

Important contact details

Customer services:

(for queries about your travel insurance):

Phone: 020 8603 9689

E-mail: travelinsurance@mondial-assistance.co.uk

Health declaration:

(to declare a medical condition or change in your circumstances)

Phone: 0845 618 0350

Website: www.mondialhealthscreen.co.uk

24-hour emergency medical assistance:

(for medical emergencies or if you need to cut your trip short):

Phone outside your home country: +44 20 8603 9910

Phone within your home country: 020 8603 9910

E-mail: international_dept@mondial-assistance.co.uk

Claims:

Phone: 020 8603 9688

E-mail: travel_claims@mondial-assistance.co.uk

Legal expenses:

Phone: 020 8603 9804

24-hour home care:

Phone outside your home country: +44 20 8603 9909

Phone within your home country: 020 8603 9909

24-hour personal assistance:

Phone outside your home country: +44 20 8603 9910

Phone within your home country: 020 8603 9910



Mondial travel insurance

These documents are available in large print,
in Braille and on audio.

Please contact us on

020 8603 9689 or 020 8666 9562 (textphone).

TUI Travel PLC, Registered address: TUI Travel House, Crawley Business Quarter, Fleming Way, Crawley, West Sussex RH10 9QL Registered number: 06072876 is an Appointed Representative of Mondial Assistance (UK) Limited.

Mondial travel insurance is underwritten by Mondial Assistance Europe NV (during 2011 the insurer will be AGA International SA) and is administered in the UK by Mondial Assistance (UK) Limited, Registered in England number 1710361 Registered office Mondial House, 102 George Street, Croydon CR9 1AJ.

Mondial Assistance (UK) Limited is authorised and regulated by the Financial Services Authority (FSA).

Mondial Assistance Europe NV is authorised by De Nederlandsche Bank in the Netherlands and is regulated by the Financial Services Authority for the conduct of business in the UK (during 2011 AGA International SA is authorised by Autorité de Contrôle Prudentiel in France and is regulated by the Financial Services Authority for the conduct of business in the UK).

Mondial Assistance (UK) Limited acts as an agent for Mondial Assistance Europe NV and will act as an agent for AGA International SA with respect to the receipt of customers' money, for the purpose of settling claims and handling premium refunds.

TUI Travel PLC will act as agent for Mondial Assistance Europe NV and will act as an agent for AGA International SA with respect to the receipt of customers' money and handling premium refunds.

Important

This policy is available to UK, Channel Islands and Isle of Man residents only.

Existing medical conditions are not covered unless you have declared them to, and they have been accepted in writing by the insurer.

Please make sure you read this policy and take it with you when you travel.

Please write your insurance booking confirmation number below:

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This booklet contains three separate documents.

The 'Demands and needs statement' and the 'About our insurance services' documents both explain how the Mondial travel insurance policy has been sold to you.

The 'Policy wording' provides the full terms, conditions and exclusions of the travel insurance policy.

Demands and needs statement

Mondial travel insurance is typically suitable for those who wish to insure themselves for medical emergencies, delayed or missed departures, cancellation or cutting short a trip, lost, stolen or delayed possessions, loss of money and passport, personal accident, personal liability and legal expenses.

The levels of cover may vary depending on where you travel (whether in your home country or overseas).

Travel insurance does not cover everything. You should read this policy carefully to make sure it provides the cover you need.

You may already possess alternative insurance for some or all of the features and benefits provided by this product. It is your responsibility to investigate this.

TUI Travel PLC has not provided you with any recommendation or advice about whether this product meets your specific insurance requirements.

TUI Travel PLC
Mondial House
102 George Street
Croydon CR9 1AJ

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We offer products from a range of insurers.

We only offer products from a limited number of insurers. Ask us for a list of insurers we offer insurance from.

We only offer products from a single insurer.

3. Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs for travel insurance.

You will not receive advice or a recommendation from us for travel insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for this service?

A fee.

No fee.

You will receive a quotation, which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

TUI Travel PLC registered in England No. 06072876 Registered address: TUI Travel House, Crawley Business Quarter, Fleming Way, Crawley, West Sussex RH10 9QL is an Appointed Representative of Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon, CR9 1AJ which is authorised and regulated by the Financial Services Authority. Mondial Assistance (UK) Limited FSA Register number: 311909.

Mondial Assistance (UK) Limited's permitted business is arranging travel insurance.

Mondial Assistance (UK) Limited also has permission to conduct the following business with regards to non-investment insurance contracts:

- Arranging
- Assisting in the administration and performance of a contract of insurance.
- Dealing as an agent
- Making arrangements with a view to transactions

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

- in writing: Write to The Quality Standards Manager, Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon CR9 1AJ
- by phone: Telephone 020 8603 9853

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS.

Important information about your travel insurance policy

Thank you for buying Mondial travel insurance.

Your cover

Your booking confirmation shows the cover you have chosen, the people who are covered and any special terms or conditions that may apply. Please check it carefully.

In return for you paying us the insurance premium, we will pay up to the maximum amount shown in the 'Summary of cover', for any claim covered under this policy during the **period of insurance**.

Note

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need.

Certain words have a special meaning and are highlighted in **bold** print throughout the policy. The full meanings of these words are explained in the 'Glossary' at the end of this policy or within the sections where they appear.

If there is anything you do not understand, please call us on **020 8603 9689** or write to Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon CR9 1AJ.

Your duty

You must:

- take all reasonable steps to protect **yourself** and **your** property; and
- tell **us** about anything that could affect **your** cover or **your** decision to take or continue with **your trip**.

If you do not tell us about something that may be relevant, we may refuse your claims. If you are not sure if something is relevant, please tell us anyway and keep a record of all extra information you give us.

Cancellation rights

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

You can contact your original issuing agent whose contact details are shown on your booking confirmation.

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

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

Summary of cover

The following table shows the maximum amount we will pay and policy excesses for each section of cover. You should read the rest of this policy booklet for the full terms and conditions and exclusions.

Section of cover		Maximum amount we will pay	Excess
1	Emergency medical and associated expenses Extra travel and accommodation Emergency dental treatment Funeral expenses Excursions Hospital benefit Search and rescue	£5 million Reasonable costs £250 Reasonable costs £150 £500 (£25 a day) £30,000	£100 No excess
2	Cancelling or cutting short your trip Excursions	£3,000* £150	£100
3	Personal belongings Single item pair or set Valuables Tobacco, alcohol, fragrances and perfumes	£1,500 £300 £300 £50	£100
4	Personal money Cash	£500 £300 (£50 if aged 16 or under)	£100
5	Loss of passport	£300	No excess
6	Delayed personal belongings Essential replacement items	£150	No excess
7	Missed departure	£500	No excess

Health declaration and health exclusions

If you make a claim arising from a medical condition that has not been declared and accepted by us, it is unlikely that your claim will be paid.

These apply to 'Section 1 - Emergency medical and associated expenses' and 'Section 2 - Cancelling or cutting short your trip'.

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

- 1 You will not be covered for any directly or indirectly related claims arising from the following if at the time of taking out this insurance you:
 - a have been prescribed any medication, received any treatment or had a consultation with a **doctor** or hospital specialist in the past 12 months for any medical condition;
 - b have ever been diagnosed with or treated for any of the following, before **you** bought **your** policy:
 - any cardiovascular problems for example, heart attack, angina, chest pain or palpitations;
 - any other heart condition;
 - hypertension (raised blood pressure);
 - blood clots;
 - raised cholesterol; or
 - any cerebrovascular problems for example stroke, transient ischaemic attack (TIA) or brain haemorrhage.
 - c are awaiting treatment for any medical condition or the results of any medical tests or investigations.

Unless

You have declared any existing medical conditions to us and we have accepted cover.

You should contact us as soon as possible after booking **your trip** at www.mondialhealthscreen.co.uk or by calling 0845 618 0350 to declare a medical condition (or conditions);

This confidential service will be able to confirm if cover can be provided for **your** medical conditions.

If necessary, we may need **you** to get extra medical information (at **your** cost) from **your doctor** to see if cover applies. Based on our assessment of the medical information supplied, we will decide if cover can be offered, if further terms need to be applied or if cover is offered subject to payment of an additional premium.

If an additional premium is required, cover will not start until full payment has been received by us and written confirmation given by us.

If we are unable to cover the medical condition (or conditions), this will mean that **you** and any other **person insured** by us will not be covered for any directly or indirectly related claims arising from the medical condition (or conditions). This may even apply if the person with the medical condition (or conditions) purchases cover from another provider.

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

- 2 You will not be covered unless **you** are healthy, fit to travel and able to undertake **your** planned trip.
- 3 You will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before beginning **your** trip.
- 4 You will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your** trip.
- 5 You will not be covered if **you** had any undiagnosed symptoms for which **you** were awaiting investigations or consultations or the results of investigations and where the underlying cause had not been established.
- 6 You will not be covered if **you** are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

Note

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

General exclusions

These exclusions apply to the whole of **your** policy.

- 1 **We** will not pay any claim directly or indirectly caused by the following.
 - a Something **you** knew about that could affect **your** cover or **your** decision to take or continue with **your** trip. For example:
 - i **your** health or the health of a **travelling companion** (see 'Health declaration and health exclusions' on pages 8-9);
 - ii strikes or other transport problems; or
 - iii **redundancy**.
 - b War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'état or weapons of mass destruction (for example, nuclear, chemical or biological).
 - c **You** not enjoying **your** trip or not wanting to travel.
 - d **You** making a fraudulent claim. **We** may in these instances report the matter to the police.
 - e The effect of **your** alcohol, solvent or drug dependency or long term abuse.
 - f **You** being under the influence of solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a **doctor** but not for the treatment of drug addiction).
 - g **You** not following any advice or recommendations made by the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended. Also see page 17 for more information on the 'Know before you go' campaign.
 - h **You** taking part in a sports or leisure activity that is not listed or confirmed in writing as covered (see pages 11-13).
 - i **You** taking part in a winter sport unless **you** have paid the extra premium to include this cover and the activity is listed or confirmed in writing as covered (see pages 11-13).
 - j **You** travelling outside the **area of cover** shown on **your** booking confirmation.
 - k **You** committing suicide, injuring **yourself** or needlessly putting **yourself** at risk (unless **you** were trying to save another person's life).
 - l **You** carrying out any illegal, malicious or criminal acts (including those where **you** are under the influence of alcohol), or **you** breaking the local road traffic regulations.
 - m **You** travelling on a motor cycle, unless the rider holds an appropriate and valid licence and both of **you** are wearing crash helmets.
 - n Travelling in an aircraft, unless **you** are a passenger in a fully-licensed, passenger-carrying aircraft.
 - o Changes in the currency exchange rate.
 - p **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
 - q Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.

- 2 **We** will not pay claims (except under 'Section 9 - Personal accident') for something that is covered by another insurance policy or could be made from someone else. In these circumstances **we** will only pay **our** share of the claim.
- 3 **We** will not pay any claim for losses that are not directly covered by the terms of this policy (for example, loss of earnings due to **you** not being able to work following an illness or injury during **your** trip, or replacing locks if **you** lose **your** keys).

Sports and leisure activities

Standard sports and leisure activities

- **The following activities are covered at no extra premium.**
Abseiling, archery, athletics, ballooning - hot air (organised pleasure rides only), banana boating, bungee jumping, canoeing (up to grade 2 rivers only not white water), climbing wall, cricket, deep sea fishing, football or soccer (children's club in resort only), glacier walking, golf, high rope activities, hiking (trekking and walking), hockey (under 16s using plastic sticks), horse riding (not competitions, racing, jumping, hunting, eventing, polo or rodeo), hot air ballooning (organised pleasure rides only), ice skating or blade skating (not speed skating), kayaking (up to grade 2 rivers only, not white water), mountain biking, parascending or parasailing (over water), pony trekking, rap jumping, ringos, roller skating or roller blading (wearing pads and helmets), rowing, sail boarding or windsurfing, safari trekking in a vehicle (organised tour), safari trekking on foot (organised tour), scuba diving to 30m, sledging (pulled by dogs or horses or reindeer as a passenger), snorkelling, surfing, tug of war, volley ball, wake-boarding, water polo, water-skiing, white water rafting (up to grade 3 river), windsurfing or sail boarding, zip-trekking (including over snow), zorbing.
- **The following activities are also covered. However, cover under 'Section 10 - Personal liability' does not apply.**
Camel riding, catamaran sailing (if qualified), clay pigeon shooting, dinghy sailing, elephant riding, go karting, jet boating, jet skiing, paint balling (wearing eye protection), quad biking, rifle range shooting, sailing (if qualified and in territorial waters only), shooting, ski dooing, small bore target shooting, snow mobiling, yachting (if qualified in territorial waters only).

'Category A' sports and leisure activities

- **The following activities are only covered when the extra premium has been paid for Category A activities.**
Dry slope skiing, football or soccer (other than children's club in resort), hockey, kite surfing, sand dune surfing or skiing, soccer or football (other than children's club in resort), street hockey (wearing pads and helmets).
- **The following activities are also covered when the extra premium has been paid for Category A activities. However, cover under 'Section 10 - Personal liability' does not apply.**
Fencing.

'Category B' sports and leisure activities

- **The following activities are only covered when the extra premium has been paid for Category B activities.**
American football, rugby, summer (or grass) tobogganing.

'Category X' sports and leisure activities

- **Your policy does not provide any cover for the following activities.**
Base jumping, black water rafting, bouldering, boxing, canyoning, caving or pot holing, cave tubing or cave diving, flying (except passengers in licensed passenger carrying aircraft), free mountaineering, gliding (no cover for crewing or piloting), hang gliding, high diving (over 5 metres), hunting (fox or drag), hydrospeeding, martial arts, micro lighting, motor rallying or motor sport (all types on land or water), motorbike scrambling or dirt biking (and any other off road motorbiking), mountaineering (using ropes or guides), parachuting, paragliding or parapenting, paragliding, parascending or parasailing (over land), pot holing or caving, riding on a luge, river bugging, rock climbing, rodeo, shark diving (in cage), sky diving or sky surfing, water ski jumping, white water canoeing, white water sledging or hydrospeeding.

There is also no cover for:

- taking part in a sporting activity where the organiser's guidelines have not been followed;
- any professional sporting activity;
- any kind of racing, except racing on foot; or
- any kind of manual work.

We may be able to cover you for other activities that are not listed. Please contact us on 020 8603 9689 (textphone: 020 8666 9562). You may need to pay an extra premium.

Standard winter sports activities

- **If you have chosen to include winter sports cover and this is shown on your booking confirmation, the following activities are automatically covered.**
Skiing (including on dry slopes and indoor ski centres), snowboarding, big-foot skiing, cross-country skiing, glacier skiing, monoskiing, off-piste skiing or snowboarding (as long as you are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines), sledging, snow blading, snow tubing, and tobogganing.

'Category B' winter sports activities

- **The following activities are only covered if you have chosen to include winter sports cover and when the extra premium has been paid for Category B winter sports activities.**
Bobsleighbing, heli-skiing and ice hockey.

'Category X' winter sports activities

- **Your policy does not provide any cover for the following activities.**
Cat-skiing, skeleton sledding, ski acrobatics, ski-flying, ski jumping, ski racing, ski stunting or snowcat skiing, or riding on a luge.
There is also no cover for:
 - taking part in a winter sports activity where the organiser's guidelines have not been followed;
 - any professional winter sports activity; or
 - any kind of racing.

We may be able to cover you for other activities that are not listed. Please contact us on 020 8603 9689 (textphone: 020 8666 9562). You may need to pay an extra premium.

24-hour emergency medical assistance

Phone: +44 20 8603 9910 (from outside **your home country**)

Textphone: +44 20 8666 9562, Fax: +44 20 8603 0204

Phone: 020 8603 9910 (from within **your home country**)

Textphone: 020 8666 9562, Fax: 020 8603 0204

E-mail: international_dept@mondial-assistance.co.uk

Quote Mondial travel insurance (TUI) and **your** booking reference.

You must contact **us** immediately about any serious illness or accident where **you** have to go into hospital, return **home** early or extend **your** stay.

We are open 24 hours a day, 365 days a year.

For minor illnesses or accidents needing simple outpatient treatment where the medical expenses are under **£250**, please pay the bills, keep the receipts and make a claim when **you** return **home**.

If **you** need to make a claim arising from a medical condition that has not been declared and accepted by us, it is unlikely that **your** claim will be paid.

Emergency medical assistance service

Our experienced multi-lingual medical assistance team will take full details of the emergency and can help in the following ways.

- Contacting hospitals and the **doctors** who are treating **you**.
- Monitoring **your** treatment with **our** medical advisers.
- Contacting **your doctor** to confirm **your** medical history, where necessary.
- Making sure hospital and medical bills are guaranteed, where **you** have a valid claim.
- Making sure relatives or **travelling companions** are kept up to date.
- Arranging travel and accommodation for someone to stay with **you** (where medically necessary).
- Deciding and arranging the most suitable, practical and reasonable way to bring **you** back **home**. This will normally be by regular airline or road ambulance but, where medically necessary, an air ambulance or air taxi with trained medical escorts will be organised. **We** can also arrange for **you** to be admitted into a hospital in **your home country**.

Note

This is not a private medical insurance policy and only gives cover for emergency medical treatment if **you** have an accident or suffer an unexpected illness.

Making a claim

Claim forms can be downloaded from the website:
www.mondialtravelclaims.com

Alternatively,

Phone: 020 8603 9688

Textphone: 020 8666 9562

(Monday to Friday 8am-6pm and Saturdays 9am-12pm) or

E-mail: travel_claims@mondial-assistance.co.uk

Quote Mondial travel insurance (TUI) and **your** booking reference.

Or, **you** can ask for a claim form by writing to:
Travel Claims, Mondial travel insurance, PO Box 1900, Croydon
CR90 9BA.

Claims service

Please fill in and return the claim form with all the information and documents **we** have asked for, as soon as possible.

For all claims we will need the following.

- **Your trip** booking invoice (or invoices) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have paid.
- Original bills or invoices.
- Details of any other insurance **you** may have that may cover the same loss, such as home or private medical insurance policies.
- As much evidence as possible to support **your** claim.

Note

You will often need to gather some information about **your** claim while **you** are away.

Under each section of cover there is a box called 'What we will need if **you** make a claim'. This gives details of the extra information **we** need for each type of claim.

24-hour personal assistance

We will help (where possible) to give **you** all the emergency contact numbers **you** need to report lost or stolen items while **you** are on **your trip**. This includes

- contact numbers of the bank or building society that **you** have **your** debit or credit card with;
- contact numbers for **your** mobile phone network provider;
- contact numbers for International directory enquiries;
- contact numbers to arrange an emergency fund transfer from a friend or family member;
- details of who to contact to arrange an emergency passport;
- basic assistance on availability of local medical services, if **your** holiday representative cannot help.

Phone: +44 20 8603 9910 (from outside **your home country**)

Textphone: +44 20 8666 9562, Fax: +44 20 8603 0204

Phone: 020 8603 9910 (from within **your home country**)

Textphone: 020 8666 9562, Fax: 020 8603 0204

E-mail: international_dept@mondial-assistance.co.uk

Quote Mondial travel insurance (TUI) and **your** booking reference.

We are open 24 hours a day, 365 days a year.

Making a complaint

We always aim to provide **you** with first-class service. However, we know that things can sometimes go wrong and there may be times when **you** feel we have not done so. If this is the case, please tell **us**, so that **we** can do **our** best to sort out the problem.

Please write to:

The Quality Standards Manager
Mondial Assistance (UK) Limited
Mondial House
102 George Street
Croydon CR9 1AJ.
Telephone 020 8603 9853

To help **us** deal with **your** complaint as quickly and efficiently as possible, please tell **us** **your** name, address, phone number, booking reference and claim reference and enclose copies of relevant correspondence.

If **you** are not satisfied with **our** final response, **you** can refer the matter to the UK Financial Ombudsman Service.

If **you** make a complaint, **your** legal rights will not be affected.

Reciprocal health arrangements

European Health Insurance Card (EHIC)

- The EHIC entitles **you** to medical treatment, at a reduced cost (or sometimes free), while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA is made up of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- The EHIC only entitles **you** to the same government-provided medical treatment as a resident of the country that **you** are visiting. The EHIC will not cover any medical treatment in a private hospital or clinic, or the cost of bringing **you** back to the UK.
- **You** can apply for an EHIC online at www.ehic.org.uk or by calling 0845 606 2030. Application forms are also available from the Post Office.

Australia

- When travelling to Australia, **you** can enrol in Medicare which will entitle **you** to hospital treatments and medicines at a reduced cost. **You** can do this by contacting a local Medicare office in Australia.
- If **you** want to claim a refund of costs under the Medicare scheme, **you** must do this before **you** leave Australia. For more information on Medicare visit www.medicareaustralia.gov.au or e-mail medicare@medicareaustralia.gov.au.

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

'Know Before You Go'

As a partner in the 'Know Before You Go' campaign, **we** are working with the Foreign and Commonwealth Office (FCO) to help British travellers stay safe while abroad.

Before **you** travel abroad, visit the FCO website at www.fco.gov.uk/travel. It is packed with essential travel advice and tips, plus up-to-date information about different countries.

Note

You will not be covered under this policy if **you** do not follow any advice or recommendations made by the Foreign and Commonwealth Office (FCO).

Section 1 - Emergency medical and associated expenses

If you are taken into hospital or you think you may have to come home early or extend your trip, you must contact us immediately. Phone +44 20 8603 9910 (from outside your home country) or 020 8603 9910 (from within your home country).



What you are covered for

We will pay you or your personal representatives up to the amount shown in the summary of cover for the following necessary and unforeseen emergency expenses if you die, are injured, have an accident or are taken ill during your trip.

Treatment

- Medical, surgical, medication costs, hospital, nursing home or nursing services.

Extra travel and accommodation

- Extra travel and accommodation for you and any one other person who stays or travels with you or to you from your home country when medically necessary. This includes your repatriation to your home country if medically necessary.

Funeral expenses

- Transporting your body or ashes to your home or for your funeral expenses, in the place where you die outside your home country.

Search and rescue

- Mountain search and rescue services when medically necessary.

We will also pay up to the amount shown in the summary of cover for the following:

Hospital benefit

- If you are in hospital as an inpatient during your trip as well as any fees or charges paid under 'Treatment'.

Dental

- For emergency dental treatment to relieve sudden pain.

Excursions

- For your excursions that have been paid for and that cannot be recovered from anywhere else, if you get written advice from a doctor that you cannot go on them, because of an injury or illness during your trip.



What you are not covered for

- Any medical condition set out under 'Health declaration and health exclusions', unless you have declared it and we have accepted it. (See pages 8-9.)
- The policy excess as shown in the summary of cover.
- Any claim where you do not take your prescribed medication or follow vaccinations or other preventative measures (such as malaria tablets) as recommended by:
 - your doctor before you travel;
 - the doctor treating you while you are away.
 - the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority.
- The cost of:
 - services or treatment that we have not agreed, and, in the opinion of the doctor treating you or our medical advisers (or both), can wait until you return to your home country;
 - treatment which is not directly related to the illness or injury that caused the claim;
 - taxi fares and phone calls (including mobile calls);
 - meals, beverages and car hire, unless agreed by us;
 - having a single or private room, unless agreed by us;
 - travel and accommodation of a higher standard than those originally booked for your trip, unless agreed by us;
 - travel and accommodation for more than one person to stay with you or travel to be with you from your home country if medically necessary;
 - replacing any medication you were using when you began your trip;
 - services or treatments you receive within your home country (except emergency dental treatment);
 - your burial or cremation within your home country; or
 - dental work not needed in an emergency, replacing or repairing false teeth or artificial teeth (such as crowns), or any work involving the use of precious metals.

Please read the general exclusions that also apply.



Special conditions and notes applying to section 1

- This is not a private medical insurance policy and only gives cover for emergency medical treatment if you have an accident or suffer an unexpected illness.
- With you or your Personal Representative's written permission, we will contact your doctor to confirm your medical history to help us deal with any claim. We can also ask for you to be medically examined or for a postmortem to be carried out if you die.
- To help us to recover any payment we have made under this policy, we can ask you to give us information and fill in any forms (including Department for Work and Pensions). We can also take legal action in your name (but at our expense).
- If your claim is reduced because you used a European Health Insurance Card (EHIC) or any other reciprocal health arrangement, you will not have to pay the excess.

- If **our** medical advisers think it is medically necessary to bring **you** back **home**, **we** will decide on the most suitable, practical and reasonable way to do this. This will normally be by regular airline or road ambulance, but where medically necessary, an air ambulance or air taxi with trained medical escorts will be arranged. **We** can also arrange for **you** to be admitted into a hospital in **your home** country.
- The **doctor** treating **you** must provide a certificate confirming that **you** are fit to travel. Without this, airlines can refuse to carry any ill or injured person.
- If **you** refuse treatment or refuse to return to **your home** country when the **doctor** treating **you** and **our** medical advisers agree that **you** are fit to travel, **we** will not pay any further costs or expenses and all cover for this **trip** will end unless **we** agree otherwise.
- If there is a dispute between **our** medical advisers and the **doctor** treating **you**, **we** will ask for an independent medical opinion.

What we will need if you make a claim

- Medical evidence from the **doctor** treating **you** to confirm the illness or injury and treatment given, including the dates **you** were admitted to and discharged from hospital (if appropriate).
- A medical certificate if **you** cannot go on any pre-booked excursions because of illness or injury.
- Original receipts and accounts for all medical treatment and other expenses **you** have paid or have agreed to pay.
- General information set out in the 'Making a claim' section on page 15.

Section 2 - Cancelling or cutting short your trip

If you think you may have to come home early, you must contact us immediately. Phone +44 20 8603 9910 (from outside your home country) or 020 8603 9910 (from within your home country).

Meaning of words in section 2

Redundancy / redundant

Loss of permanent paid employment (except in cases of voluntary redundancy), after continuously working with the same employer for at least two years.

What you are covered for

We will pay up to the limit shown in the summary of cover if **you** have to cancel or cut short **your trip** in the following necessary and unavoidable circumstances.

Cancellation

If **you** have to cancel **your trip** for the following reasons which were not known at the time **you** bought **your** policy or booked **your trip** (whichever is later).

- The death, serious injury or serious illness of **you**, someone **you** were going to stay with, a **travelling companion**, or a close relative or **business colleague** of **you** or a **travelling companion**.
- **You** or a **travelling companion** is called for jury service in **your home** country or as a witness in a court in **your home** country.
- **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in **your home** country.
- **You** or a **travelling companion** being advised not to travel by a **doctor** as a result of pregnancy.
- **You** or a **travelling companion** cannot comply with the transport provider's terms and conditions of carriage, because of a pregnancy that **you** find out about after **you** bought **your** policy.
- **You** are a member of the Armed Forces, Police, Fire, Nursing or Ambulance services or work for another Government Department, and **your** employer withdraws **your** previously agreed leave for operational reasons.
- **Your redundancy**.

Cutting short your trip

You cut short **your trip** for the following reasons which were not known at the time **you** began **your trip**.

- Anything mentioned under 'Cancellation' except **redundancy**.
- **You** are injured or ill and are in hospital for the rest of **your trip**.

What you are not covered for

Under Cancellation and Cutting short your trip

- Any medical condition set out under 'Health declaration and health exclusions', unless you have declared it and we have accepted it. (See pages 8-9)
- The policy **excess** as shown in the summary of cover.
- Anything caused by:
 - you not having the correct passport or visa;
 - your transport provider's refusal to allow you to travel for whatever reason;
 - you not wanting to travel or not enjoying your trip; or
 - the company or person you booked the trip with (or their agents) being made bankrupt.
- Something the company or person you booked the trip with (or their agents) are responsible for.
- More than the minimum market value of equivalent admission or travel tickets, if you originally bought them using an airline mileage or similar points reward scheme.

Under Cancellation

- Any extra cancellation charges, because you did not tell the company or person you booked the trip with, as soon as you knew you had to cancel.
- You not being able to afford the trip, except where you are made **redundant** and were only made aware of this after the date you bought your policy or booked your trip (whichever is later).

Under Cutting short your trip

- Cutting short your trip, unless we have agreed.
- Costs for you to come home because of illness or injury when you did not get a medical certificate from the doctor treating you that says it was medically necessary for you to come home and we agreed to this.

Please read the general exclusions that also apply.

Special conditions and notes applying to section 2

Cancellation

- You must cancel the trip as soon as you know you are unable to go.

Cutting short your trip

- You must contact the 24-hour emergency assistance service before you return home and they must agree to the reason for cutting the trip short.
- If you have to cut short your trip, we will work out the unused value of your trip from the date it is necessary for you to return to your home country early or the date you go into hospital as an inpatient, for the rest of your trip.
- We will pay unused trip costs (but not your unused return travel tickets if we paid for new tickets) based on each complete 24-hour period you have lost.

What we will need if you make a claim

- Your original cancellation invoice (or invoices) showing all cancellation charges.
- Full details of the reason why you had to cancel or cut short your trip.
- A medical certificate, filled in by the doctor treating you (cutting short your trip) or your doctor in your home country (cancellation) confirming the illness or injury of the person causing you to cancel or cut short your trip.
- A certified copy of the death certificate, where appropriate.
- General information set out in the 'Making a claim' section on page 15.

Section 3 - Personal belongings

Meaning of words in section 3

Fragile items

China, glass, pottery or other fragile items that are likely to break easily.

Pair or set

A number of items of personal belongings that belong together or can be used together (for example, matching necklace and earrings, photographic equipment or a set of golf clubs).

Personal belongings

Luggage, clothes, valuables, sports equipment (not including ski equipment) and any other items that you wear, use or carry that belongs to you or that you are legally responsible for.

Unattended

Personal belongings that are not in your full view unless they are locked in the accommodation you are using on your trip or they are out of sight in the locked boot, locked roof box or in the glove compartment or covered luggage area of a locked motor vehicle.

Valuables

Jewellery, watches, items made of or containing precious metals, or precious or semi-precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones, memory sticks and cards), personal media players (including MP3s and MP4s), PDAs, satellite navigation equipment, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

What you are covered for

We will pay up to the limit (or limits) shown in the summary of cover if your personal belongings are lost, stolen or damaged during your trip.

What you are not covered for

- The policy **excess** as shown in the summary of cover.
- Loss or theft of **personal belongings**, unless **you** have reported it to the police within 24 hours of discovery and been given a written police report.
- Loss or theft of, or damage to, the following:
 - **personal belongings** while in the possession of **your** transport or accommodation provider, unless **you** have reported it to them within seven days of discovery and they have given **you** a property irregularity report (PIR) or other similar written confirmation detailing:
 - the damage;
 - the temporary loss; and / or
 - the permanent loss;
 - items where **you** are unable to provide receipts or other proof that **you** bought or own the items and proof of the value;
 - **unattended personal belongings**;
 - **valuables**, unless they are on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your trip**;
 - **valuables** packed in suitcases, trunks or similar containers.
 - **valuables** left in a motor vehicle;
 - any films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, that are not pre-recorded and released for public purchase.
- More than the value of the part of the **pair or set** that is lost, stolen or damaged.
- Claims for more than one mobile phone for each **insured person**.
- Breakage or damage to:
 - **fragile items**; or
 - sports equipment while it is being used.
- Loss or damage due to wear and tear and the process of cleaning.
- Damage caused by the contents of bottles or other containers leaking or breaking.
- The cost of replacing or repairing false teeth.
- More than **£50** for tobacco, alcohol, fragrances and perfumes.

Please read the general exclusions that also apply.

Special conditions and notes applying to section 3

- This policy covers the value of the items at the time they were lost or stolen, and not the cost of replacing them. This means **we** will take off an amount for wear and tear from the original cost. **We** may choose to repair the item or replace it with an equivalent item.
- There is a limit for single items (or **pair or set** of items) and a **valuables** limit, and this policy may not provide enough cover for expensive items such as jewellery or computer, audio or photographic equipment. These items can usually be insured under the 'All risks' section of **your** home contents policy.
- If **your personal belongings** are lost, stolen or damaged while in the possession of the transport or accommodation provider, **you** must get a property irregularity report (PIR) or other similar written confirmation from them within seven days of discovery detailing:
 - the damage;
 - the temporary loss; and / or
 - the permanent loss.

You might be able to claim directly with the transport provider, by writing to them within 21 days of the damage or loss.
- **You** should keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the damaged item will then belong to **us**.

What we will need if you make a claim

- A written police report confirming full details of the loss or theft.
- A written report from **your** travel representative or accommodation manager, if appropriate.
- A property irregularity report (PIR) or other similar written confirmation from the transport or accommodation provider detailing
 - the damage;
 - the temporary loss; and / or
 - the permanent loss.
- For lost, stolen or damaged items, original receipts or other suitable proof that **you** bought or own the items, and proof of the value.
- An estimate of the costs of repairing all damaged items.
- General information set out in the 'Making a claim' section on page 15.

Section 4 - Personal money

ABC Meaning of words in section 4

Personal money

Cash, cards, tickets or vouchers which have a monetary value (for example phone-cards, gift vouchers, admission and travel tickets). These must all be held for private and not business purposes.

Cash

Coins and notes that can legally be used as currency in any country.

✔ What you are covered for

We will pay up to the limit (or limits) shown in the summary of cover if **your personal money** is lost, stolen or damaged during **your trip**.

✘ What you are not covered for

- The policy **excess** as shown in the summary of cover.
- Loss or theft of **personal money** unless:
 - **you** have reported it to the police within 24 hours of discovery and been given a written police report;
 - it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your trip**; or
 - **you** are able to provide foreign exchange receipts, withdrawal slips or statements from a bank or bureau de change confirming the amount, currency and when and where **you** got the **cash**.
- Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.
- Loss or theft of travellers cheques if a replacement service is provided.
- More than the minimum market value of equivalent admission or travel tickets, if **you** originally bought them using an airline mileage or similar points reward scheme.

Please read the general exclusions that also apply.

! What we will need if you make a claim

- A written police report confirming full details of the loss or theft.
- A written report from **your** travel representative or accommodation manager, if appropriate.
- Original foreign exchange receipts, **cash** withdrawal slips or statements from a bank or bureau de change confirming the amount, currency and when and where **you** got the **cash**.
- General information set out in the 'Making a claim' section on page 15.

Section 5 - Loss of passport

✔ What you are covered for

We will pay up to the limit shown in the summary of cover for the following if **your** passport is lost or stolen during **your trip**.

- A temporary replacement passport.
- Any extra costs for travel and accommodation.
- The remaining value of **your** original passport.

✘ What you are not covered for

Any claim, unless **you** get a letter from the local embassy or consulate **you** reported the loss to.

Please read the general exclusions that also apply.

📄 Special conditions and notes applying to section 5

The remaining value of **your** passport will be based on the current cost of a new passport and how long **your** original passport would have been valid for.

! What we will need if you make a claim

- Written confirmation from the local embassy or consulate where the loss happened, which gives details of the date the passport was lost, and when it was reported and replaced. **You** should also get a written report from the police.
- Original receipts and accounts for the temporary passport and, if appropriate, any extra costs for travel and accommodation.
- General information set out in the 'Making a claim' section on page 15.

Section 6 - Delayed personal belongings

ABC Meaning of words in section 6

Personal belongings

Luggage, clothes, **valuables**, sports equipment (not including ski **equipment**) and any other items that **you** wear, use or carry that belong to **you** or that **you** are legally responsible for.

Valuables

Jewellery, watches, items made of or containing precious metals, or precious or semi-precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones, memory sticks and cards), personal media players (including MP3s and MP4s), PDAs, satellite navigation equipment, electronic games, TVs and CDs, minidisks, DVDs, cartridges, video and audio tapes.

✔ What you are covered for

We will pay up to the limit shown in the summary of cover for essential replacement items, if **your personal belongings** are temporarily lost or delayed by **your** transport provider on **your** outward **trip** for more than 12 hours after **you** arrive at **your** destination.

✘ What you are not covered for

- Temporary loss or delay of **valuables**
- Temporary loss or delay of **personal belongings** on your return trip to **your** home country.

Please read the general exclusions that also apply.

📄 Special conditions and notes applying to section 6

- **You** must get a property irregularity report (PIR) or other similar written confirmation from the transport provider within seven days of discovery detailing the temporary loss. **You** might be able to claim directly with the transport provider, by writing to them within 21 days of the temporary loss.
- If the items are permanently lost, we will take off any amount that **you** are due to be paid under this section from the final claim settlement under 'Section 3 - Personal belongings'.

! What we will need if you make a claim

- A property irregularity report (PIR) or other similar written confirmation from the transport provider detailing the temporary loss.
- Receipts for essential replacement items that **you** buy.
- General information set out in the 'Making a claim' section on page 15.

Section 7 - Missed departure

ABC Meaning of words in section 7

Departure point

The airport, station or port where;

- **your** outward **trip** to **your** destination begins;
- any connecting or other pre-booked flights or other transport begins if **your** **trip** has more than one destination or connection; or
- **your** return **trip** back **home** begins (including any connecting transport **you** take later).

✔ What you are covered for

We will pay up to the limit shown in the summary of cover for the extra cost of travel and accommodation if **you** miss **your** booked departure because **you** do not get to **your** **departure point** on time as a result of:

- public transport (including scheduled flights) not running to its timetable; or
- the vehicle **you** are travelling in having an accident or breaking down; or
- the vehicle **you** are travelling in being involved in a traffic jam.

✘ What you are not covered for

- Any claim:
 - if **you** did not leave enough time to arrive at **your** **departure point**;
 - if **you** have made travel arrangements independently from those included on **your** package holiday, and not left more than three hours between the arrival of **your** flight or other transport and the departure of any connecting flight or other transport;
 - if **you** could reasonably have made other travel arrangements to reach **your** **departure point** in time; or
 - unless **you** get written confirmation of the reason for the delay.
- Any delay or failure of public transport caused by a riot, strike or industrial action which began or was announced before **you** bought **your** policy or booked **your** **trip** (whichever is later).

Please read the general exclusions that also apply.

📄 Special conditions and notes applying to section 7

You must get written confirmation of the reason for the delay - for example, a breakdown service report if **your** vehicle breaks down, police confirmation of unexpected motorway or road closures, or a public transport provider's confirmation that the service did not run on time.

! What we will need if you make a claim

- Full details of the circumstances causing **you** to miss **your** departure.
- Written confirmation of the reason for the delay - for example, a breakdown service report if **your** vehicle breaks down, police confirmation of unexpected motorway or road closures or public transport provider's confirmation that the service did not run on time.
- General information set out in the 'Making a claim' section on page 15.

Section 8 - Delayed departure

ABC Meaning of words in section 8

Departure point

The airport, station or port where;

- **your** outward **trip** to **your** destination begins;
- any connecting or other pre-booked flights or other transport begins if **your** **trip** has more than one destination or connection; or
- **your** return **trip** back **home** begins (including any connecting transport **you** take later).

✓ What you are covered for

We will pay up to the limit (or limits) shown in the summary of cover for the following.

Delayed departure

- **Your** booked transport is delayed at the **departure point** for more than 12 hours because of:
 - a serious fire, storm or flood damage to the **departure point**;
 - industrial action;
 - bad weather;
 - mechanical breakdown of the international train or sea vessel; or
 - the grounding of the aircraft due to a mechanical or a structural defect.

Abandoning your trip

- **You** abandon **your** **trip**, after **you** have been delayed for more than 12 hours at **your** outward **departure point** because of reasons described under 'Delayed departure' above.

✗ What you are not covered for

Under 'Delayed departure' and 'Abandoning your trip'

- Claims for both delayed departure and an abandoned **trip**.
- Anything that is caused by **you** not checking in at the **departure point** when **you** should have done.
- Any delay caused by a strike or industrial action which began or was announced before **you** booked **your** **trip** or bought **your** policy (whichever is later).
- Any claim where **you** do not get written confirmation from the transport provider of the reason for the delay and the actual departure time.

Under 'Abandoning your trip'

- The policy **excess** as shown in the summary of cover.
- Claims unless the actual departure time was more than 12 hours later than the time shown in **your** **trip** booking.
- More than the minimum market value of equivalent admission or travel tickets, if **you** originally bought them using an airline mileage or similar points reward scheme.

Please read the general exclusions that also apply.

📄 Special conditions and notes applying to section 8

You can only claim for either delayed departure or abandoning **your** **trip**.

What we will need if you make a claim

- Written confirmation from the transport provider or their handling agent, which gives details of the scheduled and actual departure times and why the departure was delayed.
- For abandoning **your** **trip** claims we will also need all the information set out under 'Section 2 - Cancelling or cutting short your trip'.
- General information set out in the 'Making a claim' section on page 15.

Section 9 - Personal accident

ABC Meaning of words in section 9

Accident

An unexpected event caused by something external and visible, that causes a physical bodily injury which, within 12 months, results in one of the following.

- Death.
- Total and permanent loss of sight in one or both eyes.
- Total and permanent loss of use of a limb.
- Permanent and total disablement.

✓ What you are covered for

We will pay up to the limit (or limits) shown in the summary of cover if **you** have an **accident** during **your trip**.

✗ What you are not covered for

- Any claim that has not arisen as a result of an **accident**.
- Any claim **you** make more than one year after the **accident**.
- More than one of the payments shown in the summary of cover, resulting from the same **accident**.

Please read the general exclusions that also apply.

📄 Special conditions and notes applying to section 9

We will make death benefit payments to **your** personal representative.

! What we will need, if you make a claim

- A detailed account of the circumstances surrounding the **accident**, including photographs and video evidence, police report, witness details and statements, where appropriate.
- Medical evidence from the **doctor** who has treated **you**, to confirm the seriousness of the injury and treatment given (including dates of when **you** were admitted to and discharged from hospital).
- A certified copy of the death certificate, if appropriate.
- General information set out in the 'Making a claim' section on page 15.

Section 10 - Personal liability

✓ What you are covered for

We will pay up to the limit shown in the summary of cover if **you** accidentally injure someone or damage someone else's property during **your trip** and are legally liable.

✗ What you are not covered for

- Any fines or exemplary damages (fines that punish, or aim to punish, the person responsible, rather than awarding compensation to the victim) **you** have to pay.
- Liability arising from any of the following.
 - Death or injury of people who work for **you**, a **travelling companion** or a member of **your** family.
 - Loss of or damage to property, including temporary holiday accommodation, that is owned by **you**, a **travelling companion**, a member of **your** family or someone who works for **you**.
 - **Your** business, trade, profession, job or any other activity **you** do for financial benefit.
 - **Your** involvement in manual work of any kind
 - **You** owning, using or having control of;
 - animals;
 - firearms (except sporting guns used in a controlled environment and suitably supervised - for example, clay pigeon shooting);
 - motorised or mechanical vehicles and any trailers attached to them;
 - aircraft; or
 - motorised watercraft or sailing vessels (see 'Special conditions and notes applying to section 10' if **your trip** is an organised boating or sailing holiday).

Please read the general exclusions that also apply.

📄 Special conditions and notes applying to section 10

If **you** are using a motorised or mechanical vehicle while on **your trip**, **you** must make sure that **you** get the necessary insurance as this is not covered under this policy.

You or **your** personal representatives must tell **us** as soon as **you** or **your** personal representatives are aware of a possible legal claim, prosecution, inquest or injury, which might lead to a claim under this section.

You must not negotiate, pay, settle, admit or deny any liability to anyone else, without first getting **our** written permission.

If **your trip** is an organised boating or sailing holiday, **you** will only be covered for loss or damage that happens when the boat is not moving.

! What we will need if you make a claim

- A detailed account of the circumstances surrounding the claim including photographs, video and medical evidence, where appropriate.
- Full details of any police report and witnesses (providing written statements where available).
- Any writ, summons or other correspondence **you** receive from anyone else about **your** claim.
- General information set out in the 'Making a claim' section on page 15.

Section 11 - Legal expenses

ABC Meaning of words in section 11

Appointed adviser

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

Legal action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from these hearings, but not any applications **you** make:

- to the European Court of Justice, European Court of Human Rights or a similar international organisation; or
- to enforce a judgment or legally binding decision.

Legal costs

- Fees or related expenses (including VAT or the equivalent local goods and services tax) **we** agree to pay in connection with **your** legal action.
- Any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties).
- Reasonable extra travel and accommodation costs if **you** have to go to a foreign court in connection with **your** legal action.

✓ What you are covered for

We will pay up to the limit shown in the summary of cover for **you** or **your** personal representative to have an **appointed adviser** take **legal action** to claim damages or compensation for negligence against someone else, if **you** are ill, injured or die during **your** trip.

✗ What you are not covered for

Any claim:

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

Legal costs:

- for **legal action**, or **legal costs** that **we** have not agreed to;
- if **you** refuse a reasonable settlement for **your** claim (in this case, **you** should use alternative resolution facilities, such as mediation);
- if **you** withdraw from a claim without **our** agreement (in this case, **you** must repay any **legal costs** that **we** have paid and all **legal costs** will become **your** responsibility);
- **you** have to pay under a contingency fee arrangement (an arrangement where the **appointed adviser** takes a percentage of any compensation awarded, as their fee);
- awarded as a personal penalty against **you** or the **appointed adviser** (for example, for not keeping to court rules); or
- for bringing **legal action** in more than one country for the same event.

Please read the general exclusions that also apply.

Special conditions and notes applying to section 11

- We will nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an alternative resolution facility, such as mediation.
- **You** must carry out **your** claim in whatever way the **appointed adviser** suggests.
- **You** must keep **us** and the **appointed adviser** fully aware of all facts and correspondence **you** receive, including any claim settlement offers **you** are made.
- **You** should not reply to any correspondence from anyone else about **your** claim, without **our** written permission.
- **We** can take **legal action** in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department for Work and Pensions forms), which will help **us** to recover any payment **we** have made under this policy.
- **We** will not be bound by any promises or guarantees **you** give to the **appointed adviser** or any other person about paying fees or expenses, without **our** permission.
- **We** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement.
- **You** or **your** personal representative must repay **us** the **legal costs** from the compensation received. Any repayment will not be more than half of the total amount of compensation.

What we will need if you make a claim

- A detailed account of the circumstances surrounding the claim, including photographs and video evidence (if available) within 90 days of the event causing the claim.
- Any writ, summons or other correspondence **you** receive from anyone else about **your** claim.
- Full details of any witnesses, providing written statements where available.
- General information set out in the 'Making a claim' section on page 15.

Section 12 - Hijacking

What you are covered for

We will pay up to the limit shown in the summary of cover if **you** are held hostage during **your** trip.

What you are not covered for

- Any claim that cannot be confirmed by an independent source.

Please read the general exclusions that also apply.

What we will need if you make a claim

- Written evidence from an independent source confirming full details of the hijacking and how long **you** were held hostage.
- General information set out in the 'Making a claim' section on page 15.

Section 13 - Mugging

What you are covered for

We will pay up to the limit shown in the summary of cover if **you** are mugged and treated as an inpatient in hospital during **your** trip.

What you are not covered for

- Any incident that **you** have not reported to the police and been given a written report.
- Claims where **you** are treated as an outpatient or where **you** were an inpatient for less than 24 hours.

Please read the general exclusions that also apply.

Special conditions and notes applying to section 13

Payments under this section are added to the cover under 'Section 1 - Emergency medical and associated expenses'.

What we will need if you make a claim

- A written police report confirming the mugging.
- Medical evidence from the **doctor** who treated **you**, to confirm the injury and treatment given (including the dates **you** were admitted to and discharged from hospital).
- General information set out in the 'Making a claim' section on page 15.

Section 14 - Catastrophe

What you are covered for

We will pay up to the limit shown in the summary of cover for extra accommodation and transport costs, if during **your trip** you are forced to move from **your** booked accommodation as a result of fire, flood, earthquake, avalanche, storm, or medical epidemic.

What you are not covered for

- Any claim where the local or national authorities confirm that it is safe to travel to or stay in the area.
- Expenses that **you** can claim from elsewhere.
- Any claim not supported by official written confirmation that **you** were unable to stay in **your** booked accommodation.
- Circumstances already known at the date **you** bought **your** policy or booked **your trip** (whichever is later).

Please read the general exclusions that also apply.

What we will need if you make a claim

- Original receipts and invoices for any extra costs for travel and accommodation.
- Official written confirmation of the catastrophe and that **you** were unable to stay in **your** booked accommodation.
- General information set out in the 'Making a claim' section on page 15.

Section 15 - Home care

You can call our 24-hour Homecare helpline 365 days a year for assistance if a problem occurs at **your home** during **your trip** on:

From within your home country: Phone 020 8603 9909
Textphone 020 8666 9562

From outside your home country: Phone +44 20 8603 9909
Textphone +44 20 8666 9562

Please give us **your** booking reference number. Say that **you** are insured with Mondial travel insurance (TUI).

What you are covered for

We will pay up to the limit shown in the summary of cover to make **your home** secure following a fire, water leak or burglary at **your home**, while you are on **your trip**.

What you are not covered for

- Any work which **we** have not authorised.
- Repairs to the central heating system where it has not been regularly serviced according to the manufacturer's instructions.
- Repairs where the fault occurs outside the boundaries of **your home**.
- Any claim directly or indirectly relating to
 - hard water scale deposits;
 - subsidence, landslip or heave;
 - damage incurred in getting into **your home**;
 - damage to the **home** contents; or
 - claims that are as a result of a repair that **we** had arranged.

Please read the general exclusions that also apply.

What we will need if you make a claim

- Written confirmation from the company repairing **your home** confirming costs resulting from either fire, flood, or theft.

Section 16 - Home help

✓ What you are covered for

We will pay up to the limit shown in the summary of cover if **you** need home help when **you** return to **your home** country, or when **you** leave hospital in **your home** country, after an illness or injury during **your trip**.

✗ What you are not covered for

- Any claim;
 - that has nothing to do with the illness or injury, that happened during **your trip**;
 - if we have not agreed to pay for a claim under 'Section 1 - Emergency medical and associated expenses' relating to the same accident or illness; or
 - where **you** needed home help before **you** began **your trip**.

Please read the general exclusions that also apply.

! What we will need if you make a claim

- Medical evidence from **your doctor** treating **you** in **your home** country to confirm **your** illness or injury needs home help assistance.

Section 17 - Pet care

✓ What you are covered for

We will pay up to the limit shown in the summary of cover for extra kennel or cattery costs if **your return trip** is delayed because of death, illness or injury or if **your** booked transport is late in arriving home.

✗ What you are not covered for

Please read the general exclusions that also apply.

! What we will need if you make a claim

- Original receipts or invoices for extra costs.
- Written confirmation from the transport provider or their handling agent, which gives details of the scheduled and actual arrival times and why the transport was delayed, if appropriate.
- Medical evidence from the **doctor** who treated **you**, to confirm the injury and treatment given (including the dates **you** were admitted to and discharged from hospital).
- A certified copy of the death certificate, where appropriate.
- General information set out in the 'Making a claim' section on page 15.

Section 18 - Winter sports

This section of cover only applies if **you** have chosen to include it and paid the extra premium. **Your** booking confirmation will confirm if **you** have this cover.

ABC Meaning of words in section 18

Ski equipment

Skis, snowboards, boots, bindings, poles and ice skates. Items that **you** have hired or borrowed and are legally responsible for are also covered.

Ski pack

Hired **ski equipment**, ski school fees and lift passes.

Winter sports

See pages 11-13 for a full description of the activities covered.

✓ What you are covered for

We will pay **you** up to the limit (or limits) shown in the summary of cover for the following.

Ski equipment

- If **your ski equipment** is lost, stolen or damaged during **your trip**.

Hire of other ski equipment

- Costs to hire other **ski equipment** if **yours** is;
 - temporarily delayed or lost on **your** outward **trip** for more than 12 hours after **your** arrival;
 - lost, stolen or damaged during **your trip**.

Ski pack

- If **you** have no choice but to cancel or cut short **your trip**.
- If **you** cannot ski because of an illness or injury during **your trip**.

Piste closure

- If **you** are unable to ski or snowboard at your pre-booked resort due to bad weather conditions during **your trip**.

Avalanche

- If **you** need extra travel and accommodation to get to **your** pre-booked resort or return **home** because of an avalanche.

✗ What you are not covered for

Under 'Ski equipment'

- Anything mentioned under the heading 'What you are not covered for' within 'Section 3 - Personal belongings'.

Under 'Hire of other ski equipment'

- Anything mentioned under the heading 'What you are not covered for' within 'Section 6 - Delayed personal belongings'.

Under 'Ski pack'

- Anything mentioned under the heading 'What you are not covered for' within 'Section 1 - Emergency medical and associated expenses' and within 'Section 2 - Cancelling or cutting short your trip'.

Under 'Piste closure'

- Any compensation for the first full 24 hours at **your** booked ski resort.
- Any trip in **your home** country.
- Any claim unless **you** have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed.
- Claims where **your trip** provider or other provider has provided compensation.
- For policies or **trips** booked less than 14 days before the start of **your trip** if the ski-lifts or ski-schools in **your** pre-booked resort were closed and the resort reports said this would continue.
- Any **trip** that takes place outside a recognised ski resort or the official resort opening dates.

Under 'Avalanche'

- Unless **you** get a letter from the relevant authority, **your trip** provider or other provider confirming the event.
- Claims where **your trip** provider or other provider has paid compensation, or extra travel and accommodation costs.

Please read the general exclusions that also apply.



Special conditions and notes applying to section 18

- This policy covers the value of the items at the time they were lost, and not the cost of replacing them. This means **we** will take off an amount for wear and tear from the original cost. **We** may choose to repair the item or replace it with an equivalent item.
- There is a limit for single items, and this policy may not provide enough cover for expensive **ski equipment**. These items can usually be insured under the 'All risks' section of **your** home contents policy.
- If **your ski equipment** is lost, stolen or damaged while in the possession of the transport or accommodation provider, **you** must get a property irregularity report (PIR) or other similar written confirmation from them within seven days of discovery detailing:
 - the damage;
 - the temporary loss; and / or
 - the permanent loss.**You** might be able to claim directly with the transport provider, by writing to them within 21 days of the damage or loss.
- **You** should keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the damaged item will then belong to **us**.
- The special conditions and notes under 'Section 2 - Cancelling or cutting short your trip' also apply to this section of cover.



What we will need if you make a claim

Under 'Ski equipment' and under 'Hire of other ski equipment'

- A written police report confirming full details of the loss or theft.
- If appropriate, a written report from **your** travel representative or accommodation manager.
- A property irregularity report (PIR) or other similar written confirmation from the transport or accommodation provider detailing
 - the damage;
 - the temporary loss; and / or
 - the permanent loss.
- For lost, stolen or damaged items, original receipts, vouchers or other suitable proof that **you** bought or own the items, and proof of the value.
- An estimate for repair for all damaged items.
- All hire receipts and luggage labels or tags.

Under 'Ski pack'

- Medical evidence from the **doctor** who treated **you**, to confirm the illness or injury, including dates of when **you** were unable to ski.

Under 'Piste closure'

- A letter from **your trip** provider, the local piste authority or ski-lift operator confirming the reason for the closure and how long it was closed.

Under 'Avalanche'

- A letter from the local authority, **your trip** provider or other provider confirming the event.

For all claims

- General information set out in the 'Making a claim' section on page 15.

Section 19 - Golf extension

This section of cover only applies if **you** have chosen to include it and paid the extra premium. **Your** booking confirmation will confirm if **you** have this cover.



Meaning of words in section 19

Golf equipment

Golf clubs, golf bag, golf trolley and golf shoes. Items that **you** have hired or borrowed and are legally responsible for are also covered.

Unattended

Golf equipment that is not in **your** full view unless it is locked in the accommodation **you** are using on **your trip** or it is out of sight in the locked boot or covered luggage area of a locked motor vehicle.

✓ What you are covered for

We will pay up to the limit (or limits) shown in the summary of cover for the following.

Golf equipment

- Loss or theft of, or damage to, **your golf equipment** during **your trip**.

Hire of other golf equipment

- Costs to hire other **golf equipment** if **yours** is:
 - temporarily delayed or lost on **your outward trip** for more than 12 hours after **your** arrival;
 - lost, stolen or damaged during **your trip**.

Green fees

You cannot play golf because:

- **you** have to cancel or cut short **your trip**;
- **you** are delayed in arriving at **your** resort because of reasons shown under 'Section 8 - Delayed departure';
- **you** are ill or injured during **your trip**; or
- the golf course is unexpectedly closed.

Hole in one

You complete a hole in one shot (not including **your** handicap allowance) during a round of golf on **your trip**.

✗ What you are not covered for

Under 'Golf equipment'

- Anything mentioned under the heading 'What you are not covered for' within 'Section 3 - Personal belongings'.

Under 'Hire of other golf equipment'

- Anything mentioned under the heading 'What you are not covered for' within 'Section 3 - Personal belongings'
- Anything mentioned under the heading 'What you are not covered for' within 'Section 6 - Delayed personal belongings'.

Under 'Green fees'

- Anything mentioned under the heading 'What you are not covered for' within 'Section 1 - Emergency medical and other expenses'
- Anything mentioned under the heading 'What you are not covered for' within 'Section 2 - Cancelling or cutting short your trip'.
- Anything mentioned under the heading 'What you are not covered for' within 'Section 8 - Delayed departure'.

Please read the general exclusions that also apply.

📄 Special conditions and notes applying to section 19

- This policy covers the value of the items at the time they were lost and not the cost of replacing them. This means we will take off an amount for wear and tear from the original cost. **We** may choose to repair the item or replace it with an equivalent item.
- There is a limit for single items and this policy may not provide enough cover for expensive **golf equipment**. These items can usually be insured under the 'All risks' section of **your** home contents policy.
- 'Section 10 - Personal liability' is extended to provide cover for injury, loss or damage caused by ownership or use of a golf buggy on a golf course.
- If **your golf equipment** is lost, stolen or damaged while in the possession of the transport or accommodation provider, **you** must get a property irregularity report (PIR) or other similar written confirmation from them within seven days of discovery detailing:
 - the damage;
 - the temporary loss; and / or
 - the permanent loss.**You** might be able to claim directly with the transport provider, by writing to them within 21 days of the damage or loss.
- **You** should keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the damaged item will then belong to **us**.
- **You** cannot make a claim under both this section and 'Section 6 - Delayed personal belongings' for the same reason.
- The special conditions and notes under 'Section 2 - Cancelling or cutting short your trip' also apply to this section of cover.

! What we will need if you make a claim

- A written police report confirming full details of the loss or theft.
- A written report from **your** travel representative or accommodation manager, if appropriate.
- A property irregularity report (PIR) or other similar written confirmation from the transport or accommodation provider detailing
 - the damage;
 - the temporary loss; and / or
 - the permanent loss.
- For lost, stolen or damaged items, original receipts or other suitable proof that **you** bought or own the items, and proof of the value.
- An estimate for repair for all damaged items.
- All hire receipts and luggage labels or tags.
- Written confirmation from the transport provider or their handling agent, which gives details of the scheduled and actual departure times and why the departure was delayed, if appropriate.
- Medical evidence from the **doctor** who treated **you**, to confirm the illness or injury, including dates of when **you** were unable to play golf.
- Written confirmation from the golf club confirming the date and time that the course was closed, if appropriate.
- Written confirmation from the golf club confirming the date and time that **you** got **your** hole in one, if appropriate.
- General information set out in the 'Making a claim' section on page 15.

Section 20 - Wedding extension

This section of cover only applies if **you** have chosen to include it and paid the extra premium. **Your** booking confirmation will confirm if **you** have this cover.

Meaning of words in section 20

Wedding clothes

The wedding dress, wedding suit, and other accessories including shoes, make-up, hair styling and flowers all bought especially for the bride and groom to use on their wedding day.

Wedding gifts

Gifts given to the bride and groom during the **trip**. These may be sent before the **trip** or purchased during the **trip**.

Wedding rings

The bride and groom's **wedding rings**.



What you are covered for

We will pay up to the limit (or limits) shown in the summary of cover for the following.

Wedding rings, wedding gifts or wedding clothes

Loss or theft of, or damage to **your wedding rings, wedding gifts or wedding clothes** during **your trip**.

Replacement photographs or video

Reasonable extra costs to reprint **your** wedding photographs, replace **your** wedding video or hire another professional photographer if:

- the booked professional photographer is unable to attend **your** wedding due to their injury, illness, death or other circumstances outside their control; or
- the professional photographs or video recording of the wedding day are lost, damaged or destroyed during **your trip** or within 14 days of the wedding day.



What you are not covered for

Under 'Wedding rings, wedding gifts or wedding clothes'

- The policy **excess** as shown in the summary of cover.
- Anything mentioned under the heading 'What you are not covered for' and within 'Section 3 - Personal belongings' or 'Section 4 - Personal money'.

Under 'Replacement photographs or video'

- The policy **excess** as shown in the summary of cover.
- Compensation **you** can get from the booked photographer or any other source.

Please read the general exclusions that also apply.



Special conditions and notes applying to section 20

The special conditions and notes under 'Section 3 - Personal belongings' and 'Section 4 - Personal money' also apply to this section of cover.



What we will need if you make a claim

- A written police report confirming full details of the loss or theft.
- A written report from **your** travel representative or accommodation manager, if appropriate.
- For lost, stolen or damaged items, original receipts or other suitable proof that **you** bought or own the items, and proof of the value.
- An estimate for repair for all damaged items.
- Written confirmation from the wedding photographer, which gives details of why they could not attend **your** wedding, and details of the extra costs to hire a different photographer.
- General information set out in the 'Making a claim' section on page 15.

Legal and regulatory information

This policy is available to **residents** of the **UK** or the **Channel Islands** only.

Insurer

Your Mondial travel insurance is underwritten by Mondial Assistance Europe NV (during 2011 the insurer will change to AGA International SA) and is administered in the **United Kingdom** by Mondial Assistance (UK) Limited. Mondial Assistance Europe NV customers will have their insurance policies automatically transferred to the new insurer AGA International SA and all terms and conditions of the policy will remain unchanged.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** booking confirmation and return all **your** documents for a refund of **your** premium.

You can contact **your** original issuing agent whose contact details are shown on **your** booking confirmation.

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

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

Data protection

Information about **your** policy may be shared between TUI Travel Plc, **us** and the **insurer** for underwriting and administration purposes.

You should understand that the sensitive health and other information **you** provide will be used by **us**, **our** representatives, the **insurer**, other **insurers** and industry-governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely.

Your information may be used by **us**, the **insurer** and members of the Mondial Assistance Group and shared with TUI Travel Plc for marketing and research purposes, or to inform **you** from time to time about new products or services. If **you** do not want to receive marketing information please write to **us** at Mondial House, 102 George Street, Croydon CR9 1AJ. **You** have the right to access **your** personal records.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS telephone number **020 7892 7300**, or by visiting their website at www.fscs.org.uk.

Governing law

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

Contracts (Rights of Third Parties) Act 1999

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

Glossary

When the following words and phrases appear in the policy document or booking confirmation, they have the meanings given below. These words appear in bold print.

Area of cover

You will not be covered if **you** travel outside the area **you** have chosen, as shown on **your** booking confirmation.

- **UK**
- **Europe**
UK, Channel Islands, continental Europe, Mediterranean islands, Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearic Islands, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland (Republic of), Isle of Man, Israel, Italy, Kosovo, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russia-West of Urals, San Marino, Serbia, Slovenia, Slovakia, Spain, Sweden, Switzerland, Tunisia, Turkey and Ukraine.
- **Worldwide 1**
All countries in the world excluding USA and Canada.
- **Worldwide 2**
All countries in the world including USA and Canada.

Note Cape Verde and Egypt fall under Worldwide 1 cover

Business colleague

Anyone **you** work closely with, and whose unexpected absence from work means that a senior manager or director of **your** business needs **you** to cancel or cut short **your** trip.

Channel Islands

Jersey, Guernsey, Sark, Alderney and Herm.

Couple

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

Doctor

A legally qualified **doctor** who holds the necessary certification in the country they are currently practising in. This person must not be related to **you** or anyone **you** are travelling with.

Excess, excesses

The amount **we** will take off for each **insured person**, for each section, for each incident claimed for. For example, a **couple** who both have **personal belongings** stolen from their room and both have to pay medical costs during the same **trip**, will have a total of four **excesses** taken from the total amount they claim. Two of these **excesses** will be for the two claims under 'Section 1 - Emergency medical and associated expenses' and two of these will be for the two claims under 'Section 3 - Personal belongings'. If **you** have paid an extra premium for **excess** waiver cover, the **excess** will not apply.

Family

Two adults and up to four of their children (including foster children) aged two to 17. Infants aged under two are covered free, if travelling with an insured adult. All members of the **family** must live at the same address (see the note below).

Note: If **you** are divorced or separated and **your** children do not live permanently with **you** they can still be covered under this policy.

Home

Where **you** normally live in the **UK**, the **Channel Islands** or the Isle of Man.

Insurer

Mondial Assistance Europe NV (during 2011 the insurer will be AGA International SA). All Mondial Assistance Europe NV customers will have their policies automatically transferred to the new insurer AGA International SA and all terms and conditions will remain unchanged.

Period of insurance

- Cancellation cover begins on the issue date shown on **your** booking confirmation and ends at the beginning of **your trip**. The cover for all other sections starts at the beginning of **your trip** and finishes at the end of **your trip**.
- All cover ends on the expiry date shown on **your** booking confirmation, unless **you** cannot finish **your trip** as planned because of death, illness or injury or if **your** booked transport is delayed and this cannot be avoided. In these circumstances, we will extend cover free of charge until **you** can reasonably finish the **trip**.

Resident

A person who has their main home and is registered with a **doctor** in the **UK**, the **Channel Islands** or the Isle of Man and has not spent more than six months abroad during the year before the policy was issued.

Travelling companion

Any person who has booked to travel with **you** on **your trip**.

Trip

Any return journey (not including business trips) that takes place during the **period of insurance** and starts and finishes from **your home**.

- Any other **trip** which begins after **you** get back is not covered.
- A **trip** which is booked to last longer than 180 days is not covered.

United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

We, our, us

Mondial Assistance (UK) Limited who administer the insurance on behalf of the **insurer**.

You, your, yourself, insured person

Each person shown on the booking confirmation, who the appropriate insurance premium has been paid for.

