

# Globetrotter Travel Insurance

Available to Residents of the European Union



Globetrotter

Arranged by:  
Milsom Howard Limited  
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Ickenham  
Middlesex  
United Kingdom  
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Please read this booklet carefully

## Dear Policyholder,

Attached to this letter is your policy document which we would strongly advise that you read through carefully to make sure that you understand what is and what is not covered and that it is suitable for your needs. If the cover is not suitable please return the document to Milsom Howard Limited within 14 days of purchase with a copy of your replacement policy that provides the cover and they will refund your premium.

The document contains two policies. The first policy, your **Pre-travel Policy**, provides pre-travel cover, cancellation charges, and this covers you from the time you purchase your policy until you leave home to start your trip. The second policy, your **Travel Policy**, provides your travel cover and this starts when you leave home to start your trip and ends when you return home or the policy ends, whichever is the first.

We have tried to keep the wording as simple as possible. There are conditions and exclusions applying to the **Pre-Travel Policy** and there are terms and conditions which apply to all parts of the **Travel Policy**. Each section tells you what is covered, what is not covered and what you need to do if you need to claim under that section. There are no hidden parts or small print.

In line with most policies all pre-existing health conditions are excluded. However, unlike some other policies, you may be able to obtain cover for these conditions by calling **MH HealthCheck** on the phone number shown below the summary of cover overleaf. Cover is not available for all conditions and to include others we may need to charge you an additional premium or increase your policy excess for this condition, an excess is the first part of the claim cost. You should bear in mind that this excess will apply to everyone on your booking if they have to claim for cancellation or curtailment (cutting short the trip) due to your health condition. Cover is not available for conditions where you are under investigation or awaiting treatment. Cover is not available for pre-existing health conditions of close relatives or business associates who are not travelling with you. If you do not tell us about your pre-existing health conditions or those of a close relative they will not be covered at all and you will not be able to claim for anything caused by them.

Cancellation claims are paid at the time the event or the new diagnosis is made which makes it necessary for you to cancel. You must, therefore, cancel your trip immediately, firstly by phone and then confirm in writing. Any delay may mean that you will not receive as much as the holiday cancellation charges. If, at the time your full balance becomes due, you are not sure if you will be able to travel do not pay the balance as you may only get back the deposit if the diagnosis causing cancellation happened before the balance was due to be paid.

If your health changes after you have bought the policy you must call **MH HealthCheck** immediately. As you have two policies, cancellation under the **Pre-travel Policy** will be valid, but cover for the **Travel Policy**, which has not started, may change. Travel insurers require stability of health conditions whilst away so what cover is available will depend on the condition, the medication and the period of time before travel. In some instances the new condition may be excluded and on a few occasions we may agree to pay the cancellation charges at the time of diagnosis and recommend postponement of your trip.

The personal possessions section covers your items on a market value basis. This means that we will deduct an amount for age, wear and tear, to reflect the expected life time of the item. The cover is limited to a maximum amount for each item, a maximum amount for items described as 'valuables' and has an overall limit for each person. Mobile telephones are not covered under your policy and cover on photographic equipment and jewellery is very limited. We do not recommend taking jewellery away on holiday at all. You will be required to pay the first amount (policy excess) on each claim for each person claiming.

The personal money section covers a wide variety of things but the cover on cash and currency is limited. This section also provides some cover for the loss of travel documents, the cover is for travel and accommodation charges to get to either a ticketing office or consulate for a lost passport. The cost of the ticket or passport is not covered on this extra cover.

This is not a private health insurance and the emergency medical expenses section is only there to cover genuine emergencies. Routine treatment and replacement of existing medication or dressings are specifically excluded, as is non-emergency dental treatment. Your policy only covers private treatment where adequate state facilities are not available. You should make sure that our emergency assistance service has been advised of your hospitalisation within 48 hours of admission, the telephone number is at the bottom of the summary of cover overleaf. We will pay you an additional daily amount, detailed on the summary overleaf as hospital benefit, to cover newspapers, cost of visitor's taxis etc. if you are in a state hospital.

If you need to cut short your trip you must confirm this with our assistance company (details overleaf) before arranging any travel. If you have been admitted to hospital they should already be aware of the situation and will deal with it as necessary. If you need to come home because of a close relative they should be contacted as soon as possible. They will arrange to either revalidate your tickets or purchase new tickets on your behalf by the best available carrier.

A brief summary of your policy cover is shown overleaf but we recommend that you read the policy fully.

We wish you a pleasant trip and having explained the cover for you, hope you do not need to use it.

## Helpful telephone numbers

If you need advice on this policy  
call **Globetrotter** customer services

t: + 44 (0) 1895 234919  
f: +44 (0) 1895 231864

If you need to advise us of anything under  
the Important declaration or Changes in your  
circumstances during the period of insurance.  
(see page xxxx)

Call **MH Healthcheck**  
t: +44 (0)1895 234919

If you require medical treatment abroad  
(Please also see 'medical emergency' on page 19)

Call **Monitor Assistance**  
t: +44 (0) 845 230 7137

## Policy information

**Your** Globetrotter insurance is covered under master policy numbers **RTKGT40051 - A&B** specially arranged through **Milsom Howard Limited** and insured by Union Reiseversicherung AG. Cover is provided for each person who is shown as having paid the insurance premiums and whose name is shown on the policy validation issued by **Milsom Howard Limited**. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies.

Annual multi-trip policies only cover **trips** where **your** spouse and/or children accompany the **principal policyholder**. No independent travel of **your spouse** or children is covered.

Please keep this Travel Insurance Policy in a safe place and carry it with **you** when **you** go on **your trip**. **We** also suggest that **you** leave a copy with a relative or neighbour in case of emergency.

### Your insurers

Your Globetrotter insurance is underwritten by the Union Resiserversicherung AG who are authorised in Germany by BAFin and regulated in the Republic of Ireland by the Irish Financial Services Authority and in the United Kingdom by the Financial Services Authority. The URV Branch Office for the United Kingdom and Ireland is administered in the United Kingdom by Travel Insurance Facilities plc. Travel Insurance Facilities plc are authorised and regulated by the Financial Services Authority in the United Kingdom.

### Milsom Howard Limited

**Your** Globetrotter travel policy is arranged by Milsom Howard Limited. Milsom Howard Limited are authorised and regulated in the United Kingdom by the Financial Services Authority.

### Cancellation of policy

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, **you** find that the terms, conditions and exclusions do not meet **your** requirements and an alternative is available. In this case **you** must return the policy, premium receipt with **your** alternative insurance policy to **Milsom Howard Limited** within **14** days of purchase for a refund to be considered.

### Overseas emergency medical treatment

Within most countries in the European Economic Area medical treatment is free, or at a very reduced cost, if **you** use state facilities. Please be careful, in many areas hotel staff and tour operator's representatives may direct **you** to private facilities. Whilst many of these resemble luxury private hospitals they can have very limited medical facilities and in the health conditions they can treat, the state facilities can usually treat everything and, if the condition requires specialist treatment, will transfer **you** to the specialist unit. Additionally **your** policy carries an **excess** under the emergency medical section, this excess will be removed if **you** use a state hospital, saving **you** money. Unfortunately any additional **excess** for a specific health condition will still apply.

### Our pledge to you

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. **We** occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as soon as possible.

### Insured activities

Please phone **Milsom Howard Limited** on + 44(0) 1895 234919 if:

- **you** are taking part in an activity which is not listed in the 'Insured activities' section of this policy; or
- the main purpose of **your** holiday is to take part in a particular activity and that activity is not shown on your policy schedule.

### Law applicable to your contract

It is possible to choose the law applicable to a contract of insurance in the **United Kingdom**. If **you** do not normally live in the **United Kingdom**, English law shall apply, unless agreed by **us** in writing.

### Important

**Your** attention is specifically drawn to the **Important declaration** and **Changes in your circumstances during the period of insurance**. **We** ask that **you** take a few moments to read them and ensure that **you** understand them. It is **important** that **you** understand that **your** failure to comply with these statements may render this policy null and void.

### Complaints procedure

**We** sincerely hope **you** will not need to complain about **your** insurance policies or claims settlement. However, if **you** do wish to complain please forward details of **your** complaint in the first instance as follows:

1. If **your** complaint is regarding the selling of **your** policies:  
The Managing Director, Milsom Howard Ltd, 22 Highfield Drive, Ickenham, Uxbridge, Middlesex, United Kingdom UB10 8AN
2. If **your** complaint is regarding policy cover or the claims or assistance service:
  - (a) The Managing Director, Travelrisk Management Ltd, Barclay House, 35 Whitworth Street, Manchester, United Kingdom, M1 5NG  
Should **you** still remain dissatisfied **you** may then pursue the following options:
  - (b) Write to the Branch Manager, URV, PO Box 385, Tonbridge, Kent, United Kingdom, TN9 9AN who will review the claims office decision.

### Where to obtain a claim form

**We** have appointed Travelrisk Management to look after **your** claim. If **you** require a claim form please obtain the appropriate form and advise the section of the insurance policies on which **you** want to claim to:

#### **Travelrisk Management Limited,**

Barclay House, 35 Whitworth Street West, Manchester, M1 5NG, United Kingdom by:

- Telephone: + 44 (0) 161 236 9454
- Fax: + 44 (0) 161 236 9455
- print from the internet on [www.travelrisk.net](http://www.travelrisk.net)

# SUMMARY OF POLICY COVERS

## PRE-TRAVEL POLICY

Policy section	Cover provided	First amount you have to pay
A. <b>Cancellation charges</b>	up to <b>€4,000 (See note 1)</b>	<b>€100</b> Deposit only claims: <b>€50</b>

**Note 1.** Your policy does not provide cover for re-occurring or **pre-existing medical conditions**.

If an **insured-person** has **ever** had a heart related problem, a stroke, cancer, any breathing problems, diabetes, **or** had any other medical condition which has been treated in hospital or has been referred to a specialist in the last **2** years they should phone

**MH HealthCheck** on **+44 (0) 1895 234919** to see if cover is available. **We** will confirm any special terms in writing. They should also tell **us** if their health or medication changes between buying this policy and travelling.

## TRAVEL POLICY

Policy section	Cover provided	First amount you have to pay
B1. <b>Departure delay</b> After first 12 hour Each subsequent 12 hours Maximum amount payable <b>Missed departure</b> <b>Abandonment after 24 hours</b>	<b>€25</b> <b>€15</b> <b>€150</b> up to <b>€1,000</b> up to <b>€4,000</b>	<b>Nil</b> <b>Nil</b> <b>€100</b>
B2. <b>Personal possessions</b>  Possessions delayed in transit for more than <b>12</b> hours	up to <b>€200</b> for each individual item up to an overall total <b>€250</b> for valuables up to a maximum of <b>€1,300</b> in <b>total</b> essential items up to <b>€150</b>	<b>€100</b> <b>Nil</b>
B3. <b>Personal money</b>  <b>Loss of travel documents</b>	up to <b>€150</b> in cash on your person up to <b>€300</b> in total travel and accommodation costs necessary to replace your lost travel documents up to <b>€750</b>	<b>€100</b> <b>Nil</b>
B4. <b>Emergency medical expenses</b> <b>State hospital expenses</b>	up to <b>€2,500,000</b> outside your home <b>country</b> up to <b>€15</b> for each full day <b>you</b> are confined to a hospital bed in a hospital up to a maximum of <b>€300 (See note 2)</b>	<b>€100</b> <b>Nil</b>
B5. <b>Curtailment</b> (cutting short trip)	up to <b>€4,000 (See note 2)</b>	<b>€100</b>
B6. <b>Personal liability</b>	up to <b>€1,500,000</b>	<b>Trip accommodation - €375</b> <b>Other claims - €100</b>
B7. <b>Personal accident</b>	up to <b>€19,500 (See note 3)</b>	<b>Nil</b>
B8. <b>Legal Expenses</b>	up to <b>€15,000</b>	<b>€100</b>

**Note 2.** Your policy does not provide cover for re-occurring or **pre-existing medical conditions**.

If an **insured-person** has **ever** had a heart related problem, a stroke, cancer, any breathing problems, diabetes, **or** had any other medical condition which has been treated in hospital or has been referred to a specialist in the last **2** years they should phone

**MH HealthCheck** on **+44(0)1895 234919** to see if cover is available. **We** will confirm any special terms in writing. They should also tell **us** if their health or medication changes between buying this policy and travelling

**Note 3.** Cover for accidental death is reduced to **€1,000** if **you** are over **75**

The benefit for inability to work does not apply if **you** are over **75**.

### Important note for policyholders who are residents of the United Kingdom

The Sums Insured and Policy Excesses in this policy are shown in Euros. Generally, claims will be settled in Euros unless **you** request otherwise.

Should **you** require **your** claim to be settled in Sterling, then the Sums Insured, Policy Excesses and any other reference to monetary ;limits within the text of this insurance, will be converted to Sterling using an exchange rate of €1 = £0.65.

The actual value of the claim itself will be converted to Sterling using the exchange rate applicable at the time of settlement.

## Definition of words applicable to both policies

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

- **Insured-person/you/your** - means any person named on the premium receipt.
- **We/our/us** - means Union Reiseversicherung AG.
- **Principal policyholder** - means the first named **insured-person**
- **Pre-existing medical condition** - means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.
- **Material fact** - a piece of important information that would increase the likelihood of a claim under **your** policy.
- **Resident** - means a person who has had their main **home** in the **United Kingdom** or the European Union.
- **Close relative** - means spouse or partner of over six months, parents, grandparents, parents-in-law, brother, sister, aunt, uncle, child, grandchild or fiancé(e).
- **Business associate** - means a business partner, director or employee of **yours** who has a close working relationship with **you**.
- **Personal possessions** - means each of **your** suitcases and containers of a similar nature and their contents and articles **you** are wearing or carrying including **your valuables** (as shown below) and **your** passport.
- **Valuables** - means cameras, photographic equipment, camcorders, video, television and telecommunications equipment, radios, cassette players, CD players, audio equipment, computers, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.
- **Pair or set** - means two or more items of **personal possessions** that are complementary or used or worn together.
- **Personal money** - means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers that have a monetary value, travel tickets and ski pass, all of which are for **your** private use.
- **Travel documents** - means current passports, valid visas, travel tickets and European reciprocal health forms E111, E112 or EHIC.
- **Home** - means one of **your** normal places of residence in the **United Kingdom** or the European Union.
- **Trip** - means a holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or(ii) a hospital or nursing home in **your home country** following **your** repatriation, both during the period of cover.
- **International departure point** - means the airport, international rail terminal or port where the outward **flight**, international train or sea vessel is boarded to take **you** from **your home country** to **your** destination and the return **flight**, international train or sea vessel is boarded to start the final part of **your** journey to **your home country**.
- **Flight** - means a service using the same airline or airline flight number.
- **Public transport** - means buses, coaches, internal flights or trains that run to a published scheduled timetable.
- **Hazardous activity** - means mountaineering (requiring the use of ropes and/or guides), pot-holing, racing (other than on foot), scuba diving below **9** metres, parachuting, gliding, go-karting, hot-air ballooning, rugby, football, **winter sports** and any other activity that requires skill and involves increased risk of injury. If **you** are taking part in any sport not listed above please contact **us** to ensure **you** are covered.
- **Manual labour** - means work involving the lifting or carrying of heavy items, work at a higher level than two storeys or any form of work underground.
- **United Kingdom** - means England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man.
- **Home country** - the country of which **you** are a **resident** and/or where **you** are registered for income tax purposes within the **United Kingdom** or the European Union.
- **Winter sports** - means skiing, snow boarding and ice skating.
- **Unattended** - means left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your personal possessions**

## Conditions applying to both policies

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

### 1. OBSERVING THE FOLLOWING :

#### In respect of all sections of both policies

- (a) being a **resident** of the European Union.
- (b) taking all possible care to safeguard against accident or injury as if you had no insurance cover.
- (c) producing **your** premium receipt confirming **you** are insured before a claim is admitted.
- (d) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- (e) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent, and any voluntary health insurance or private health insurance).
- (f) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- (g) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- (h) not requiring insurance for any stress related condition, anxiety, depression, mental instability or eating disorders
- (i) not requiring insurance for any health condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- (j) not requiring insurance for any health condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy.
- (k) disclosing all **material facts** as soon as possible after the policy is issued.
- (l) notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy.
- (m) passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- (n) not admitting liability for any event or offering to make any payment without **our** prior written consent.
- (o) accepting that **your** policy cannot be extended once it has expired.
- (p) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.

### 2. RECOGNISING OUR RIGHTS TO :

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- (b) take over and deal with in **your** name the defence or settlement of any claim made under the policy.
- (c) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- (d) give **7** days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.
- (e) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- (f) cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the **trip**.
- (g) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirement, in which case the policy, premium receipt and any other relevant documents must be returned to **Milsom Howard Limited** within **14** days of purchase for any refund to be considered.
- (j) settle all claims under English Law unless **we** agree otherwise with **you**.
- (k) maintain **your** personal details in connection with an anti-fraud claims checking system.

## Exclusions applying to both policies

### This insurance will not cover:

- (1) loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other consequential loss unless it is specified in the policy.
- (2) any loss due to currency exchanges of any and every description.

### On single trip policies this insurance will not cover:

- (1) any **trip** longer than **31** days if **you** are aged between **65** and **74** years old on departure
- (2) any **trip** longer than **24** days if **you** are aged **75** years old or over on departure.

### On annual multi-trip policies this insurance also will not cover:

- (1) any **trip** that exceeds **31** days in duration if **you** are aged under **65** years old at the date the policy is issued.
- (2) any **trip** that exceeds **24** days if you are aged between **65** and **74** years old at the date the policy is issued.
- (3) **you** if **you** are aged over **74** years
- (4) any **trip** where the ticketed return journey exceeds **31** days from the outward journey or where the ticket has no fixed return date.
- (5) any **trip** within **your home country**
- (6) a one-way **trip**
- (7) any **trip** made by the spouse or partner of the **principle policyholder** or children under **18** residing at **home** that is not to travel to and remain with the **principal policyholder** or to return **home** having remained with the **principal policyholder**.
- (8) **winter sports trips** of more than **17** days in total in any one policy year.

## Geographical areas

- |        |   |   |
|--------|---|---|
| Area 1 | - | <b>United Kingdom</b>   |
| Area 2 | - | Europe, including all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean Islands. |
| Area 3 | - | Worldwide <u>excluding</u> the United States of America, Canada and the Caribbean   |
| Area 4 | - | Worldwide <u>including</u> the United States of America, Canada and the Caribbean   |

## POLICY A - PRE-TRAVEL POLICY

### How your policy works

This part of **your** insurance document shows details of the pre-travel insurance policy, the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy that happens during the period from time of booking and purchase of the policy for which **you** have paid the appropriate premium.

All numbers and letters shown under 'For each insured-person this insurance will not cover:' refer to the same numbers and letters under 'For each insured-person this insurance will pay:' Where no letters or numbers are shown it applies to the whole section. **You** are required to disclose any **material facts** otherwise **your** policy will not cover **you** and it may invalidate it altogether.

### When your policy starts and ends

The cover on cancellation, as described under section A under the pre-travel policy, starts from the date the **trip** booking was made after the policy was issued and ends when **you** leave **home** to start each **trip**.

A single trip policy does not cover any further **trips** once **you** have returned **home**.

Annual multi-trip policies will cover further return **trips** of **31** days or less (**24** days if **you** are aged between **65** and **74** years).

### Policy excess

An excess is the amount **you** have to pay toward each claim. All excesses shown for this policy are payable by each **insured-person**, for each incident giving rise to a separate claim. The policy excess may be increased to include **pre-existing medical conditions** confirmed in writing by Milsom Howard Limited. The increased excess will apply to all persons insured under **your** policy

## Disclosure of material facts and pre-existing health conditions

**Your** policies may not cover claims arising from **your pre-existing health conditions** so **you** need to tell **us** of anything **you** know that is likely to affect **our** acceptance of **your** cover.

**A. Pre-existing health conditions** - so that **we** can ensure **you** are provided with the best cover **we** can offer please read the following questions carefully:

1. Have **you**, or anyone travelling with **you**, ever had treatment for:
  - any heart or circulatory condition.
  - a stroke or high blood pressure.
  - a breathing condition (such as asthma).
  - any type of cancer.
  - any type of diabetes.

**We** cannot provide any cover for psychological condition such as stress, anxiety, depression or eating disorders.

2. In the last few years - have **you**, or anyone who is travelling with **you**, been treated for any serious or recurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

If **you** have answered '**Yes**' to any of the above questions **we** may be able to offer some cover and may be able to cover **your** health condition, although an increased premium may be required. To enable **us** to consider **your** health condition please contact **MH Healthcheck** on **+44 (0) 1895 234919**. All calls will be treated in the strictest confidence.

3. **You** must also tell **us** if:
  - **you** are waiting for tests or treatment of any description.
  - **your** doctor alters **your** regular prescribed medication.

**You** need to keep copies of all letters we send **you** for future reference. **Your** failure to disclose any **material facts** may mean that **your** policy will not cover **you** and it may invalidate it altogether. **We** reserve the right to charge an increased premium, decline, withdraw, increase the policy excess, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to **us**.

Should **we** require any additional premium, and **you** accept **our** offer, this should be paid to **MH Healthcheck** either by credit card or cheque, made payable to URV, and sent within **14** days of receipt. Should **you** decide not to pay the additional premium the declared health condition will not be covered. Full confirmation of **our** terms and conditions will be sent out to **your** address after **your** call. Any additional health conditions not declared to **us** will not be covered.

Any terms and conditions declared under this policy will also be recorded under **your** travel insurance policy so that **you** do not need to declare these twice.

## SECTION A - CANCELLATION CHARGES

### For each insured-person this insurance will pay:

Up to **€4,000** for **your** proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary** cancellation after **you** bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of **your trip** through **your** inability to commence travel due to:

- (i) the death, injury or illness of:
  - **you** or a friend with whom **you** are travelling .
  - a **close relative**.
  - a close **business associate** who lives in the **your home country**.
  - a friend who lives abroad and with whom **you** were intending to temporarily stay.
- (ii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being required in **your home country** for jury service or as a witness in a Court of Law.
- (iii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**.

### For each insured-person this insurance will not cover :

- the first **€100** ( reduced to **€50** on claims for deposits only) of any loss, charge or expense made on each claim under this section.
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
  - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
  - **your** failure to obtain the required passport or visa.
  - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
  - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
  - the cancellation of **your trip** by the tour operator.
  - the failure of **your** travel agent or tour operator.
  - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
  - financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance.
  - **your** disinclination to travel.
  - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
  - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
  - death or illness of any pets or animals.
  - terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- cancellation due to complications with pregnancy or childbirth where the pregnancy would have been over **28** weeks at the start of the **trip** unless the pregnancy was confirmed by **your** doctor after buying this insurance.
- cancellation due to pregnancy or childbirth where the pregnancy had been confirmed by **your** doctor before buying this insurance unless there is a specific and unexpected medical condition.
- cancellation of the **trip** on the advice or recommendations published by the Foreign and Commonwealth Office or Department of Foreign Affairs and applicable at the time of **your** departure
- the cost of Air Passenger Duty.
- cancellation due to death or illness of a **close relative** or close **business associate** caused by a **pre-existing medical condition**
- war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- participation in a **hazardous activity**.
- any **pre-existing health condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last few years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- cancellation of **your trip** due to a health condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that health condition has not been accepted by **us** in writing.
- **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- **you** being under the influence of alcohol or solvents or anything relating to **your** prior abuse of alcohol or solvents.
- any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- any deliberate or criminal act by an **insured-person**.
- any consequential loss unless it is specified in the policy
- any claim for deterioration of or loss or damage to property
- (iv) - any event that is the result of leave being cancelled because of war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- any claim where **you** have not obtained prior authority to take leave.
- any claim where leave has been cancelled on disciplinary grounds.

### What you need to do if you wish to make a claim under this section of the policy:

Notify the travel agent/tour operator immediately, by telephone and in writing, that **you** need to cancel and obtain a cancellation invoice. Obtain a claim form from the claims office and get **your** registered doctor to complete the medical questions under the cancellation section. **You** should keep any receipts or accounts given to **you** and send them in to the claims office.

### How your policy works

This insurance document shows the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim, how to obtain legal advice and how to contact the **24** hour emergency assistance service. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy, that happens during the period of cover for which **you** have paid the appropriate premium.

**Your** travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc., as these should be fully insured under **your** house contents insurance on an All Risks extension for **365** days of the year. There is a maximum amount **you** can claim for each individual item and a maximum amount in total for **valuables**, and these are shown under the **personal possessions** section. The **personal possessions** section is not 'new for old' and age, wear and tear will be deducted.

**Your** policy covers treatment of medical conditions in emergency and which will respond quickly to treatment. It is not intended to cover **you** for recurrent or long term treatment and in these circumstances, bearing in mind the advice given by **our** Chief Medical Officer, **we** reserve the right to transfer **you** to a state hospital, where adequate facilities are available, or repatriate **you** to **your home country**.

All numbers and letters shown under 'For each insured-person this insurance will not cover:' refer to the same numbers and letters under 'For each insured-person this insurance will pay:' Where no letters or numbers are shown it applies to the whole section.

### When your cover starts and ends

The cover under all sections starts at the beginning of **your trip** as shown on **your** premium receipt and ends on **your return home** or expiry of the policy, whichever is the first.

A single trip policy does not cover any further **trips** once **you** have returned **home**.

Annual multi-trip policies will cover further return **trips** of **31** days or less (**24** days if **you** are aged between **65** and **74** years).

### Extension of period

In the event of **your** death, injury or illness or that of anyone travelling with **you** or because of delay or failure of **public transport** services **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for **you** to complete the **trip**.

### Change in medical condition or ongoing medication

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise

**MH Healthcheck** on **+44 (0) 1895 234919** as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary

### Policy excesses - in respect of sections **B1**, departure delay, **B2**, personal possessions, **B3**, personal money, **B4**, emergency medical expenses, **B5**, curtailment, **B6**, personal liability, **B8** legal advice and expenses and **B9**, winter sports only

An excess is the amount **you** have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each **insured-person**, for each incident giving rise to a separate claim. The policy excess under sections **B4** and **B5** may be increased to include **pre-existing medical conditions** confirmed in writing by **Milsom Howard Limited**. The increased excess will apply to all persons insured under **your** policy.

## Conditions applying to this policy

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

### 1. OBSERVING THE FOLLOWING :

**In respect of sections, B4, emergency medical expenses and B5, curtailment, only.**

- (a) obtaining any recommended vaccines, inoculations or medications prior to **your trip**.

**In respect of sections B2, personal possessions, and B3, personal money, only.**

- (b) providing full details of any House Contents and All Risks insurance policies **you** may have.
- (c) retaining **your** tickets and luggage tags and notifying the Police within **24** hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. **You** should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within **24** hours and enclose this with **your** claim form.
- (d) complying with the carrier's conditions of carriage.
- (e) not abandoning any property to **us** or the claims office.

### 2. RECOGNISING OUR RIGHTS TO :

- (a) not make any payment under sections **B6** and **B7** for any event that is covered by another insurance policy.
- (b) only pay a proportionate amount of the claim under sections **B1, B2, B3, B4, B5 and B8** where there is other insurance in force covering the same risk and to require details of such other insurance.

## Exclusions applying to all sections of this policy

### A This insurance will not pay for:

any deterioration of or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by :

- (1) war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- (2) participation in a **hazardous activity** unless the appropriate additional premium has been paid and the policy endorsed.
- (3) any **pre-existing health condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last few years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.
- (4) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- (5) curtailment of **your trip** due to a health condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that health condition has not been accepted by **us** in writing.
- (6) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- (7) **you** being under the influence of alcohol or solvents or anything relating to **your** prior abuse of alcohol or solvents.
- (8) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- (9) any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- (10) any deliberate or criminal act by an **insured-person**.
- (11) **manual labour**.
- (12) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office or Department of Foreign Affairs and applicable at the time of **your** departure.

## SECTION B1 - DEPARTURE DELAY

(applicable to trips outside the your home country)

### For each insured-person this insurance will pay :

1. **You €25** compensation if the departure of **your** international **flight**, international train or sailing is delayed for more than **12** hours from its scheduled departure time and **your** possessions have been checked in. If the delay continues **we** will pay a further sum of **€15** for each complete period of **12** hours up to a maximum of **€150**.
2. up to the amount shown under **your** pre-travel policy for the cancellation of **your trip** if **your** possessions have been checked in and after **24** hours delay **you** wish to abandon the trip.
3. up to **€1,000** for alternative transport to get **you** to **your** destination if **your** car is involved in an accident or breakdown on **your** way to **your international departure point** or **your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in. **You** will need to obtain independent confirmation of the circumstances.

### For each insured-person this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes.
  - any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
- 1&2** - any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing.
- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within **12** hours of the booked departure time.
  - any compensation when **your** tour operator has rescheduled **your flight** itinerary.
  - any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.
- 2.** -the first **€100** of any claim made by **you**.
- abandonment where the **trip** is of two days duration or less, or is a one way **trip**.
- 3.** - any claim that is a result of **your** failure to allow sufficient time for **your** journey to the **international departure point** to check-in by the time shown on **your** travel itinerary.
- any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.

### What you need to do if you wish to make a claim under this section of the policy:

**You** need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows (a) scheduled departure time, (b) actual departure time, and (c) reason for the delay. **You** are only covered if the delay is more than **12** hours.

## SECTION B2 - PERSONAL POSSESSIONS

This section covers **your** personal possessions against loss, theft, breakage or damage while **you** are on **your** journey.

This section has **limits** in respect of **any one item**, and an **overall limit** in respect of **valuables**. Expensive items such as jewellery and photographic or video equipment should be insured all year round under the 'All Risks' extension of **your** home insurance.

### Attention!

**You** must take all reasonable care to ensure the safety and security of **your** possessions, especially **your valuables** and **your** money.

Do not pack **valuables** or money in suitcases or bags which are to be 'checked-in' or taken from **you** on boarding.

**You** must ensure that valuables or money are kept on **your** person at all times, or left in **your** locked personal accommodation, a locked safety deposit box or a locked safe.

**You** should never leave valuables or money unattended in a public place, nor should they be left under a towel or sun-bed, no matter how well hidden.

Do not ask strangers to watch **your** belongings.

If jackets, coats or bags are taken from **you** (for example when boarding a plane or coach, or in a restaurant) **you** should first remove items of value.

**If you do not take reasonable precautions to protect your property, we may not pay your claim.**

### For each insured-person this insurance will pay:

**a)** up to a total of **€1,300** for **your personal possessions** to cover:

- either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, based on the original purchase price and allowing for age, wear and tear,
- or (ii) the market value of the item, based on the original purchase price and allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.

**(b)** up to a total of **€150** to cover the purchase of essential items if **your personal possessions** are misplaced, lost or stolen on **your** outward journey for over **12** hours from the time **you** arrived at **your trip** destination. **You** must keep all receipts for these items and send them in **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

### For each insured-person this insurance will not cover:

**(a)-** the first **€100** of each and every incident giving rise to a claim.

- more than **€200** for any one article, **pair or set** of any kind, whether they are solely or jointly owned.
- more than **€250** in total for **valuables** whether solely or jointly owned.
- more than **€100** in respect of sunglasses.
- more than **€100** for items lost or stolen from a beach or lido.
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.
- any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report.
- any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **€75**.
- loss of, or damage to, property that does not belong to **you** or any member of **your** family.
- any claim that is the result of a domestic dispute.
- any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television and telecommunications equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried.
- loss or damage due to atmospheric or climatic conditions, wear, tear depreciation, moth or vermin.
- money, bonds, coupons, stamps negotiable instruments, securities or documents of any kind.
- loss of any item overboard unless caused by an accident involving the craft in which **you** are sailing.
- the cost of replacing or repairing dentures.

**(a) & (b)** the loss, theft or damage to:-

- films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price.
- duty free items such as tobacco products, alcohol and perfumes.
- perishable goods, bottles, cartons and any damage caused by them or their contents.
- pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried on **public transport**.
- sports equipment whilst in use.
- any items more specifically insured elsewhere.
- **valuables** carried in any suitcases, trunks or similar containers when left **unattended**.
- **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left out of sight in **your** locked personal holiday or **trip** accommodation.
- contact or corneal lenses or artificial limbs.
- **personal possessions** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** (but not **valuables**) left between **6.00 am** and **11.00 pm** local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

### What you need to do if you wish to make a claim under this section of the policy:

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours. If, luggage is delayed longer than **12** hours on **your outward** journey, **you** may need to buy some essential items, **you** must keep all the receipts to prove **your** claim. For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim.

For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

## SECTION B3 - PERSONAL MONEY

### For each insured-person this insurance will pay:

- (a) up to **€300** for the loss or theft of **your personal money** during **your trip**
- (b) up to **€750** for additional travel and accommodation expenses necessarily incurred to obtain replacement **travel documents** whilst on **your trip** if **your travel documents** are lost or stolen during **your trip**.

### For each insured-person this insurance will not cover:

- (a)- the first **€100** of each and every incident giving rise to a claim
  - more than **€300** in total in cash or currency , whether solely or jointly owned
  - loss or theft of **personal money** due to depreciation in value, currency changes or shortage caused by any error or omission
  - loss or theft of travellers' cheques where the bank provides a replacement service.
- (a)&(b) - loss or theft of **personal money** or **travel documents** that are not :
  - on **your** person.
  - held in a safe or safety deposit box where one is available.
  - left out of sight in **your** locked personal **trip** accommodation.
- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.
- (b) the cost of the replacement **travel documents**.
  - any costs incurred before departure or after **you** return **home**.
  - any costs which are due to any errors or omissions on **your travel documents**.
  - **your** failure to obtain the required passport or visa.
  - any expenses for food or drink.

### What you need to do if you wish to make a claim under this section of the policy:

For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate. For loss of money **we** will also require (a) confirmation from **your home country** currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where euros or sterling are involved, documentary evidence of possession.

For lost or stolen **travel documents** **you** will also need get a letter from the Consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.

## SECTION B4 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

**Please note : If you are admitted to hospital this must be reported to our appointed emergency medical assistance service as soon as it is practically possible. Please see back of policy for details.**

### For each insured-person this insurance will pay :

to **you** or **your** legal representatives the following necessary emergency expenses that are payable within six months of the event that causes the claim that results from **your** death, injury or illness

#### Trips outside your home country

(a) up to **€2,500,000** for reasonable:

(i) fees or charges to be paid outside **your home country** for:

- medical, surgical, hospital nursing home or nursing services.

(ii) additional travel, accommodation and repatriation costs to be made for or by **you** and for any one other person who is required for medical reasons to stay with **you**, to travel to **you** from within the **your home country** or to travel with **you**.

(iii) charges following **your** death outside **your home country** for :

- **your** burial or cremation in the locality where **your** death occurs up to a maximum cost of **€1,500**, plus the cost of returning **your** ashes **home** or the return of **your** body to **your home**

(b) up to **€150** to cover emergency dental treatment only to cure sudden pain.

(c) **€15** for each full day that **you** are in a state hospital as an in-patient during the period of the **trip** in addition to the fees and charges paid under (a) above.

(d) up to **€200** for the loss of excursions that **you** pre-booked and pre-paid for in **your home country** and are unable to take because **your** confinement to bed either in a hospital or in **your trip** accommodation, and on which **you** are unable to obtain a refund.

### For each insured-person this insurance will not cover:

- the first **€100** of each and every incident giving rise to a claim except when **you** have used the **E111** reciprocal health form, **EHIC** or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to **NIL**.
- private medical treatment where adequate state facilities are available
- the cost of replenishing supplies of any medication **you** were using at the start of the **trip**, or further treatment for any condition **you** had at the start of **your trip**.
- the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink.
- any claim that is caused by:
  - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
  - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
  - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
  - **your** suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life).
  - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
  - pregnancy or childbirth where the pregnancy was over **28** weeks.
- (a)(i) -any services or treatment received by **you** within **your home country**.
  - any services or treatment received by **you**, including any form of cosmetic surgery **OR** any treatment that in the opinion of the emergency assistance service, in consultation with **your** treating doctor, can reasonably wait until **you** return to **your home country**.
  - any services or treatment received by **you** after the date on which in the opinion of the emergency assistance service, **you** can safely return **home**, that would exceed the cost of **your** repatriation.
  - any routine non-emergency tests or treatment.
  - repairs to or for the provision of dentures, artificial limbs or hearing aids.
  - any dental work involving the use of precious metals.
  - in-patient treatment that has not been notified to and agreed by the emergency assistance service.
  - any extra costs for single or private accommodation in a hospital or nursing home.
  - any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.
- (a)(iii)- **your** burial or cremation in **your home country**.
- (b)- emergency dental work costing more than **€150**.
- (c) - any payment when **you** are in a private hospital or clinic.
  - more than **€300** in total for state hospital in-patient benefit.

#### NOTE:

**If travelling within Europe you should carry an E111, validated in 2005, or a European Health Insurance Card, and use this at state registered doctors and state hospitals to save costs.**

**FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY OR IF YOU NEED TO CUT YOUR TRIP SHORT**  
**CONTACT OUR ASSISTANCE COMPANY ON + 44 (0)845 230 7137**

### What you need to do if you wish to make a claim under this section of the policy:

Emergency medical details are given separately above. For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies **you** must keep all receipts accounts and medical certificates.

## SECTION B5 - CURTAILMENT (CUTTING SHORT YOUR TRIP)

### For each insured-person this insurance will pay:

up to **€3,000** for **you** unused proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary** curtailment of **your trip** due to :

- (a) the **trip** being cut short by **you** early return **home** because of :
- (i) the death, injury or illness of:
    - **you** or a friend with whom **you** are travelling .
    - a **close relative**.
    - a close **business associate** who lives in **your home country**.
    - a friend who lives abroad and with whom **you** were intending to stay,
  - (ii) **you**, a friend or **close relative** who is travelling with **you** being required in **your home country** for jury service or as a witness in a Court of Law, or
  - (iii) **you**, a friend or **close relative** who is travelling with **you** being called back by the Police after **your home**, or the home in the European Union of **your** friend or **close relative**, or usual place of business in **your home country**, having suffered from burglary, serious fire, storm or flood.
- (b) the **trip** being interrupted because **you** have been confined to hospital for the rest of **your trip** because of injury or illness.

### For each insured-person this insurance will not cover :

- the first **€100** of any loss, charge or expense made on each claim under this section.
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
  - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
  - **your** failure to obtain the required passport or visa.
  - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
  - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
  - the curtailment of **your trip** by the tour operator.
  - the failure of **your** travel agent or tour operator.
  - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
  - financial circumstances.
  - **your** loss of enjoyment of the **trip** however caused.
  - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
  - curtailment caused by the death or illness of a **close relative** or close **business associate** caused by a **pre-existing medical condition**.
  - death or illness of any pets or animals.
  - terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- curtailment because of complications with pregnancy or childbirth where the pregnancy was over **28** weeks.
- any unused portion of **your** original ticket where repatriation has been made.
- cutting short **your trip** unless the emergency medical assistance service have agreed.
- any event caused by **your** failure to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home** due to death, injury or illness.
- curtailment cover where the **trip** is of two days duration or less or is a one-way **trip**.
- curtailment due to any event caused by:
  - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
  - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.

### What you need to do if you wish to make a claim under this section of the policy:

If **you** feel **you** need to cut short **your trip** **you** will need a letter confirming this is due to medical necessity from **your** treating doctor in resort, and to confirm this with our assistance company (See page 2). Curtailment claims will not otherwise be covered. **You** should keep any receipts or accounts given to **you** and send them in to the claims office.

## SECTION B6 - PERSONAL LIABILITY

### For each insured-person this insurance will pay:

up to **€1,500,000**, plus costs agreed between **us** in writing, for any event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in :

- (a) injury, illness or disease of any person.
- (b) loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family.
- (c) loss of, or damage to **trip** accommodation which does not belong to **you** or any member of **your** family.

### For each insured-person this insurance will not cover:

(a) & (b) the first **€100** in respect of each and every event that causes a claim.

(c) the first **€375** in respect of each and every event that causes a claim.

any liability for loss of or damage to property or injury, illness or disease:-

- where an indemnity is provided under any other insurance.
- that is suffered by anyone who is under a contract of service with **you**, acting as a carer, whether paid or not, or any member of **your** family and is caused by the work **you** or any member of **your** family employ them to do.
- that is caused by any deliberate act or omission by **you**.
- that is caused by **your** own employment, profession or business or any member of **your** family.
- that is caused by **your** ownership, care, custody or control of any animal.
- that falls on **you** by agreement and would not have done if such agreement did not exist.
- any liability for injury, illness or disease suffered by **you** or any member of **your** family.
- compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
  - land or building or their use either by or on **your** behalf other than **your** temporary **trip** accommodation.
  - mechanically propelled vehicles and any trailers attached to them.
  - aircraft, motorised skis, motorised waterborne craft or sailing vessel
  - firearms or incendiary devices.

### What you need to do if you wish to make a claim under this section of the policy:

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.

Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with any supporting evidence **we** may require.

## SECTION B7 - PERSONAL ACCIDENT BENEFIT

### For each insured-person this insurance will pay :

A single payment for **your** accidental bodily injury, that independently of any other cause, results in **your**:

	amount of payment
(a) death	<b>€19,500</b>
(b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet	<b>€19,500</b>
(c) permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind	<b>€19,500</b>

all occurring within **12** months of the event happening.

### For each insured-person this insurance will not cover:

- any event that is due to:
    - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose)
    - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
    - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
    - **your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life).
    - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
    - more than one of the benefits that is a result of the same injury.
  - (a) more than **€1,000** death payment when **your** age is under sixteen (**16**) years or is seventy-six (**76**) years or over at the time of the incident
  - (c) any payment when **your** age is seventy-six (**76**) years or over at the time of the incident.
- NB.** Where **you** are not in any paid employment or paid occupations, this shall be defined as 'all **your** usual activities, pastimes and pursuits of any and every kind'.

### What you need to do if you wish to make a claim under this section of the policy:

In the event of death **we** will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and **you** will be advised what further documentation is required.

## SECTION B8 - LEGAL ADVICE AND EXPENSES

### For each insured-person this insurance will pay:

up to **€15,000** for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the **trip** provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

### For each insured-person this insurance will not cover:

- the first **€100** in respect of each and every event that causes a claim, other than **30** minutes initial free advice.
- any costs to pursue a claim against a travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than **€500**.
- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without **our** prior authorisation or that of the claims office.
- any claim made by **you** against another **insured-person** or member of **your** family.
- any claim for damage to a motor vehicle.

**NB** In any legal proceedings which follow a Contingency fee system where **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation. **We** will not pay legal expenses to bring proceedings in more than one country in respect of the same event.

### What you need to do if you wish to make a claim under this section of the policy

If **you** have an accident abroad and require legal advice **you** should telephone:

**Pannone and Partners, 123 Deansgate, Manchester, M3 2BU United Kingdom**

They will arrange for up to thirty minutes of advice to be given to **you** by a lawyer. To obtain this service **you** should: telephone  
**+ 44 (0) 161 228 3851** or fax **+44 (0) 161 909 4444**

## WHAT TO DO IN THE CASE OF A MEDICAL EMERGENCY ABROAD

**Our** appointed **emergency medical assistance service** is operated **24** hours a day and **365** days a year for **your** benefit. If **you** are admitted to a hospital or clinic as an in-patient **our** emergency assistance service must be notified as soon as it is practical to do so, and at the latest within **48** hours of **your** admission. In order to confirm that **you** are insured **your** treating doctor or physician should contact the emergency assistance service to advise **your** condition so that approval of treatment and payment of medical bills can be given. **Our** appointed emergency assistance service has experienced multi-lingual co-ordinators to take **your** calls and to allow them to deal with **your** case quickly, please make sure **you** have this insurance policy and all other relevant information with **you**. After consultation with **your** treating doctor or physician, they will decide the most suitable, practical and reasonable solution to **your** problem, based upon the medical criteria. If adequate treatment is not available locally, it may be decided that repatriation by regular airline service, air or road ambulance is the best option, but only provided **your** treating doctor and **our** chief medical officer confirm **your** fitness to travel.

**You** should advise them that **you** are insured under the **Globetrotter Scheme** through URV and have the following information ready to advise:

- **A contact telephone number**
- **Name and age of patient**
- **Location of hospital and doctor's telephone number**
- **The medical problem**
- **Your premium receipt number and details of booked travel arrangements**

## HOW TO OBTAIN EMERGENCY MEDICAL ASSISTANCE

### **Inpatient treatment**

contact Monitor Assistance as soon as possible on:

telephone: + **44 (0) 845 230 7137**

### **Outpatient treatment**

If **you** are in Spain, Spanish Islands, Portugal, Greece or Greek Islands, Turkey & Cyprus and **you** need outpatient medical treatment, please provide a copy of this policy, together with **your** premium receipt, to the doctor and **your** treatment costs will be paid by **ChargeCare International** in line with the policy. **You** will be asked to complete a simple form to confirm that **you** have received the treatment. The doctor will collect the policy excess from **you** and send the form to **ChargeCare International** for payment of the balance of the medical bill.

If **you** are elsewhere **you** should pay the costs yourself, keep all receipts and make a claim on **your** return **home**.

## Insured activities

**You** are automatically covered to try the following non-contact sports if **your** hotel, holiday organiser or a recognised provider of the service has arranged them.

- Aerobics
- Archery (under supervision)
- Badminton
- Basketball
- Beach games
- Bowls
- Cricket
- Cycling (but not BMX and mountain bikes)
- Fell walking, rambling and trekking (on recognised routes)
- Fishing
- Horse riding (but not jumping)
- Ice-skating (rink only)
- Parascending (towed by boat)
- Rafting, canoeing and kayaking (including white water up to grade 3)
- Roller skating
- Scuba diving (to 9 metres)
- Skateboarding
- Snooker, pool and billiards
- Snorkelling
- Squash
- Surfing
- Swimming (in pool or on inland waters or coastal waters within a 12-mile limit from land)
- Table tennis
- Tennis
- Volleyball
- Water-skiing (only on inland waters or coastal waters within a 12-mile limit from land)
- Windsurfing (only on inland waters or coastal waters within a 12-mile limit from land)

## Please phone us on +44 (0) 1895 234919 to arrange cover if:

- **you** are taking part in an activity which is not listed above; or
- the main purpose of **your trip** is to take part in a particular activity; or
- if **you** are taking any sports equipment away with **you** such as tents, golf clubs or fishing rods, please call **Milsom Howard Limited** to ensure that **you** are fully covered.

## Conditions

The activities must be carried out in a safe and professional way. If appropriate, they should be supervised by a qualified person or arranged through a recognised provider of the service.

**You** must not act irresponsibly or put yourself in needless danger.

## Exclusions

**We** will not pay for any claim that is the result of you taking part in an insured activity as a professional in that activity or against local warning or advice.

URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and Republic of Ireland  
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Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany

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Administered in the United Kingdom and Republic of Ireland by Travel Insurance Facilities plc

Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA

Registered in England Registered Number: 3220410

Travel Insurance Facilities plc are authorised and regulated by the Financial Services Authority

## Helpful hints









### Before you travel

- Ensure you consult with your G.P. and obtain the recommended vaccines/inoculations or any medication advisable for the country you are visiting.
- If you take prescribed medication, make sure you take enough for the trip duration. You should also take an extra supply and pack it in a separate place just in case your first supply is lost.
- Take a supply of medication for common ailments. This should include something for diarrhoea and tummy upsets.
- Make sure your passport and visas are up to date and do not expire whilst you are on your trip. Check with your travel agent/tour operator, keep them with you at all times.
- Electrical items and valuables should be kept in your personal hand luggage and not packed in baggage left in custody of an airline/carrier.
- Do not pack money, valuables or travel documents in your 'checked in' luggage keep them on your person at all times.
- If you do take valuables on the trip make sure they are insured under the 'All Risks' section of your household and contents insurance policy.
- Cancel newspapers, milk and any other regular deliveries.
- Ask a friend or relative to visit your home every day.

### While you are on holiday

- Check that water is safe to drink, if in any doubt always drink and wash your teeth with bottled water and avoid ice in your drinks.
- Eat food that is fresh, thoroughly cooked and still hot.
- Think before you dive! Only dive in swimming pools or in the sea if you are sure the water is deep enough.
- Prevent sunburn/sunstroke by taking care not to stay out in strong sunlight and always use a protective sun lotion with an SPF factor appropriate for your skin type.
- The vast majority of Personal Possessions claims arise as a result of leaving items unattended at airports, railway stations and beaches. Lack of proper care towards your personal property could result in your claim being declined.
- Always lock any money or valuables away in a safe or a safety deposit box if they are not being carried on your person.
- Keep all relevant receipts in case you have to make a claim on your return.
- Always carry your travel insurance details with you.

## Important telephone numbers

 <b>Health Declaration</b> (to declare a medical condition or a change in your circumstances)		<b>+ 44 (0) 1895 234919</b>
 <b>24hr Emergency Medical Assistance</b> (for medical emergencies or curtailment requests)		<b>+44 (0) 845 230 7137</b>
 <b>Claims</b> (Or print from the internet on <a href="http://www.travelrisk.net">www.travelrisk.net</a> )		<b>+44 (0)161 236 9454</b>
 <b>Customer Services</b>		<b>+44 (0) 1895 234919</b>

**Have a safe and enjoyable trip**

Milsom Howard Limited is  
authorised and regulated in the United Kingdom  
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