (rink)</td>
<td>Select Sports &amp; Activity Package</td>
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<tr>
<td>In-line skating</td>
<td>Included as Standard</td>
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<tr>
<td>Iron man (amateur)</td>
<td>Select Sports &amp; Activity Package</td>
<td>Three event version only (swim, cycle, run)</td>
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<tr>
<td>Jet skiing</td>
<td>Select Sports &amp; Activity Package</td>
<td>No Personal liability cover</td>
</tr>
<tr>
<td>Jogging</td>
<td>Included as Standard</td>
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<tr>
<td>Judo</td>
<td>Select Sports &amp; Activity Package</td>
<td></td>
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<tr>
<td>Karate</td>
<td>Select Sports &amp; Activity Package</td>
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<tr>
<td>Kayaking and canoeing - Grade 1 Rivers</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Kayaking and canoeing - Grade 2 Rivers</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Kayaking and canoeing - Grade 3 Rivers</td>
<td>Select Sports &amp; Activity Package</td>
<td></td>
</tr>
<tr>
<td>Kendo</td>
<td>Select Sports &amp; Activity Package</td>
<td></td>
</tr>
<tr>
<td>Kite boarding / buggying</td>
<td>Select Sports &amp; Activity Package</td>
<td>No Personal liability cover</td>
</tr>
<tr>
<td>Kite skiing</td>
<td>Select Winter Sports Option with Sports &amp; Activity Package</td>
<td>No Personal liability cover</td>
</tr>
<tr>
<td>Kite surfing (over land)</td>
<td>Select Sports &amp; Activity Package</td>
<td>No Personal liability cover</td>
</tr>
<tr>
<td>Kite surfing (over water)</td>
<td>Select Sports &amp; Activity Package</td>
<td>No Personal liability cover</td>
</tr>
<tr>
<td>Korfball</td>
<td>Included as Standard</td>
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<tr>
<td>Lacrosse</td>
<td>Select Sports &amp; Activity Package</td>
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<tr>
<td>Langlauf</td>
<td>Select Winter Sports Option</td>
<td>Swimming pool only. No beach cover</td>
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<tr>
<td>Lifeguards (non beach)</td>
<td>Select Sports &amp; Activity Package</td>
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<tr>
<td>Marathon running</td>
<td>Select Sports &amp; Activity Package</td>
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<tr>
<td>Martial arts</td>
<td>Select Sports &amp; Activity Package</td>
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<tr>
<td>Modern pentathlon</td>
<td>Select Sports &amp; Activity Package</td>
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<tr>
<td>Mono skiing</td>
<td>Select Winter Sports Option</td>
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</tr>
<tr>
<td>Motor cycling</td>
<td>Included as Standard</td>
<td>Recognised routes only. No competitions / downhill racing. No Personal liability cover</td>
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<tr>
<td>Mountain biking (recreational)</td>
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</tr>
<tr>
<td>Mountain boarding</td>
<td>Select Sports &amp; Activity Package</td>
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<tr>
<td>Mud buggying</td>
<td>Select Sports &amp; Activity Package</td>
<td>No Personal liability cover</td>
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<tr>
<td>Netball</td>
<td>Included as Standard</td>
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</tr>
<tr>
<td>Off piste skiing</td>
<td>Select Winter Sports Option</td>
<td>Only areas considered safe by local resort management</td>
</tr>
<tr>
<td>Off piste snowboarding</td>
<td>Select Winter Sports Option</td>
<td>Only areas considered safe by local resort management</td>
</tr>
<tr>
<td>Orienteering</td>
<td>Included as Standard</td>
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<tr>
<td>Paintballing</td>
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<td>Only if eye protection worn. No Personal liability cover</td>
</tr>
<tr>
<td>Parachute jumping (tandem)</td>
<td>Select Sports &amp; Activity Package</td>
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</tr>
<tr>
<td>Parapenting / Parapointing</td>
<td>Select Sports &amp; Activity Package</td>
<td>Only if adequately supervised</td>
</tr>
<tr>
<td>Parasailing</td>
<td>Select Sports &amp; Activity Package</td>
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</tr>
<tr>
<td>Parascending (over land)</td>
<td>Select Sports &amp; Activity Package</td>
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<tr>
<td>Parascending (over water)</td>
<td>Select Sports &amp; Activity Package</td>
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<tr>
<td>Pony trekking</td>
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<tr>
<td>Pool</td>
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<tr>
<td>ACTIVITY</td>
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<td>CONDITIONS</td>
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<tr>
<td>Racketball</td>
<td>Included as Standard</td>
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<tr>
<td>Rackets</td>
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<tr>
<td>Rafting</td>
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<tr>
<td>Rambling</td>
<td>Included as Standard</td>
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</tr>
<tr>
<td>Refereeing</td>
<td>Included as Standard</td>
<td>Amateur basis only</td>
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<tr>
<td>Reverse bungee jumping</td>
<td>Select Sports &amp; Activity Package</td>
<td>Only if adequately supervised &amp; full safety equipment used</td>
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<tr>
<td>Ringos / doughnuts</td>
<td>Included as Standard</td>
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<tr>
<td>Rock scrambling</td>
<td>Select Sports &amp; Activity Package</td>
<td>Only if adequately supervised &amp; full safety precautions taken</td>
</tr>
<tr>
<td>Roller blading / skating</td>
<td>Included as Standard</td>
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</tr>
<tr>
<td>Roller hockey</td>
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<tr>
<td>Rounders</td>
<td>Included as Standard</td>
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<tr>
<td>Rowing</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Running (not long distance)</td>
<td>Included as Standard</td>
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</tr>
<tr>
<td>Safari (no guns)</td>
<td>Included as Standard</td>
<td>Professionally organised tour operator only</td>
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<tr>
<td>Safari trekking in a vehicle</td>
<td>Included as Standard</td>
<td>Professionally organised tour operator only</td>
</tr>
<tr>
<td>Sail boarding</td>
<td>Included as Standard</td>
<td>No Personal liability cover</td>
</tr>
<tr>
<td>Sailing / yachting (within 12 miles of coastline)</td>
<td>Included as Standard</td>
<td>No Personal liability cover</td>
</tr>
<tr>
<td>Sand boarding</td>
<td>Included as Standard</td>
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</tr>
<tr>
<td>Sand dune surfing / skiing</td>
<td>Included as Standard</td>
<td></td>
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<tr>
<td>Scrambling</td>
<td>Select Sports &amp; Activity Package</td>
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</tr>
<tr>
<td>Scuba diving (18 - 40 metres depth)</td>
<td>Select Sports &amp; Activity Package</td>
<td>No solo dives. If qualified or with an instructor</td>
</tr>
<tr>
<td>Scuba diving (up to 18 metres depth)</td>
<td>Included as Standard</td>
<td>No solo dives. If qualified or with an instructor</td>
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<tr>
<td>Sea canoeing</td>
<td>Select Sports &amp; Activity Package</td>
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</tr>
<tr>
<td>Sea kayaking</td>
<td>Select Sports &amp; Activity Package</td>
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<tr>
<td>Shark diving (in a cage)</td>
<td>Select Sports &amp; Activity Package</td>
<td>Professionally organised only</td>
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<tr>
<td>Shinty</td>
<td>Select Sports &amp; Activity Package</td>
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<tr>
<td>Skate boarding</td>
<td>Included as Standard</td>
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<tr>
<td>Ski biking / snow biking</td>
<td>Select Winter Sports Option</td>
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</tr>
<tr>
<td>Ski blading / snow blading</td>
<td>Select Winter Sports Option</td>
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</tr>
<tr>
<td>Ski-dooing</td>
<td>Select Winter Sports Option with Sports &amp; Activity Package</td>
<td>No Personal liability cover</td>
</tr>
<tr>
<td>Ski randonee</td>
<td>Select Winter Sports Option with Sports &amp; Activity Package</td>
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</tr>
<tr>
<td>Ski touring</td>
<td>Select Winter Sports Option with Sports &amp; Activity Package</td>
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<tr>
<td>Skiing</td>
<td>Select Winter Sports Option</td>
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<tr>
<td>Skiing – off piste</td>
<td>Select Winter Sports Option</td>
<td>Only areas considered safe by local resort management</td>
</tr>
<tr>
<td>Sky jump from Auckland Sky Tower (New Zealand)</td>
<td>Select Sports &amp; Activity Package</td>
<td>Only if adequately supervised</td>
</tr>
<tr>
<td>Sledging / sleighing</td>
<td>Select Winter Sports Option</td>
<td></td>
</tr>
<tr>
<td>Small bore target shooting</td>
<td>Included as Standard</td>
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<tr>
<td>Snooker</td>
<td>Included as Standard</td>
<td></td>
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<tr>
<td>Snorkelling</td>
<td>Included as Standard</td>
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<tr>
<td>Snow mobiling</td>
<td>Select Winter Sports Option with Sports &amp; Activity Package</td>
<td>No Personal liability cover</td>
</tr>
<tr>
<td>Snowboarding</td>
<td>Select Winter Sports Option</td>
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</tr>
<tr>
<td>Snowboarding – off piste</td>
<td>Select Winter Sports Option</td>
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<tr>
<td>Soccer</td>
<td>Select Sports &amp; Activity Package</td>
<td>Non-professional tournament / competition only</td>
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<td>Category</td>
<td>Conditions</td>
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<tr>
<td>Softball</td>
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<tr>
<td>Speed skating</td>
<td>Select Winter Sports Option with</td>
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<tr>
<td></td>
<td>Sports &amp; Activity Package</td>
<td></td>
</tr>
<tr>
<td>Squash / rackets</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Street dancing</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Street hockey</td>
<td>Select Sports &amp; Activity Package</td>
<td>Only if pads and helmets worn</td>
</tr>
<tr>
<td>Summer tobogganing</td>
<td>Select Sports &amp; Activity Package</td>
<td></td>
</tr>
<tr>
<td>Surfing</td>
<td>Included as Standard</td>
<td>Non-professional competition. No Personal liability cover</td>
</tr>
<tr>
<td>Swimming</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Swimming with dolphins</td>
<td>Included as Standard</td>
<td>Professionally organised only</td>
</tr>
<tr>
<td>Swimming with stingrays</td>
<td>Included as Standard</td>
<td>Professionally organised only</td>
</tr>
<tr>
<td>Sydney harbour bridge walk</td>
<td>Included as Standard</td>
<td>Only if adequately supervised &amp; full safety equipment used</td>
</tr>
<tr>
<td>Table tennis</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Tae kwon do</td>
<td>Select Sports &amp; Activity Package</td>
<td></td>
</tr>
<tr>
<td>Tall-ship crewing</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Teacher (not qualified)</td>
<td>Included as Standard</td>
<td>No Personal liability cover</td>
</tr>
<tr>
<td>Tennis</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Tenpin bowling</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Tobogganing</td>
<td>Select Winter Sports Option</td>
<td></td>
</tr>
<tr>
<td>Touch football</td>
<td>Select Sports &amp; Activity Package</td>
<td>Non-professional tournament / competition only</td>
</tr>
<tr>
<td>Touch rugby</td>
<td>Select Sports &amp; Activity Package</td>
<td>Non-professional tournament / competition only</td>
</tr>
<tr>
<td>Trampolining</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Trekking / walking / hiking</td>
<td>Select Sports &amp; Activity Package</td>
<td></td>
</tr>
<tr>
<td>(2,500 to 3,500 metres)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trekking / walking / hiking</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>(up to 2,500 metres)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Triathlon</td>
<td>Select Sports &amp; Activity Package</td>
<td>Non-professional tournament / competition only</td>
</tr>
<tr>
<td>Tug-of-war</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Ultimate frisbee</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Vegetable picking</td>
<td>Select Sports &amp; Activity Package</td>
<td>Providing no machinery used</td>
</tr>
<tr>
<td>Volleyball</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Wake boarding</td>
<td>Included as Standard</td>
<td>No Personal liability cover</td>
</tr>
<tr>
<td>War games</td>
<td>Included as Standard</td>
<td>Only if eye protection worn. No Personal liability cover</td>
</tr>
<tr>
<td>Water polo</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Water skiing / water ski jumping</td>
<td>Included as Standard</td>
<td>No competitions. No Personal liability cover</td>
</tr>
<tr>
<td>White water canoeing / rafting</td>
<td>Select Sports &amp; Activity Package</td>
<td></td>
</tr>
<tr>
<td>(up to Grade 4)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Windsurfing</td>
<td>Included as Standard</td>
<td>Non-professional competition. No Personal liability cover</td>
</tr>
<tr>
<td>Yoga</td>
<td>Included as Standard</td>
<td></td>
</tr>
<tr>
<td>Zip lining</td>
<td>Select Sports &amp; Activity Package</td>
<td>Only if adequately supervised &amp; full safety equipment used</td>
</tr>
<tr>
<td>Zorbing</td>
<td>Included as Standard</td>
<td>Only if adequately supervised &amp; full safety equipment used</td>
</tr>
</tbody>
</table>
IMPORTANT CONTACT INFORMATION

Sales
Call: 0800 197 9829
Email: legalandgeneral@hoodtravel.co.uk

Customer services
Call: 0370 060 0344
Email: legalandgeneral@hoodtravel.co.uk

Health declaration (to declare a medical condition or change in your circumstances)
Call: 0370 060 0344
Email: legalandgeneral@hoodtravel.co.uk

24-hr Emergency medical assistance (medical emergency or curtailment requests)
Call: UK +44 (0)20 8666 9315

24-hr Legal helpline
Call: UK +44 (0)20 8603 9804

Claims for sections 1-13 and 16-20
Call: UK +44 (0)800 107 5564
Email: legalandgeneral@allianz-assistance.co.uk

Gadget claims for section 14
Call: UK +44 (0)330 880 1752
Email: legalandgeneralgadget@taurus.gi

Financial failure claims for section 15
Call: UK +44 (0)345 266 1872
Email: insolvency-claims@ipplondon.co.uk

Call charges may vary. Calls may be monitored and recorded.

This policy is available in large print, audio and Braille.

Call: 0370 060 0344 or email: legalandgeneral@hoodtravel.co.uk
and we will be pleased to organise an alternative version for you.

Legal & General Travel Insurance is sold and administered by Hood Travel Limited, registered in England No. 08318836 at 1st Floor Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY.
Hood Travel Limited is authorised and regulated by the Financial Conduct Authority under Financial Services Register no. 597211.

Sections 1-13 and 16-20 of Legal & General Travel Insurance are underwritten by AWP P&C SA and administered in the UK by Allianz Global Assistance. Allianz Global Assistance is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD. AWP Assistance UK Ltd are authorised and regulated by the Financial Conduct Authority.

AWP P&C SA is duly authorised in France and the United Kingdom and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority. Allianz Global Assistance acts as an agent for AWP P&C SA for the receipt of customer money, setting claims and handling premium refunds.
Hood Travel Limited acts as an agent for AWP P&C SA for the receipt of customer money and handling premium refunds.

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The insurer AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Financial Services Register number 202189. A Member of the Association of British Insurers. Registered in England No. 1229676. Registered address: Market Square House, St James’s Street, Nottingham NG1 6FG.
Am Trust Europe Limited have entered into a Binding Authority Contract No. WUKGAD148030 with Taurus, which authorises Taurus to issue insurance on their behalf.

Section 15 of Legal & General Travel Insurance is underwritten by certain underwriters at Lloyd’s and is administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom.
International Passenger Protection Limited and certain underwriters at Lloyd’s are authorised and regulated by the Financial Conduct Authority.