



Lloyd's Insurance

This is to certify that in accordance with the authorisation granted under the Contract (the number of which is specified in the Schedule) to the undersigned by certain Underwriters at Lloyd's, whereby Crispin Speers & Partners Ltd. act as agents for the Underwriters in performing its duties under the Contract, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract, and in consideration of the premium specified herein, the said Underwriters are bound, severally and not jointly, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon.

In Witness whereof this Certificate has been signed on the date stated in the Schedule by

For and on behalf of Crispin Speers & Partners Ltd
St. Clare House
30-33 Minories
London
EC3N 1PE

RATE TABLE

Iron Mountain (UK) Plc*

ANNUAL PREMIUMS

Including Insurance Premium Tax @ 20.00%

	WorldWide Cover Inc WinterSports	European Cover Inc WinterSports	Worldwide Cover Ex WinterSports	European Cover Ex WinterSports
Employee Only	GBP 89.04	GBP 73.56	GBP 84.60	GBP 70.20
Employee & Partner	GBP 122.28	GBP 101.16	GBP 116.88	GBP 96.36
Employee & Family	GBP 138.24	GBP 114.48	GBP 132.12	GBP 109.32
Employee & Children	GBP 122.28	GBP 101.16	GBP 116.88	GBP 96.36

ELIGIBILITY

The EMPLOYEE must ensure that all INSURED PERSONS meet the Eligibility criteria specified below. Words or expressions in capitals (other than those in titles) are defined terms as shown under MEANING OF WORDS in the Certificate.

- Employee and Partner – EMPLOYEE and EMPLOYEE's PERMANENT PARTNER as set out in the schedule.
- CHILDREN only qualify for this insurance where they are aged twenty-one (21) years of age or under (twenty-five (25) years of age or under if in FULL TIME EDUCATION) at the commencement date of the PERIOD OF INSURANCE stated in the schedule and are the natural, adopted, fostered or step children of the EMPLOYEE or PERMANENT PARTNER or for which the EMPLOYEE, PERMANENT PARTNER are the legal guardian.
- Employee and Family – EMPLOYEE, PERMANENT PARTNER and any number of named CHILDREN as set out in the schedule.
- Employee and Children – EMPLOYEE and any number of named CHILDREN as set out in the schedule.
- No INSURED PERSON may exceed the Maximum Age specified in the schedule at the commencement date of the PERIOD OF INSURANCE stated in the schedule.
- YOUR cover will cease at the end of the month in which the EMPLOYEE leaves the employment of the Company named in the schedule.
- No mid term adjustment to the level of cover during the PERIOD OF INSURANCE is permitted unless as a direct result of one of the following lifestyle events; marriage, divorce, birth or change of partner.
- All INSURED PERSONS including insured CHILDREN may travel independently and unaccompanied.

SCHEDULE

To make a claim please contact:

Claims Handler	Cega Group Services t/a Charles Taylor Assistance
Telephone	01243 976 278
EMail	EBClaims@cegagroup.com
Web	cspeb.myclaimshub.co.uk

In the event of a medical incident occurring overseas you should contact

Assistance Provider	Cega Group Services t/a Charles Taylor Assistance
Telephone	01243 976 291
EMail	cega.assistance@cegagroup.com

This insurance is issued to the company named below for use by EMPLOYEES and their qualifying family members.
The certificate/policy number is the same for all EMPLOYEES and should be quoted in the event of a claim.
All insured persons can travel independently

Certificate / Policy Number:	CS4846121525
Date:	3 April 2025
Company Name:	Iron Mountain (UK) Plc*

PERIOD OF INSURANCE:	1 June 2025 to 31 May 2026 (both days inclusive, United Kingdom local standard time)
Validity of Insurance:	This insurance is valid for Leisure Travel Only
Winter Sports	Included or Excluded as selected by the member
Geographical Area and Definition:	Individually specified for each member This insurance does not provide cover for travel to destinations to which the Foreign, Commonwealth and Development Office advise against travel. See www.gov.uk/foreign-travel-advice
Trip Limit	Sixty (60) days
Insured Person(s):	EMPLOYEES of the above named company and their eligible dependants as declared to and accepted by the company named in the schedule. Children are covered only if they meet the qualifying criteria of being aged twenty-one (21) or under (twenty-five (25) or under where they are in full time education) on 1 June 2025 or the date they were added to the scheme if that came later
Maximum Age	Unlimited
Reduced Benefit Age	16 Years There are separate lower limits for persons under this age in the Money and Personal Accident sections of this insurance. Refer to the full certificate wording for precise details.
Activities	Please refer to the Certificate wording for full details of the cover provided for activities

*Includes Iron Mountain (UK) Services Limited, Iron Mountain (UK) Data Centre Limited, Crozier Fine Arts Limited

This insurance is arranged under Contract No. B0524CSPXXXX28525

Table of Benefits

Iron Mountain (UK) Plc*

for the period 1 June 2025 to 31 May 2026

All limits and excesses apply per Insured Person

SECTION	COVER LIMIT	EXCESS
1. Cancellation / Rearrangement Costs	GBP 7,500	GBP 50
2. Expenses arising from illness or injury	GBP 12,000,000	GBP 50
Trekking at an altitude between 5,000 and 6,000 metres		GBP 500
Continuation of medical expenses in country of domicile	GBP 5,000	GBP 50
3. In-patient Compensation		
Hospitalisation (GBP 100 per qualifying period)	GBP 1,000	Nil
Coma (GBP 100 per qualifying period)	GBP 1,000	Nil
Mugging (GBP 100 per qualifying period)	GBP 1,000	Nil
Benefit will only be paid under either hospitalisation, coma or mugging in respect of a single incident		
4. Replacement Prescription Medication	GBP 250	Nil
5. Personal Accident	GBP 50,000	Nil
The maximum amount payable for death of a child under age sixteen (16) is GBP 10000		
6. Curtailment	GBP 7,500	GBP 50
7. Physiotherapy (in your place of domicile)	GBP 750	Nil
8. Personal Property	GBP 3,000	GBP 50
Single Article Limit	GBP 500	
Golf Equipment Limit	GBP 500	
Scuba Diving Equipment Limit	GBP 500	
9. Delayed Baggage (on outward journey after eight (8) hours)	GBP 500	Nil
10. Money, Documents & Keys	GBP 1,000	GBP 50
Cash Limit	GBP 500	
Keys limit	GBP 500	
11. Loss of Passport	GBP 5,000	Nil
12. Personal Liability	GBP 5,000,000	Nil
13. Travel Delay (GBP 25 per complete eight(8) hours)	GBP 500	Nil
Abandonment after eight (8) hours delay	GBP 7,500	GBP 50
14. Missed Departure/connection	GBP 1,500	Nil
15. Disruption of Travel	GBP 2,000	GBP 50
16. Hijack/Kidnap (GBP 500 per complete twenty four (24) hour period)	GBP 5,000	Nil
17. Legal Expenses	GBP 25,000	Nil
18. Catastrophe	GBP 2,000	Nil
19. Collision Damage Waiver	GBP 3,000	Nil
20. Search & Rescue	GBP 25,000	Nil
21. Pet Care (after a delay of eight (8) hours)	GBP 500	GBP 50
22. Cruise Cover		
22.1 Missed Port Departure	GBP 1,500	Nil
22.2 Cabin Confinement (GBP100 per qualifying period)	GBP 1,000	Nil
22.3 Cruise Interruption	GBP 1,000	GBP 50
22.4 Unused Excursions	GBP 500	GBP 50
22.5 Itinerary Change (GBP100 per port)	GBP 500	Nil
23. Winter Sports (if cover selected and appropriate premium paid)		
23.1 Ski Hire	GBP 750	GBP 50
23.2 Ski Equipment - Owned	GBP 1,000	GBP 50
Ski Equipment - Hired	GBP 750	GBP 50
23.3 Ski Pack	GBP 750	GBP 50
23.4 Piste Closure (GBP 25 per complete twelve (12) hours)	GBP 750	Nil
23.5 Cancellation (lack of snow)	GBP 1,500	GBP 50
23.6 Delay due to adverse weather	GBP 750	Nil

INTRODUCTION

This is a multi TRIP travel insurance issued to the Company named in the Schedule. It covers employees of the Company named in the Schedule together with their qualifying family members as declared to US by the Company.

The Company named in the Schedule maintains the membership list and should be notified of any changes. Changes to the cover level and discontinuance of the insurance are only allowed for the reasons shown under Eligibility on page 1.

YOU should read the whole certificate in its entirety to be fully aware of all terms and conditions. The following is however particularly drawn to YOUR attention

- The insurance covers CLAIMs that occur during the PERIOD OF INSURANCE.
- If YOU, or anyone acting on YOUR behalf, make a CLAIM knowing it to be false or fraudulent in amount or in any other respect, this insurance will become invalid. This means WE will not pay the false or fraudulent CLAIM or any subsequent CLAIM.

YOU may find additional information of assistance at
<https://www.cspinsurance.com/products/employee-benefits/>

DATA PROTECTION / PRIVACY

For information how WE process data, or how to exercise any rights under data privacy laws, YOU should read the Data Protection Policy on OUR website at:
<https://www.canopius.com/privacy/privacy-notice/>

CHANGING YOUR MIND

If, after making the election, the EMPLOYEE wishes to change choices or withdraw WE will do all that WE can to enable the changes or to allow the EMPLOYEE to be removed from the cover without payment where this request is made not more than thirty (30) days after the cover starts, there have been no TRIPs that were covered by this insurance and no CLAIMs have been or will be made.

After that initial thirty (30) day period has passed, the company will, other than on the happening of a lifestyle event (see eligibility on page 1) or the EMPLOYEE leaving the company, be committed to paying for the remaining period of cover.

TYPES OF TRIP COVERED

The insurance covers all types of leisure TRIP including, but not limited to, Cruises, Safaris, Voluntary working TRIPs for charities and charity challenges.

It does NOT cover

- Travel on the business of YOUR employer unless business trips are shown as covered in the Schedule;
- TRIPs where YOU or YOUR TRAVELLING COMPANION are travelling to obtain medical treatment;
- TRIPs where YOU are travelling against the advice of YOUR doctor or where YOU have failed to consult YOUR doctor and they would in all likelihood have advised against travel if consulted;
- Certain activities on YOUR TRIP (see ACTIVITIES DURING A TRIP below).

ACTIVITIES DURING A TRIP

Excluded activities are set out in Exclusion 5 on pages 16-18. All other activities are covered. YOU should seek alternative insurance protection for any excluded activity. This may be available through the activity organiser or a specialist insurance product.

The insurance includes cover for being taken away from a location at which YOU have become ill or injured where medically necessary by the most appropriate method. This includes the use of road ambulance, air ambulance or helicopter evacuation where this form of transport is medically necessary and unavoidable.

WINTER SPORTS

Where YOU have elected to include cover for WINTER SPORTS, CLAIMs arising from WINTER SPORTS will be covered under all sections of the insurance. YOU will also have the additional cover as shown in Section 23. YOU may undertake activity off piste provided YOU do not act against local authoritative advice.

YOU do not need to elect WINTER SPORTS cover to undertake ice skating, dog sledding and travelling on commercially operated transport that takes YOU from one specific place to another.

TRAVELLING WITHOUT THE EMPLOYEE

All INSURED PERSONS can travel independently. There is no requirement for the EMPLOYEE to be present on the TRIP.

MAXIMUM LENGTH OF TRIP ALLOWED

This insurance covers TRIPs that do not exceed the maximum allowed length shown in the Schedule. TRIPs that exceed the maximum allowed are not covered at all and YOU must make alternative arrangements to cover the entire duration.

Any TRIP commencing during the PERIOD OF INSURANCE that does not exceed the maximum allowed as shown in the Schedule will be covered for its entirety even if it ends after the end date shown in the Schedule.

AUTOMATIC EXTENSION OF INSURANCE

If YOUR return to home is delayed beyond the maximum allowed TRIP duration by an event which is covered by this insurance, the TRIP Limit and PERIOD OF INSURANCE shall be automatically extended until YOUR return HOME which, in the case of accident or illness shall be as soon as practical after YOU are deemed fit to do so by a registered medical practitioner.

DESTINATIONS TO WHICH YOU MAY TRAVEL

Where YOU elect cover for EUROPE YOU are covered for travel to all places included in the definition of EUROPE on page 12. Worldwide cover extends the above to include the rest of the world.

YOU will not be covered for any CLAIM under this insurance when YOU are in an area to which the Foreign, Commonwealth & Development Office (FCDO) advises against “all” or “all but essential” travel. WE strongly recommend therefore that YOU view the Foreign, Commonwealth & Development Office (FCDO) travel advice website for up to date travel information on all areas and countries at <https://www.gov.uk/foreign-travel-advice>

The FCDO ‘Travel Aware’ campaign is fully endorsed and supported by both US and Crispin Speers & Partners Ltd.

YOUR attention is drawn to Exclusion 5I of the Exclusions Applicable to All Sections on Page 16 as this specifically refers to the advice given by the FCDO.

EXISTING MEDICAL CONDITIONS

This insurance will cover CLAIMs for cancellation / REARRANGEMENT COSTS, curtailment, medical expenses and related costs and IN-PATIENT compensation, for all medical conditions except those under excluded medical conditions below.

EXCLUDED MEDICAL CONDITIONS

YOU are not required to declare any existing medical conditions to US but YOU will need to be aware of the following

This insurance will not cover CLAIMs

- under Section 1 (Cancellation / REARRANGEMENT COSTS) where YOU have booked the TRIP against the advice of YOUR medical practitioner or where YOUR medical practitioner would, if consulted, have in all likelihood advised against booking;
- under Sections 2 (Expenses Arising from Illness or Injury), 3 (In-patient Compensation), and 6 (Curtailment) where YOU have taken the TRIP against the advice of YOUR medical practitioner or where YOUR medical practitioner would, if consulted, have in all likelihood advised against taking the TRIP;
- for any illness or injury that is excluded by the exclusions applicable to all sections on pages 16 to 18;
- arising from any medical condition for which
 - at the time of booking the TRIP, the ill or injured person was on a waiting list for IN-PATIENT treatment;
 - at the time of booking the TRIP, the ill or injured person had been given a terminal prognosis of twelve (12) months or less.

Where a condition is excluded by any of the above then YOU should seek alternative insurance for that condition. Where the above does not apply, CLAIMs arising from the medical condition are covered. The insurance will in all cases cover CLAIMs arising from new, unrelated conditions and injuries.

PREGNANCY

YOU may travel when pregnant and will be covered for CLAIMs arising from pregnancy under Section 2 provided the events giving rise to any expense are sudden and unexpected.

If YOU decide not to travel because of YOUR Pregnancy, cancellation / REARRANGEMENT COSTS of a TRIP will be covered by Section 1 where:

- a) YOU have become medically unfit to take the TRIP since booking and could not have anticipated that when booking or
- b) YOU could not have known that YOU were pregnant when booking the TRIP, have cancelled as soon as YOU knew YOUR due date and YOUR due date is either during the TRIP, in the eight (8) weeks immediately prior to the start of the TRIP or less than eight (8) weeks after the TRIP is scheduled to end.

If YOU have a sudden and unexpected delivery on a TRIP, this Insurance will automatically cover the newborn Child/Children for up to thirty (30) days after the birth or until return to YOUR HOME, whichever is the earlier.

This insurance does not cover YOU travelling in contravention of Carriers terms and conditions of carriage.

OVERSEAS ASSIGNMENTS

The insurance extends to include cover for EMPLOYEES on assignment outside the United Kingdom, Channel Islands or Isle of Man provided the country to which the EMPLOYEE is assigned falls within the Geographical Area elected by them and the EMPLOYEE remains on the United Kingdom payroll of the Company named in the Schedule.

Where that extension applies, repatriation under Section 2 will be to the United Kingdom, Channel Islands or Isle of Man or to the country to which the EMPLOYEE is assigned, as preferred by YOU.

Please note the definitions of PLACE OF BUSINESS on page 13 and PLACE OF DOMICILE on page 14 which contain alternative meanings for those living overseas in these circumstances.

NON-UNITED KINGDOM NATIONALS

Non-United Kingdom nationals living in the United Kingdom, Channel Islands or Isle of Man, included in the United Kingdom payroll and employed by the Company named in the Schedule may be covered under this insurance subject to the following additional conditions:

- a) There shall be no cover for medical expenses incurred in YOUR COUNTRY OF PASSPORT if YOU are able to obtain the required treatment under any Government, state or similar scheme.
- b) All cover shall cease immediately on leaving the employ of the Company named in the Schedule to return to YOUR COUNTRY OF PASSPORT.

Non United Kingdom nationals should note that cover is provided for repatriation to YOUR PLACE OF DOMICILE only.

24 HOUR ASSISTANCE PROVIDER

In the event of a medical emergency covered by this insurance YOU must call the 24-hour telephone service operated by the ASSISTANCE PROVIDER whose details are given in the Schedule.

To be covered for IN-PATIENT hospital, clinic or nursing home expenses, additional ACCOMMODATION, repatriation to YOUR HOME, or CURTAILMENT of YOUR TRIP, the ASSISTANCE PROVIDER **must** be notified. This notification must take place within forty-eight (48) hours of admission for IN-PATIENT treatment and, in the event that YOU need to curtail YOUR TRIP, before YOU leave on the return journey.

When calling the ASSISTANCE PROVIDER please state that YOU are insured through the travel plan issued to the company named in the Schedule.

CLAIMS

In the event of a CLAIM, please telephone or e-mail the claims handler shown in the Schedule who will provide a CLAIM form and confirm the details and documents that are required to support YOUR CLAIM. CLAIM forms may also be available on line at the web address given in the Schedule.

CLAIMs must be notified as soon as reasonably practical but in any event within thirty-one (31) days after completion of the relevant TRIP. One hundred and eighty (180) days for CLAIMs under Section 17 – Legal Expenses.

When completed, the CLAIM form should be submitted together with a copy of YOUR confirmation of cover and relevant documentation. Failure to complete and sign the CLAIM form properly or to include the required documentation may prejudice YOUR rights under the insurance. YOUR attention is also drawn to EXCESSES below.

If medical attention is received for injury or illness, a medical certificate showing the nature of the injury or illness must be obtained, together with accounts which should, if possible, be settled by YOU in the first instance.

Any loss, damage or delay to property whilst in the custody of a carrier (for example an airline or transport company) must be notified to such carrier as soon as reasonably practical and a Property Irregularity Report (PIR) obtained.

Reporting theft and losses to the police and other authorities helps prove the event happened and may improve the possibility of recovery or apprehension of culprits. Losses or thefts must therefore be reported to the police (and where the theft occurs on hotel premises, hotel management) as soon as reasonably practical.

EXCESSES

YOU may be required to pay the first amount of YOUR CLAIM (an EXCESS). EXCESSES apply to some but not all sections and are shown on the Table of Benefits. They apply separately to each incident and each person making a CLAIM. Where YOUR CLAIM is made under several sections arising from a single incident, only one EXCESS per person will apply.

Please see UK Global Health Insurance Card / European Health Insurance Card below.

UK GLOBAL HEALTH INSURANCE CARD / EUROPEAN HEALTH INSURANCE CARD

WE recommend that YOU obtain and carry a UK Global Health Insurance Card (GHIC) or a European Health Insurance Card (EHIC) when travelling in EUROPE. Where the value of YOUR CLAIM is reduced by the use of the GHIC or EHIC WE will not apply an EXCESS to the CLAIM under Section 2.

COMPLAINTS PROCEDURE

WE are dedicated to providing YOU with a high quality service and WE want to ensure that WE maintain this at all times. In the event that YOU wish to make a complaint regarding the handling of YOUR insurance, please contact Complaints Department, Crispin Speers & Partners Ltd. St Clare House, 30-33 Minories, London EC3N 1PE. Telephone 020 7977 5700; Fax: 020 7702 9276, e-mail flex@cspinsurance.com

In the event that YOU are not satisfied with the outcome and wish to take the matter further YOU can do so by referring the matter to Complaints Team at Lloyd's, Lloyd's, One Lime Street, London EC3M 7HA. Telephone 020 7327 5693, Fax 020 7327 5225, E-mail: complaints@lloyds.com.

A complaint that cannot be resolved through the above channels may be referred to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Tel: 0800 023 4567 or 0300 123 9123,

e-mail: complaint.info@financial-ombudsman.org.uk without affecting YOUR rights in law.

COMPENSATION

Both WE and Crispin Speers & Partners Ltd. are covered by the Financial Services Compensation Scheme (FSCS). YOU may be entitled to compensation from the scheme if either WE or Crispin Speers & Partners cannot meet OUR obligations. If YOU were entitled to compensation the level and extent of the compensation would depend on the nature of this insurance. Further information about the scheme is available from The Financial Services Compensation Scheme, (10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU and on their website: www.fscs.org.uk

CHOICE OF LAW

Unless specifically agreed to the contrary, the insurance shall be governed by the laws of England and be subject to the exclusive jurisdiction of the courts of England & Wales.

SEVERAL LIABILITY

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

AUTHORISATION AND REGULATION

The lead insurer on this insurance is Canopus Managing Agents Limited (204847) who represent all subscribing insurers. Crispin Speers & Partners Ltd. (311507) are authorised and regulated by the Financial Conduct Authority (FCA). This can be checked on the FCA register by visiting the FCA's website at www.fca.org.uk or by writing to 12 Endeavour Square London E20 1JN.

MEANING OF WORDS

Words in Capitals in this Certificate (other than those in titles) shall have the following meanings:

ACCOMMODATION means board and lodgings on a half board basis.

ACT OF TERRORISM means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or Government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any Government and/or to put the public, or any section of the public, in fear.

ASSISTANCE PROVIDER means the 24 Hour Emergency Service appointed on OUR behalf shown in the Schedule.

CHILD, CHILDREN means the natural offspring of an EMPLOYEE, PERMANENT PARTNER; or those adopted or fostered by the EMPLOYEE, or PERMANENT PARTNER.

CLAIM means a request from YOU for US to pay amounts under this insurance arising from a single event.

CLOSE BUSINESS COLLEAGUE means an associate of YOURS in the same employ and resident in the United Kingdom, Channel Islands or Isle of Man, whose absence from work necessitates the cancellation / rearrangement or CURTAILMENT of the TRIP as certified by a senior director of the company for which YOU work.

CLOSE RELATIVE means YOUR PERMANENT PARTNER, and YOUR (or YOUR PERMANENT PARTNER's) CHILD, parent, grandparent, brother/brother-in-law, sister/sister-in-law, parent-in-law, step parent, son/daughter-in-law, grandchild, aunt, uncle, nephew, niece or fiancé(e).

COUNTRY OF PASSPORT means the country of the issuing authority of any valid passport YOU hold.

CURTAILMENT means the necessary and unavoidable abandonment of the TRIP.

EMPLOYEE means the person working for the Company named in the Schedule who has elected for this insurance.

EUROPE means the continent of Europe west of the Ural Mountains, countries that border the Mediterranean Sea (but not Libya, Syria, Jordan and Lebanon), The Canary Islands, The Azores and Madeira.

EXCESS means the amount of any CLAIM that YOU have to pay before WE will make a payment to YOU. In the event that YOU make a CLAIM under more than one section of the insurance the EXCESS will apply to each person, each CLAIM.

FRAGILE ARTICLES means items made primarily from glass, china, porcelain or other brittle material including, but not limited to, crockery and mirrors.

FULL TIME EDUCATION means education in pursuit of a course, where an average of more than 12 hours per week is spent during term time receiving tuition, engaging in practical work, receiving study, taking examinations. The status for this insurance is determined when YOU take out the policy each year. Any change of status either into or out of FULL TIME EDUCATION, is disregarded after the policy starts.

GOLF EQUIPMENT means golf clubs, golf bags, club head covers, trolleys, umbrellas, golf balls, tees, golf shoes and other items used by golfers to take part in the game but not including items of clothing.

HIJACK means unlawful seizure or wrongful exercise of control of an aircraft or conveyance, or the crew thereof, in which YOU are travelling as a passenger.

HOME means YOUR residence at YOUR usual PLACE OF DOMICILE.

IN-PATIENT means a person(s) who is admitted to a licensed hospital or clinic and stays for one or more nights, for the sole purpose of receiving medical treatment.

INSURED PERSON(S), YOU, YOUR(S) means a person(s) who is accepted under this insurance by the Company named in the Schedule not later than the date on which cover is to start and declared in accordance with provisions agreed with the Company named in the Schedule. (Each person is considered to be separately insured so that all limits, EXCESSES and terms apply to them individually).

INTRINSIC VALUE means the actual cash value of the item at the time of loss or damage after appropriate deductions for wear and tear.

KEYS means KEYS to the door(s) of YOUR principal residence and/or vehicles owned or hired by YOU.

KIDNAP means being taken away to an undisclosed location against YOUR will in order to extract a ransom.

LOSS OF EYE(S) means total and irrecoverable loss of sight from the eye(s).

LOSS OF LIMB(S) means loss of a hand or foot by permanent physical severance at or above the wrist or ankle or total and permanent loss of use of a hand or foot.

MONEY means current bank notes and coins of any country, traveller's cheques, postal and money orders, currency cards and gift cards.

PAIR OR SET means two or more things of the same kind that belong together.

PERIOD OF INSURANCE means the period stated in the Schedule for which YOU are on cover under this insurance and for which premium has been paid.

PERMANENT PARTNER means YOUR spouse or civil partner (or someone of either sex with whom YOU are living as though they were YOUR spouse or civil partner).

PERMANENT TOTAL DISABLEMENT means disablement which entirely prevents YOU from engaging in or attending to all aspects of any business or occupation whatsoever for which YOU are reasonably suited by training, education, industry knowledge, or experience and which lasts at least twelve (12) consecutive months after the date of the accident causing the disablement and at the expiry of that period being beyond hope of improvement.

PERSONAL BAGGAGE means items owned by YOU or for which YOU are responsible and taken, worn or purchased on the TRIP but not including MONEY, GOLF EQUIPMENT, SCUBA DIVING EQUIPMENT, SKI EQUIPMENT stamps or documents.

PLACE OF BUSINESS means the location in the United Kingdom, Channel Islands or Isle of Man at which the EMPLOYEE normally conducts business on behalf of the Company named in the Schedule. Where the EMPLOYEE is on overseas assignment this means the location outside the United Kingdom, Channel Islands or Isle of Man at which the EMPLOYEE normally conducts business during the EMPLOYEE's assignment on behalf of the Company named in the Schedule.

If YOU are not the EMPLOYEE, PLACE OF BUSINESS means the location in the United Kingdom, Channel Islands or Isle of Man at which YOU normally conduct business on behalf of YOUR employer. Where YOU are on overseas assignment this means the location outside the United Kingdom, Channel Islands or Isle of Man

at which YOU normally conduct business during YOUR assignment on behalf of YOUR employer.

PLACE OF DOMICILE means either the United Kingdom or Channel Islands or Isle of Man where YOU have YOUR main HOME. Where the EMPLOYEE is on overseas assignment this means the country to which the EMPLOYEE is assigned unless YOU are not the EMPLOYEE and remain in the United Kingdom or Channel Islands or Isle of Man.

PRESCRIPTION MEDICATION means essential medication prescribed by a registered medical practitioner for the on-going maintenance and/or control of an existing medical condition.

REARRANGEMENT COSTS means the additional cost of replacing the TRIP

SCUBA DIVING EQUIPMENT means suits, breathing equipment and tanks used for the purpose of scuba diving.

SKI EQUIPMENT means skis, poles, helmets, boots, bindings and snowboards.

TERRORISM see definition of ACT OF TERRORISM above.

TRAVELLING COMPANION means a person with whom YOU have arranged, ahead of commencing the TRIP, to accompany YOU on the TRIP.

TRIP means a journey which starts during the PERIOD OF INSURANCE and

- is not for business purposes unless business trips are shown as covered in the Schedule
- is
 - to countries other than YOUR PLACE OF DOMICILE that are within the Geographical Area stated in the Schedule or
 - within YOUR PLACE OF DOMICILE and includes at least one night's pre-booked hotel, holiday home or camp site accommodation or includes a commercial flight
- begins and ends at YOUR HOME or PLACE OF BUSINESS
- is not a one way TRIP
- does not exceed the TRIP Limit stated in the Schedule
- is not for the purpose of obtaining medical treatment

A TRIP is deemed to start from the time YOU leave YOUR HOME or PLACE OF BUSINESS, whichever is the later and the end of a TRIP is deemed to be the time YOU return to YOUR HOME or PLACE OF BUSINESS, whichever is the earlier.

However, in respect of the Cancellation / REARRANGEMENT COSTS insurance provided under Section 1, cover starts on the date of booking a TRIP or the date YOUR PERIOD OF INSURANCE begins, whichever is the later, and ends immediately that TRIP begins, or the expiry of YOUR PERIOD OF INSURANCE, whichever is the earlier.

WAR means war (whether declared or not), invasion, civil war, armed hostilities, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or destruction of or damage to property by or under the order of any Government or local authority.

WE, OUR, US means Certain Underwriters at Lloyd's.

WINTER SPORTS means sports that usually take place on ice or snow, including but not limited to, skiing, snowboarding, tobogganing but not ice skating, dog sledding or travelling on commercially operated transport to take YOU from one specific place to another.

YOU, YOUR see definition of INSURED PERSON above.

CONDITIONS OF THIS INSURANCE

The granting of cover and payment of CLAIMs under this insurance is dependent on the following:

1. That YOU observe and fulfil all the terms and conditions of this insurance by completing anything to be done or complied with by YOU or anyone acting on YOUR behalf.
2. That in respect of the perils of WAR or any ACT OF TERRORISM the INSURED PERSON must ensure that the Foreign, Commonwealth & Development Office (FCDO) travel advice is checked and adhered to in respect of countries that the INSURED PERSON is travelling to, through, or remaining in on a TRIP.
3. That YOU provide at YOUR own expense, all certificates, information and evidence required by US or OUR appointed representatives.
4. That no person will admit liability or make any offer or promise of payment under the PERSONAL LIABILITY section of this insurance without OUR prior written consent.
5. That YOU acknowledge that WE may at OUR own expense take proceedings in YOUR name to recover compensation from a third party in respect of any cover provided by this insurance, and that any amount recovered shall belong to US.
6. That in the event of YOUR death, WE shall have the right to have a post mortem carried out at OUR expense.
7. That YOU will take all reasonable and proper care to safeguard against accident or illness or loss of or damage to YOUR property, as if this insurance was not in force.
8. That YOU may not transfer YOUR interest in this insurance.
9. That YOU notify US as soon as practically possible in the event of any occurrence likely to give rise to a CLAIM under this insurance in accordance with the instructions contained in this Certificate but in any event within thirty-one (31) days (one hundred and eighty (180) days for Legal Expenses CLAIMs) of YOUR return from the TRIP.

EXCLUSIONS APPLICABLE TO ALL SECTIONS

This insurance does not cover:

1. CLAIMs where the INSURED PERSON fails to meet the eligibility criteria set out on page 1;
2. CLAIMs where the length of the TRIP exceeds the maximum allowed shown in the Schedule;
3. CLAIMs that arise outside of the PERIOD OF INSURANCE;
4. events occurring during a business TRIP other than CLAIMs for cancellation / REARRANGEMENT COSTS of a subsequent leisure TRIP covered by this insurance arising from such events;
5. CLAIMs arising from
 - a. the INSURED PERSON's reckless or irresponsible conduct whilst under the influence of alcohol;
 - b. use of drugs not taken in accordance with the treatment prescribed and directed by a registered medical practitioner;
 - c. use of drugs used for the treatment of drug addiction;
 - d. anxiety or depression which was diagnosed before the TRIP was booked;
 - e. YOUR suicide or wilfully self-inflicted injury or illness;
 - f. flying (other than solely as a fare paying passenger in a licensed aircraft flown by a pilot holding a valid pilot's licence);
 - g. sky diving and base jumping;
 - h. racing on snow or ice; racing in a motor vehicle or on a motorcycle;
 - i. motorcycling where the driver was not duly qualified or was not in possession of a current full United Kingdom driving licence;
 - j. motorcycling where YOU were not wearing a safety crash helmet;
 - k. any activity on rock or ice that necessitates the use of ropes and/or crampons for safety;
 - l. events occurring in a place to which the FCDO have advised against "all" or "all but essential" travel to which YOU have travelled or where YOU have remained contrary to that advice;
 - m. YOU engaging in any criminal or illegal act;
 - n. YOUR deliberate exposure to exceptional danger except in an attempt to save human life;
 - o. sailing / yachting outside coastal waters;
 - p. scuba diving at a depth of more than forty (40) metres;
 - q. trekking at altitudes above six thousand (6,000) metres. An EXCESS of £500 will apply to CLAIMs under Section 2 for events occurring at an altitude above 5,000 meters;
 - r. solo Scuba diving;
 - s. WINTER SPORTS unless YOU have elected WINTER SPORTS cover and paid the appropriate premium;
 - t. WINTER SPORTS activities undertaken off piste against local authoritative advice;

- u. WAR and/or ACT OF TERRORISM other than as provided for immediately below

This WAR and/or ACT OF TERRORISM exclusion, does not apply to CLAIMs arising under Sections 2, 3, 4, 5,6 and 15 where the INSURED PERSON:

- is not actively engaged in such WAR and/or ACT OF TERRORISM, and
- has not travelled to or does not remain in any country or area contrary to Foreign, Commonwealth & Development Office (FCDO) travel advice.

Notwithstanding the foregoing, WE will not pay any CLAIM arising directly or indirectly from the utilisation of nuclear, chemical or biological weapons of mass destruction howsoever these may be distributed or combined.

For the purpose of this exclusion:

- I. Utilisation of nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.
 - II. Utilisation of chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
 - III. Utilisation of biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals;
- v. radioactive contamination of any description however caused;
- w. any bodily injury, illness, loss, damage or expense that is not specifically stated as covered by this Certificate even where it arises from an insured event;
- x. loss or damage in respect of any property more specifically insured elsewhere or any CLAIM recoverable from any other insurance or source.
- y. any loss, damage, liability, cost or expense caused deliberately or accidentally by:
- i. the use of, or inability to, use any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
 - ii. any computer virus;
 - iii. any computer related hoax relating to i and/or ii above.

However, subject to the other terms and conditions of YOUR insurance, YOU are covered up to the amounts stated in the Table of Benefits for:

- i. Section 1 (Cancellation / REARRANGEMENT COSTS)
- ii. Section 2 (Expenses arising from illness or injury)
- iii. Section 5 (Personal accident)
- iv. Section 6 (Curtailment)

as a result of YOUR death, serious illness or injury,

and also for:

- a) Section 1 (Cancellation / REARRANGEMENT COSTS)
- b) Section 6 (Curtailment)

as a result of the death, serious illness or injury of a TRAVELLING
COMPANION, CLOSE RELATIVE or CLOSE BUSINESS
COLLEAGUE,

due to any of i, ii or iii above.

SECTION 1 – CANCELLATION / REARRANGEMENT COSTS

YOU are covered

either:

up to the amount stated in the Table of Benefits for cancellation charges for which YOU are legally liable

or:

up to the amount stated in the Table of Benefits for the cancellation charges that would have applied when the need to cancel the TRIP was first known, whichever is the lesser, for REARRANGEMENT COSTS.

as a result of the necessary and unavoidable cancellation of YOUR TRIP (in its entirety) due to specific, sudden, unforeseen and verifiable circumstances, totally beyond YOUR control occurring during the PERIOD OF INSURANCE.

YOUR cover under this section of the insurance starts on the date of booking YOUR TRIP or the date YOUR PERIOD OF INSURANCE begins, whichever is the later, and ends immediately YOUR TRIP begins, or the expiry of YOUR PERIOD OF INSURANCE, whichever is the earlier.

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. REARRANGEMENT COSTS where any of the following apply:
 - a. a CLAIM has been or will be made for cancellation charges;
 - b. travel is of a standard greater than the class of transport originally booked;
 - c. the standard of accommodation is superior to that originally booked;
 - d. the rearranged TRIP is booked more than 6 months after the start date of the original TRIP;
3. CLAIMs arising from an illness or injury for which, when the TRIP was booked
 - a. the ill or injured person was on a waiting list for IN-PATIENT treatment;
 - b. the ill or injured person had a terminal prognosis of twelve (12) months or less;
4. CLAIMs where YOU have booked the TRIP contrary to the advice of YOUR medical practitioner or where YOUR medical practitioner would, if consulted, have in all likelihood advised against booking the TRIP;
5. CLAIMs where the TRIP was for the purpose of obtaining medical treatment;
6. CLAIMs arising from
 - a) disinclination to travel for any reason;
 - b) concerns about safety other than where the FCDO have advised against travel to the locations;
 - c) YOUR inability to afford the TRIP except where it arises from redundancy;
 - d) an increase in cost, application of surcharge by any service provider;
 - e) a business commitment, other than death, illness or injury of a CLOSE BUSINESS COLLEAGUE;
 - f) the financial failure, insolvency, bankruptcy or default of the tour operator or other provider;
 - g) pregnancy unless medical evidence from YOUR doctor confirms that
 1. YOU have become medically unfit to take the TRIP since booking and could not have anticipated that when booking or
 2. YOU could not have known that YOU were pregnant when booking the TRIP, have cancelled as soon as YOU knew YOUR due date and YOUR expected due date is either during the TRIP or in the eight (8) weeks immediately prior to the start of the TRIP or less than eight (8) weeks after the TRIP is due to end;

- h) loss of YOUR travel documents;
 - i) failure to renew a passport or to receive a passport from the issuing authorities in time to travel;
 - j) failure to secure a visa required for travel at all or in time to travel;
7. any increase in cost arising from YOUR delay in notifying the travel agent, tour operator or provider of service immediately it becomes necessary to cancel YOUR travel arrangements;
 8. any losses arising from the order or regulation, including enactment and/or enforcement of such order or regulation, of any Government;
 9. any losses arising from an epidemic or pandemic as categorised as such by any Government and/or the World Health Organisation; however, this does not apply if YOU or a CLOSE RELATIVE, CLOSE BUSINESS COLLEAGUE or TRAVELLING COMPANION receive a positive diagnosis of COVID-19 within fourteen (14) days of the date of travel;
 10. CLAIMs for charges relating to persons not covered by this insurance, irrespective of who has paid those charges;
 11. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 2 – EXPENSES ARISING FROM ILLNESS OR INJURY

YOU are covered

up to the amounts stated in the Table of Benefits

- 1 if YOU sustain bodily injury or suffer illness during the TRIP, for:
 - a) reasonable and necessary medical, hospital and treatment expenses, the costs of emergency dental treatment for the immediate relief of pain only , doctors' fees;
 - b) reasonable and necessary transportation charges for sending YOU to hospital;
 - c) reasonable, necessary and unavoidable additional ACCOMMODATION and transportation costs for YOU and one other person required upon medical advice to travel to, stay with or escort YOU HOME;
 - d) reasonable transportation costs for repatriation to YOUR HOME which is deemed necessary by the ASSISTANCE PROVIDER;
 - e) the cost of ongoing medical treatment as an IN-PATIENT in YOUR PLACE OF DOMICILE which is incurred as a direct result of accidental bodily injury or illness sustained on a TRIP up to the amount shown in the Table of Benefits;
 - f) the reasonable cost of conveying YOUR body or ashes to YOUR HOME or alternatively the reasonable cost of burial or cremation outside YOUR PLACE OF DOMICILE in the event of YOUR death;
- 2 in the event of the death, serious injury or illness of YOUR CLOSE RELATIVE or CLOSE BUSINESS COLLEAGUE or TRAVELLING COMPANION or due to events stated under Section 6, reasonable additional ACCOMMODATION and additional transportation costs to get YOU to YOUR HOME.

SPECIAL CONDITIONS

WE reserve the right to:

- (i) repatriate YOU when, in the opinion of the treating doctor and the ASSISTANCE PROVIDER, YOU are fit to travel;
- (ii) avoid further liability in the event that YOU refuse repatriation when, in the opinion of the treating doctor or the ASSISTANCE PROVIDER, YOU are fit to travel;
- (iii) transfer YOU to the hospital, clinic or location of OUR choice when, in the opinion of the treating doctor and the ASSISTANCE PROVIDER, YOU are fit to be transferred.

YOU are not covered for

- 1. any CLAIM excluded by the Exclusions applicable to all sections;
- 2. CLAIMs where YOU have travelled for the purpose of obtaining medical treatment;
- 3. CLAIMs where YOU have travelled against the advice of YOUR medical practitioner or where YOUR medical practitioner would, if consulted, have in all likelihood advised against travel;
- 4. CLAIMs arising from an illness or injury for which when the TRIP was booked the ill or injured person:
 - a) was on a waiting list for IN-PATIENT treatment or
 - b) had been notified of a terminal prognosis of twelve (12) months or less;
- 5. CLAIMs arising in YOUR PLACE OF DOMICILE and, when YOU are on overseas assignment, the United Kingdom, Channel Islands and Isle of Man;
- 6. subsistence costs or compensation for loss of enjoyment;
- 7. the cost of any treatment which, in the opinion of OUR medical adviser, can reasonably be delayed until YOUR return to YOUR PLACE OF DOMICILE;
- 8. the cost of any treatment or medication which at the time of departure is known to be required or can reasonably be expected to be required or continued during the TRIP;
- 9. any expenses incurred after YOUR return to YOUR PLACE OF DOMICILE or more than twelve (12) months after the date of the injury or illness to which the CLAIM refers;
- 10. any IN-PATIENT hospital, clinic or nursing home expenses, additional ACCOMMODATION or repatriation costs not authorised by the ASSISTANCE PROVIDER;
- 11. the additional cost of a single or private room at a hospital, clinic or nursing home except when the registered medical practitioner treating YOU considers it necessary;
- 12. any increase in cost arising from YOUR delay in passing on an invoice to US;
- 13. CLAIMs arising where YOU have travelled against any health requirements stipulated by the carrier, their handling agents or any other public transport provider;
- 14. the first amount of each and every CLAIM (the EXCESS) shown in the Table of Benefits except where the value of YOUR CLAIM is reduced by the use of the UK Global Health Insurance Card (GHIC) or European Health Insurance Card (EHIC) where no EXCESS will apply.

SECTION 3 – IN-PATIENT COMPENSATION

YOU are covered

up to the amount stated in Section 3 of the Table of Benefits for each night (between the hours of 10 pm and 6am) that YOU are confined as an IN-PATIENT during YOUR TRIP.

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. any hospital admission the circumstances of which would not be covered by section 2 of this insurance;
3. where alternative benefits are specified in the Schedule, more than one benefit in respect of a single incident;
4. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 4 – REPLACEMENT PRESCRIPTION MEDICATION

YOU are covered

up to the amounts stated in the Table of Benefits for the replacement of PRESCRIPTION MEDICATION in respect of:

1. loss, damage and/or theft of YOUR PRESCRIPTION MEDICATION whilst on a TRIP; and/or
2. additional PRESCRIPTION MEDICATION necessarily required by YOU as a consequence of YOUR return to YOUR HOME being delayed by at least twelve (12) hours due to accidental bodily injury, illness, HIJACK, KIDNAP or delay which is covered by this Insurance.

You are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. any loss or damage due to delay or confiscation by customs or other officials;
3. any loss of or delay or damage to YOUR property whilst in the custody of an airline or other carrier unless as soon as reasonably practical after discovery YOU notify the carrier and obtain a written carrier's report (or a Property Irregularity Report (PIR) in the case of an airline) which YOU must send to US when submitting a CLAIM;
4. loss or theft which has not been reported to the police or other authorities who may be able to assist in returning items to YOU and/or apprehending the thieves, as soon as reasonably practical after discovery unless the failure to report can be shown to have been impossible or irrelevant;
5. any CLAIM for items stolen

- i. whilst left unattended at any time unless YOU have left them secure in a locked hotel room, locked apartment, locked holiday residence or other locked and secure self-contained residence;
 - ii. from an unattended vehicle unless there is evidence that entry was effected by violent and forcible means and the items were taken from a locked, enclosed boot or concealed by the parcel shelf in the fixed position in a hatchback or estate vehicle;
- 6. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 5 – PERSONAL ACCIDENT

YOU are covered for

the following benefits if YOU sustain bodily injury during a TRIP caused solely and directly by accidental external violent and visible means and such bodily injury is the sole and direct cause of death or LOSS OF EYE(S) or LOSS OF LIMB(S) or PERMANENT TOTAL DISABLEMENT within twelve (12) months of the date of the accident

- | | | |
|---|---|---|
| <ul style="list-style-type: none"> (A) Death (B) LOSS OF LIMB(S) or LOSS OF EYE(S) (C) PERMANENT TOTAL DISABLEMENT | } | Up to the amount stated in the Table of Benefits. |
|---|---|---|

YOU are not covered for

- 1. any CLAIM excluded by the Exclusions applicable to all sections;
- 2. any CLAIM which is, or would be, had expenses been incurred, excluded by Section 2 of this insurance;
- 3. more than the amount shown in the Table of Benefits as Child Death Benefit if YOU are under the Reduced Benefit Age shown in the Schedule at the start date of this insurance;
- 4. any CLAIM for more than the amount stated in the Table of Benefits in respect of any one INSURED PERSON;
- 5. more than one benefit (A, B or C) in respect of a single incident; the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 6 – CURTAILMENT

YOU are covered

1. up to the amount stated in the Table of Benefits for
 - a. the unused portion of YOUR pre-paid travel, accommodation and other services paid in advance, which are not refundable under YOUR contract, **and**
 - b. where YOU have lost at least 25% of YOUR TRIP and rebook YOUR TRIP within 6 months of YOUR return to the UK, an additional amount as set out in the table below

Amount of TRIP lost	Additional amount to be paid
50% or more	Full cost of TRIP less amount already paid under 1a
Less than 50% but more than 25%	75% of full cost of TRIP less amount already paid under 1a

where YOU are required to return to HOME as a result of

- a. YOUR death, serious injury or illness;
- b. the death, serious injury or illness of a TRAVELLING COMPANION, CLOSE RELATIVE or CLOSE BUSINESS COLLEAGUE;
- c. YOUR presence being requested by the Police following YOUR HOME or business premises being rendered uninhabitable during the TRIP;
- d. YOUR presence being requested by the Police following burglary or attempted burglary at YOUR HOME or business premises;
- e. official requirements for YOU to attend emergency duty in British Military, Medical or Public Service.

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. any CLAIM that is not covered by section 2 of this insurance or would not have been covered had expenses been incurred;
3. any return that is not agreed in advance by the 24 hour ASSISTANCE PROVIDER;
4. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 7 – PHYSIOTHERAPY

YOU are covered

up to the amount shown in the Table of Benefits for the cost of necessary physiotherapy in YOUR PLACE OF DOMICILE resulting directly from an accident during a TRIP and administered by an appropriately qualified medical practitioner within twelve (12) months of YOUR return from YOUR TRIP.

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. CLAIMs where YOU are unable to provide a certificate from a medically qualified practitioner showing that the treatment arises from an accident occurring during YOUR TRIP;
3. the cost of physiotherapy where the circumstances giving rise to the CLAIM are excluded by Section 2 of this insurance;
4. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 8 – PERSONAL PROPERTY

YOU are covered

Up to the amounts stated in the Table of Benefits for

1. repair or replacement of YOUR PERSONAL BAGGAGE as a result of theft, loss or accidental damage during a TRIP;
2. repair or replacement of YOUR SCUBA DIVING EQUIPMENT as a result of theft, loss or accidental damage during a TRIP;
3. YOUR legal liability for repair or replacement of SCUBA DIVING EQUIPMENT hired to YOU as a result of theft, loss or accidental damage during a TRIP;
4. repair or replacement of YOUR GOLF EQUIPMENT as a result of theft, loss or accidental damage during a TRIP;
5. YOUR legal liability for repair or replacement of GOLF EQUIPMENT hired to YOU as a result of theft, loss or accidental damage during a TRIP.

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. more than the Single Article Limit stated in the Schedule for any one item or PAIR OR SET of items, other than GOLF EQUIPMENT;
3. more than the amount stated in the Table of Benefits in respect of SCUBA DIVING EQUIPMENT;
4. more than the amount stated in the Table of Benefits in respect of GOLF EQUIPMENT;
5. more than the INTRINSIC VALUE of any item;
6. loss or theft which has not been reported to the police or other authorities who may be able to assist in returning items to YOU and/or apprehending the thieves, as soon as reasonably practical after discovery unless the failure to report can be shown to have been impossible or irrelevant;
7. any loss of or delay or damage to YOUR property whilst in the custody of an airline or other carrier unless as soon as reasonably practical after discovery YOU notify the carrier and obtain a written carrier's report (or a Property Irregularity Report (PIR) in the case of an airline) which YOU must send to US when submitting a CLAIM;
8. any CLAIM for items stolen

- i) whilst left unattended at any time unless YOU have left them secure in a locked hotel room, locked apartment, locked holiday residence or other locked and secure self-contained residence;
 - ii) from an unattended vehicle unless there is evidence that entry was effected by violent and forcible means and the items were taken from a locked, enclosed boot or concealed by the parcel shelf in the fixed position in a hatchback or estate vehicle;
- 9. any loss or damage due to delay or confiscation by customs or other officials;
- 10. any theft, loss or damage to contact or corneal lenses, dentures, hearing aids, SKI EQUIPMENT, business goods and samples, pedal or motor cycles, watercraft or wheelchairs;
- 11. damage to FRAGILE ARTICLES unless the damage is due to fire or other accident to an aircraft, vessel or vehicle in which they are being carried;
- 12. any loss or damage to sporting equipment whilst in use, other than to YOUR own or hired SCUBA DIVING EQUIPMENT;
- 13. any loss or damage due to wear and tear, deterioration, moth or vermin, climatic or atmospheric conditions or mechanical or electrical breakdown;
- 14. any loss or damage due to staining or any process of dyeing or cleaning;
- 15. any loss or damage caused by leaking powder or fluid contained within YOUR PERSONAL BAGGAGE;
- 16. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 9 – DELAYED BAGGAGE

YOU are covered

- 1. up to the amount stated in the Table of Benefits for
 - a. the necessary emergency purchase of replacement items where YOUR PERSONAL BAGGAGE is delayed on the outward journey for at least the period of time stated in the Table of Benefits from the time of YOUR arrival at the TRIP destination;
 - b. The cost of hiring SCUBA DIVING EQUIPMENT if YOUR SCUBA DIVING EQUIPMENT is delayed for at least the period of time stated in the Table of Benefits from the time of YOUR arrival at the TRIP destination;
 - c. The cost of hiring GOLF EQUIPMENT if YOUR GOLF EQUIPMENT is delayed for at least the period of time stated in the Table of Benefits from the time of YOUR arrival at the TRIP destination.

YOU are not covered for

- 1. any CLAIM excluded by the Exclusions applicable to all sections;
- 2. any loss of or delay to YOUR property whilst in the custody of an airline or other carrier unless as soon as reasonably practical after discovery, YOU notify the carrier in writing and obtain a written carrier's report (or a Property Irregularity Report (PIR) in the case of an airline) which YOU must send to US when submitting a CLAIM;
- 3. any loss or delay arising from confiscation by customs or other officials;
- 4. any loss or delay to stamps, documents, contact or corneal lenses, dentures, hearing aids, fragile articles or business goods and samples;
- 5. any amounts for which receipts cannot be provided;
- 6. hire charges incurred more than twenty four (24) hours after YOUR property is made available for collection to YOU;
- 7. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 10 – MONEY, DOCUMENTS & KEYS

YOU are covered

up to the amount stated in the Table of Benefits for

- 1 the value of MONEY, passport, driving licence and travel tickets, following a loss or theft during a TRIP.
- 2 for the replacement and fitting costs of locks to YOUR principal residence and the reprogramming of car KEYS where such KEYS have been lost, stolen or damaged during a TRIP.

Cover for CHILDREN under the Reduced Benefits Age shown in the Schedule at the start date of this insurance is restricted to fifty percent (50%) of the amounts stated in the Table of Benefits.

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. MONEY, documents or KEYS not carried by YOU or left in a locked safe or safety deposit box;
3. loss or theft which has not been reported to the police or other authorities who may be able to assist in returning MONEY, documents or KEYS to YOU and/or apprehending the thieves, as soon as reasonably practical after discovery unless the failure to report can be shown to have been impossible or irrelevant;
4. any loss or damage due to wear and tear, deterioration, moth or vermin, climatic or atmospheric conditions or mechanical or electrical breakdown;
5. any theft or loss of travellers cheques or cheques not reported immediately upon discovery to the local bank or agent of the supplier in accordance with their instructions;
6. any shortages due to error, omission, exchange or depreciation in value;
7. any loss resulting from loss or theft of credit cards;
8. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 11 – LOSS OF PASSPORT

YOU are covered

up to the amount stated in the Table of Benefits for

1. additional transportation and ACCOMMODATION costs incurred whilst replacing a lost or stolen passport overseas during a TRIP;
2. the additional cost of transportation to return to YOUR HOME where it has proved impossible to replace a lost or stolen passport in time to return as planned.
3. cover up to a maximum of GBP250 for the cost of any temporary passport or document which replaces a passport which has been lost or stolen overseas during a TRIP.

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. any CLAIM where the circumstances would not be covered by Section 10 of this insurance;
3. expenses under Section 11.2 where YOU did not, when the cause of the CLAIM arose, already hold a pre-paid ticket;
4. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 12 – PERSONAL LIABILITY

YOU are covered

up to the amount stated in the Table of Benefits (inclusive of costs) if whilst acting in YOUR personal capacity as an individual and unrelated to YOUR employment YOU become legally liable to pay for accidental bodily injury to a third party or accidental damage to third party property, caused by YOU during a TRIP.

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. any liability arising from or in any way involving contractual liability and/or employer's liability;
3. liability to any members of YOUR family or to a TRAVELLING COMPANION or friend or colleague;
4. for loss or damage to property owned by YOU or in YOUR care, custody or control or owned by or in the care, custody or control of YOUR family, servants, agents or employees;
5. any liability arising in any way from or due to:
 - a) animals belonging to YOU or in YOUR care, custody or control;
 - b) any wilful, malicious or unlawful act by YOU;
 - c) pursuit of a trade, business or profession, employment or occupation;
 - d) ownership, possession or use of aircraft, hang-gliding, hot air ballooning, parachuting, use of firearms, vehicles (other than bicycles) or watercraft;
 - e) legal cost of any proceedings that result from any criminal or illegal act;
 - f) insanity, the use of alcohol, drugs (except as medically prescribed) or drug addiction;
 - g) the supply of goods or services;
 - h) any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence);
 - i) AIDS/HIV or any sexually transmitted disease;
6. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 13 – TRAVEL DELAY AND ABANDONMENT

YOU are covered

1. for compensation as shown in the Table of Benefits in the event that the initial departure of the aircraft, coach, sea vessel or train in which YOU have arranged to travel is delayed due to strike, riot, civil commotion, industrial action, adverse weather conditions, traffic flow congestion or mechanical breakdown;
- 2 up to the final invoiced paid costs of the TRIP not exceeding the amount stated in the Table of Benefits if YOU decide to abandon YOUR outward TRIP after a delay of at least the period shown in the Table of Benefits.

The period of delay will be calculated from the time shown in the official travel itinerary as supplied to YOU. If the flight on which YOU were booked is cancelled, the period of delay will be calculated using the actual departure time of the flight on which YOU travelled or the first flight offered to YOU on which YOU could have travelled, whichever is the sooner or, if YOU did not continue the TRIP, the time of cancellation.

YOU may claim compensation under sections 13.1 or 13.2 but not both.

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. any losses which are the result of YOUR failure to check in at the airport, port or railway station in accordance with the travel itinerary supplied to YOU;

3. any losses if YOU fail to obtain written confirmation from the airline, coach, railway operator or shipping company or their agents showing the period of and reasons for the delay;
4. any losses arising from strike or industrial action which started or was announced before the date of booking YOUR TRIP or purchasing insurance whichever is the later;
5. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 14 – MISSED DEPARTURE / CONNECTION

YOU are covered

up to the amount stated in the Table of Benefits for necessary additional transportation and additional ACCOMMODATION expenses to complete YOUR affected journey where YOU cannot use YOUR pre-paid travel tickets due to

1. the failure of public transport services due to mechanical breakdown, strike, riot, civil commotion, industrial action, adverse weather conditions or traffic flow congestion to deliver YOU to YOUR point of departure on time;
2. the mechanical breakdown of the vehicle in which YOU are travelling;
3. traffic flow congestion affecting the vehicle in which YOU are travelling

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. any losses if YOU fail to obtain written confirmation from the airline, coach, railway operator or shipping company or their agents showing the period of and reasons for the delay;
3. any losses arising from strike or industrial action which started or was announced before the date of booking YOUR TRIP or purchasing insurance whichever is the later;
4. any CLAIM where YOU did not pre-book the travel before the TRIP started;
5. any CLAIM where YOUR travel provider has a contractual or statutory obligation to provide alternative transportation;
6. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 15 – DISRUPTION OF TRAVEL

YOU are covered

up to the amount shown in the Table of Benefits per TRIP and where shown per day for reasonable, irrecoverable costs of

1. additional ACCOMMODATION;
2. additional transportation for YOU to return to YOUR HOME or PLACE OF BUSINESS by alternative means,

if

1. YOUR flight or other mode of contracted transport is delayed by more than twenty four (24) hours from the scheduled time of departure as a result of:
 - i) fire, lightning, explosion, earthquake, volcanic eruption, tsunami, solar flares, avalanche, storm, tempest, hurricane, flood, medical epidemic/pandemic, local or national Government directive (confirmed in writing by local or national authority), including closure of airspace, airport or port from or through which YOU are scheduled to travel;
2. the Foreign, Commonwealth & Development Office advises that YOU should not remain in the location YOU are in; or

3. YOU are denied boarding an aircraft, train, coach or ship on YOUR return journey due to having or being suspected of having COVID-19 and testing positive for COVID-19 within seven (7) days,

YOU are not covered for:

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. expenses resulting from circumstances YOU knew would affect YOUR travel plans when booking the TRIP;
3. private hire of transport which includes a driver, pilot or other person as part of the hire, except a taxi journey of up to fifty (50) miles;
4. ACCOMODATION costs arising after the earliest possible travel date based on medical or local authority advice;
5. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

If a CLAIM is made under this section the maximum period for delay compensation under Section 13 Travel Delay is twenty four (24) hours.

SECTION 16 – HIJACK / KIDNAP

YOU are covered

up to the amount stated in the Table of Benefits for each complete twenty four (24) hours YOU are detained should YOUR means of transport be subject to a HIJACK or YOU are subject to KIDNAP during a TRIP.

YOU are not covered for

1. Any CLAIM excluded by the Exclusions applicable to all sections;
2. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 17 – LEGAL EXPENSES

YOU are covered

up to the amount stated in the Table of Benefits for costs and expenses incurred by YOU or YOUR legal representatives for legal proceedings against a third party for compensation and/or damages arising directly from or out of an incident causing YOUR injury or YOUR death during a TRIP, provided that WE have complete control of the proceedings and of the selection, appointment and control of all legal advisers.

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. any costs or expenses incurred by YOU for any CLAIM brought against the company named in the Schedule or US;
3. any costs or expenses incurred before the granting of OUR support, which WE will not unreasonably withhold. WE reserve the right to withdraw at any stage and shall not then be liable for any further costs or expenses;
4. any CLAIM reported more than one hundred and eighty (180) days after the incident occurs which gives rise to such CLAIM;
5. any CLAIM where WE consider the prospects of success in achieving a reasonable settlement are insufficient and/or where WE consider the laws, practices and/or financial regulations of the country where the incident occurred will preclude US from obtaining a satisfactory settlement;
6. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 18 – CATASTROPHE

YOU are covered

up to the amount stated in the Table of Benefits should YOU be forced to move from YOUR pre-booked accommodation as the result of fire, lightning, explosion, earthquake, tsunami, solar flare, avalanche, storm, tempest, hurricane, flood, medical epidemic/pandemic or local Government directive, which is confirmed in writing by local or national authority, for irrecoverable transportation or accommodation costs necessarily incurred to continue with a TRIP or, if the TRIP cannot be continued, for YOUR return HOME.

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. YOUR decision not to remain in YOUR booked accommodation when official directives from local authorities state that it is acceptable to do so;
3. any costs or expenses payable by or recoverable from the tour operator, airline, hotel or other provider of services or payable under Section 22.6;
4. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 19 – COLLISION DAMAGE WAIVER

YOU are covered

up to the amount shown in the Table of Benefits for YOUR legal liability for damage to a motor vehicle hired to YOU under a legally binding hire agreement with a licensed rental company or agency where that vehicle is damaged in an accident, by vandals, by fire, in a theft or attempted theft during YOUR TRIP.

It is a requirement for this section to apply that the person in charge of the vehicle is named on the rental agreement as an approved driver for insurance, is legally of an age to drive in the country in which the vehicle is being driven and holds a driving licence that is legally recognised in the country where the incident arose.

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. liability of any nature to any Third Party other than the licensed rental company or agency;
3. CLAIMs arising from the rental of trailers, caravans, trucks, lorries, motorcycles, mopeds, motorbikes, off road and recreational vehicles;
4. CLAIMs arising from operation of the vehicle other than in accordance with the terms of the rental agreement;
5. driving by any person who is not named on the rental agreement or not named on the rental agreement application form for insurance;
6. CLAIMs arising from damage to a vehicle caused deliberately by YOU, YOUR PERMANENT PARTNER, TRAVELLING COMPANION or a member of YOUR family;
7. CLAIMs where YOU cannot provide a copy of the contract showing YOUR liability and a receipt for payment of the amount to the hire company;
8. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 20 – SEARCH & RESCUE

YOU are covered

up to the amounts stated in the Table of Benefits for reasonable additional costs necessarily incurred to conduct a search and rescue operation to locate YOU if YOU have been reported missing to the authorities, including police and coastguard, who are responsible for a search and rescue service where:

1. it is known or suspected that YOU may have sustained bodily injury or illness;
2. weather or safety conditions are such that it becomes necessary to undertake a search and rescue in an attempt to prevent YOU from sustaining bodily injury or illness.

You are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. expenses not pre-authorised by the 24 Hour Emergency Service, unless doing so is shown to have been impossible;
3. Claims not supported by a written report from the authorities which are responsible for a search and rescue service, confirming that the use of their services was essential in order to prevent bodily injury or illness of YOU;
4. expenses incurred after YOUR rescue;
5. expenses incurred where the authorities who are responsible for a search and rescue service, advise that continuing a search and rescue operation is no longer viable.
6. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 21 – PET CARE

YOU are covered

up to the amount shown in the Table of Benefits in respect of additional kennel and/or cattery fees necessarily incurred in the event that YOUR return HOME is delayed by at least twelve (12) hours due to bodily injury, illness, HIJACK, KIDNAP or travel delay which is covered by this insurance.

YOU are not covered for:

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. CLAIMs where YOUR pet was not already in a kennel or cattery;
3. CLAIMs not substantiated by a written report from the police, doctor, transport provider or other authorised body stating the length and exact nature of the delay;
4. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 22 – CRUISE COVER

SECTION 22.1 – MISSED PORT DEPARTURE

YOU are covered

up to the amount stated in the Table of Benefits for necessary additional transportation and additional ACCOMMODATION expenses incurred in joining YOUR cruise ship journey at the next docking port if you fail to arrive at the initial international departure point in time to board the ship on which YOU are booked to travel as a result of:

1. the failure of public transport services due to mechanical breakdown, strike, riot, civil commotion, industrial action, adverse weather conditions or traffic flow congestion to deliver YOU to YOUR point of departure on time;
2. the mechanical breakdown of the vehicle in which YOU are travelling;
3. traffic flow congestion affecting the vehicle in which YOU are travelling

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. any losses if YOU fail to obtain written confirmation from the airline, coach, railway operator or shipping company or their agents showing the period of and reasons for the delay;
3. any losses arising from strike or industrial action which started or was announced before the date of booking YOUR TRIP or purchasing insurance whichever is the later;
4. any CLAIM where YOU did not pre-book the travel before the TRIP;
5. any CLAIM where YOUR travel provider has a contractual or statutory obligation to provide alternative transportation;
6. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 22.2 – CABIN CONFINEMENT

YOU are covered

up to the amount stated in Section 22.2 of the Table of Benefits for each complete 24 hour period that YOU are confined to YOUR cabin for medical reasons by the ships medical officer during YOUR TRIP.

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. any confinement to YOUR cabin which has not been confirmed in writing by the ships medical officer;
3. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 22.3 – CRUISE INTERRUPTION

YOU are covered

up to the amount stated in Section 22.3 of the Table of Benefits for additional transportation expenses incurred to reach the next port in order to re-join the cruise following YOUR temporary illness requiring hospital treatment on dry land.

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 22.4 – UNUSED EXCURSIONS

YOU are covered

up to the amount stated in Section 22.4 of the Table of Benefits for the cost of pre booked excursions which YOU were unable to use as a direct result of YOUR accidental bodily injury or illness.

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. any accidental bodily injury or illness which has not been confirmed in writing by the ships medical officer;
3. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 22.5 – ITINERARY CHANGE

YOU are covered

up to the amount stated in Section 22.5 of the Table of Benefits for each missed port in the event of cancellation after departure of a scheduled port visit due to mechanical breakdown, strike, riot, civil commotion, industrial action, timetable restrictions or adverse weather conditions. This must be confirmed by the cruise operator in writing confirming the reason for the missed port.

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. any losses if YOU fail to obtain written confirmation from the cruise operator for the reason of the missed port;
3. any losses arising from strike or industrial action which started or was announced before the date of booking YOUR TRIP or purchasing insurance whichever is the later;
4. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

SECTION 23 – WINTER SPORTS

Where WINTER SPORTS are shown as 'Included' on the Schedule the above sections will include CLAIMs arising from WINTER SPORTS and the following sub-sections will also apply.

23.1 SKI HIRE

YOU are covered

up to the amount stated in the Table of Benefits for the hire by YOU of SKI EQUIPMENT due to the loss or damage of YOUR own SKI EQUIPMENT or due to a delay in transit of YOUR own SKI EQUIPMENT on the outward journey of at least twelve (12) hours from the time shown in the official itinerary as supplied to YOU.

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. any CLAIM arising from loss, damage or delay whilst in the custody of an airline or other carrier unless as soon as reasonably practical after discovery YOU notify the carrier and obtain a written carrier's report (or a Property Irregularity Report (PIR) in the case of an airline) which YOU must send to US when making a CLAIM;
3. any CLAIM arising from the theft of items
 - i. whilst left unattended at any time unless YOU have left them secure in a locked hotel room, locked apartment, locked holiday residence or other locked and secure self-contained residence;
 - ii. from an unattended vehicle unless there is evidence that entry was effected by violent and forcible means and the items were taken from a locked, enclosed boot or concealed by the parcel shelf in the fixed position in a hatchback or estate vehicle;
4. any loss or damage due to delay or confiscation by customs or other officials;
5. any loss or damage due to wear and tear, deterioration, moth or vermin, climatic or atmospheric conditions or mechanical or electrical breakdown;
6. any loss or damage if YOU fail to provide US with documented proof of SKI EQUIPMENT hire;
7. any loss or damage if YOU fail to provide written confirmation from the airline, coach or railway operator or shipping company or their agents showing the period of and reasons for the delay;
8. any loss or damage if YOU fail to take all reasonable and proper care of YOUR SKI EQUIPMENT as if YOU were not insured;
9. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

23.2 SKI EQUIPMENT

YOU are covered

up to the amount stated in the Table of Benefits for loss of or damage to SKI EQUIPMENT owned or hired by YOU during the PERIOD OF INSURANCE.

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. any loss or theft not reported to the Police as soon as reasonably practical, and a written Police Report obtained and sent to US when making a CLAIM;
3. any loss of or delay or damage to YOUR property whilst in the custody of an airline or other carrier unless as soon as reasonably practical after discovery YOU notify the carrier and obtain a written carrier's report (or a Property Irregularity Report (PIR) in the case of an airline) which YOU must send to US when making a CLAIM;
4. any CLAIM for items stolen
 - i) whilst left unattended at any time which would include but is not limited to whilst in any public place or an unlocked ski rack unless YOU have left them secure in a locked hotel room, locked apartment, locked holiday residence or other locked and secure self-contained residence;
 - ii) from an unattended vehicle unless there is evidence that entry was effected by violent and forcible means and the items were taken from a locked, enclosed boot or concealed by the parcel shelf in the fixed position in a hatchback or estate vehicle;
5. any loss or damage due to delay or confiscation by customs or other officials;
6. any loss or damage due to wear and tear, deterioration, moth or vermin, climatic or atmospheric conditions or mechanical or electrical breakdown;
7. any loss or damage due to staining or any process of dyeing or cleaning;
8. any loss or damage if YOU fail to take all reasonable and proper care of the SKI EQUIPMENT as if YOU were not insured;
9. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

23.3 SKI PACK

YOU are covered

up to the amount stated in the Table of Benefits for the value of any ski pass, SKI EQUIPMENT hire or ski tuition fee that is unused due to the following:

1. YOUR accidental bodily injury or illness (YOU must supply medical confirmation of YOUR inability to ski);
2. loss or theft of YOUR ski pass.

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. any loss or theft not reported to the Police as soon as reasonably practical after discovery, and a written Police Report obtained and sent to US when making a CLAIM;
3. any CLAIM for items stolen
 - i) whilst left unattended at any time unless YOU have left them secure in a locked hotel room, locked apartment, locked holiday residence or other locked and secure self-contained residence;
 - ii) from an unattended vehicle unless there is evidence that entry was effected by violent and forcible means and the items were taken from a locked, enclosed boot or concealed by the parcel shelf in the fixed position in a hatchback or estate vehicle;
4. any loss or damage due to delay or confiscation by customs or other officials;
5. any loss or damage due to wear and tear, deterioration, moth or vermin, climatic or atmospheric conditions or mechanical or electrical breakdown;
6. any loss or damage due to staining or any process of dyeing or cleaning;
7. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

Sub-sections 23.4 and 23.5 shall only apply during the local regular ski season at the resort(s) at which YOU are staying.

23.4 PISTE CLOSURE

YOU are covered

for the daily amount stated in the Table of Benefits for each completed period of time shown in the Table of Benefits, up to the maximum amount shown in the Table of Benefits in the event that YOU are unable to ski due to adverse weather conditions causing the closure of the piste at the resort YOU are staying at.

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. any CLAIM outside the months that constitute the local regular ski season;
3. if this sub-section was effected within fourteen (14) days of the departure date and it was known that skiing may be affected by adverse weather conditions at the resort destination;
4. if YOU fail to provide US with written confirmation from the resort management confirming the period of and the reason for closure of the piste;
5. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

23.5 CANCELLATION (LACK OF SNOW)

YOU are covered

up to the amount stated in the Table of Benefits for loss of irrecoverable deposits or payments for unused transportation and residence paid in advance or contracted to be paid as a result of the necessary and unavoidable cancellation of a TRIP due to lack of snow at the destination resort, and

1. a replacement resort is not available to YOU;
2. the ski lifts and other ski systems being closed for the three (3) days immediately prior to YOUR pre-booked departure date.

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. any CLAIM outside the months that constitute the local regular ski season;
3. if YOU booked YOUR TRIP and this sub-section was effected less than four (4) weeks prior to YOUR departure date and it was generally known that there was a lack of snow at YOUR booked resort;
4. any CLAIM where the resort is less than twelve hundred (1,200) metres above sea level;
5. any CLAIM for which YOU fail to provide US with written confirmation from the tour operator or the resort management confirming the lack of snow;
6. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

23.6 DELAY DUE TO ADVERSE WEATHER

YOU are covered

up to the amount stated in the Table of Benefits for the reasonable additional transportation and additional ACCOMMODATION expenses necessarily incurred by YOU because of adverse weather conditions or an avalanche at the resort, and

1. on the outward journey YOU are delayed in arriving at YOUR resort;
2. on the return journey YOU are delayed beyond the scheduled departure time and YOU miss YOUR pre-booked coach, flight, sea vessel or train.

YOU are not covered for

1. any CLAIM excluded by the Exclusions applicable to all sections;
2. any CLAIM where YOU booked YOUR TRIP less than four (4) weeks prior to YOUR departure date;
3. any CLAIM where YOU fail to provide US with written confirmation from the tour operator or the resort management confirming the period of and the reason for the delay;
4. the first amount as shown in the Table of Benefits of each and every CLAIM (the EXCESS).

Lloyd's Insurance



Lloyd's, London
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The Company is requested to **read this insurance** and, if it is incorrect, to return it immediately for alteration to the Broker or Agent through whom it was obtained.

In all communications the Certificate Number appearing in the Schedule should be quoted.