



## Pluto's policy wording

Everything you need to know about your policy,  
explained in plain English.

Access your policy on our mobile app.

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# Your policy details, cover limits and excess

## Example policy details

|                                |                                      |
|--------------------------------|--------------------------------------|
| Policy number:                 | <b>Pluto-1234</b>                    |
| Main policy holder (age):      | <b>Space Man (28)</b>                |
| Email address:                 | <b>space@pluto.travel</b>            |
| Other traveller(s):            | <b>Space Woman (29)</b>              |
| Issue date:                    | <b>22 Nov 2020</b>                   |
| Policy cover start & end date: | <b>22 Nov 2020 to 21 Nov 2021</b>    |
| Policy type & level of cover:  | <b>Annual, Tailored</b>              |
| Travel region:                 | <b>Europe</b>                        |
| Extras:                        | <b>Winter sports, Business trips</b> |

**You** have confirmed that to the best of **your** knowledge and belief **you**:

- Are a **United Kingdom** (including Channel Islands and Isle of Man) resident, meaning an insured person who, at the time of buying the policy has their main **home** in the **UK** and has lived in the **UK** for at least 6 months or holds a valid British residency permit or visa; and is registered with a **UK** GP; and is liable to pay taxes in the **UK**;
- Have not already started any **trip** to be covered;
- Have not been diagnosed with a terminal condition;
- Are not travelling against medical advice and have sought medical advice if aware of any health concerns affecting ability to travel;
- Have had no more than 2 travel insurance claims in the past 3 years;
- Have never had travel insurance refused, cancelled or special terms imposed;
- Have no pending prosecutions or unspent criminal convictions for fraud, dishonesty or deception;

**You** must tell **us** immediately if any of **your** information is incorrect or changes. If **we** have wrong information this may result in an increased premium and/or claims not being paid in full, or **your** insurance may not be valid and claims will not be paid. If in doubt about any information please contact **us** as soon as possible.

# Cover limits and excess

## Cover for me

per person

### Activities covered

Options available: Standard, Adventure, Winter

### Emergency assistance & medical cover

|  |        |
|--|--------|
| 1. Emergency medical treatment   | £10m   |
| 2. Reasonable related expenses   |        |
| 3. Funeral costs outside the UK<br>(or returning body/ashes back home) | £5,000 |
| 4. Dental Treatment (relief of pain)                                   | £500   |
| 5. Search and recovery costs   | £5,000 |

### Personal Liability

£2m

### Legal expenses

£25,000

## Cover for my things

### Baggage, money, travel documents & tickets (Total)

£500, £1,500 or £3,000

|  |      |
|--|------|
| Maximum we will pay per item, pair or set of baggage | £250 |
| Maximum we will pay for all money                    | £250 |
| Maximum we will pay for travel documents and tickets | £250 |

### Gadgets

|                                      |           |
|--------------------------------------|-----------|
| Number of gadgets covered            | 0, 1 or 2 |
| Maximum replacement value per gadget | £1,000    |

### Baggage delay (Essential items)

£100

## Cover for my trip

### Change of travel plans

£500, £1,500 or £3,000

### Change in my health cover

£500, £1,500 or £3,000

### Travel delay, missed departure or connection

|  |                        |
|--|------------------------|
| 1. Delayed departure                       |                        |
| A) Per complete 12 hours                   | £20                    |
| In total                                   | £300                   |
| B) Cancellation costs after 24 hours delay | £500, £1,500 or £3,000 |

|                      |               |
|----------------------|---------------|
| 2. Missed departure  | £500 in total |
| 3. Missed connection |               |

### Maximum trip duration per trip (Annual policies only)

45

## Excess

£0, £100 or £250

## Cover limits and excess (optional extras)

### Optional: Winter sports cover

per person

#### Maximum winter sports trip duration

(Annual policies only)

30

#### 1. Winter sports equipment

A) Yours

£1,000

B) Hired

£500

C) Hire of replacement winter sports equipment

£250

D) Replacement lift pass

£250

#### 2. Delay caused by Avalanche

£500

#### 3. Inconvenience (injury illness or piste closure)

Per day

£50

In total

£500

### Optional: Extended travel disruption cover

#### 1. Change of travel plans, travel delay, missed departure or connection

Included within the cover limits stated above under 'Change of travel plans' and 'Travel delay, missed departure or connection'

£1,000

#### 2. Additional accommodation and/or transport costs

£500

A) Kennel, cattery or professional pet sitter fees

B) Extending your stay

Per complete 24 hours

£100

In total

£1,000

# General

## Contacting us and claims

### Contacting Pluto

Pluto are available to help **you** when you're buying **your** policy or managing it after you've purchased. The easiest way to manage **your** policy is on our mobile app, but **you** can also email with any questions as well at [help@pluto.travel](mailto:help@pluto.travel)

### Emergency or urgent assistance

**Zurich Assist:** If you need help in a medical emergency, please call the 24-hour emergency assistance helpline on:

**+ (1) 416 642 7303**

If calling from within the USA or Canada:

**+ (1) 866 288 7730**

### Make a non-urgent claim

The easiest and quickest way to make a claim is on our mobile app, but **you** can also submit this online. Pluto collect information about your claim, this is then passed to the claims handlers. For legal claims there is a phone number **you** will need to call and for all other claims, once they've been submitted, you can call the Claims Helpline to get an update.

### Mobile app

[Apple App Store](#)

[Android App Store](#)

### Online

[pluto.travel/claims](https://pluto.travel/claims)

### Email support

[claims@pluto.travel](mailto:claims@pluto.travel)

### Claims helpline (after submitting a claim)

Monday to Friday 9am to 5pm

**+44 (0) 1242 218 921**

### Legal expenses claims

Monday to Friday 9am to 5.00pm

**+44 (0) 1242 218 166**

Please make sure **you** notify **us** within thirty days of **your trip** ending of anything likely to result in a claim.

## Eligibility

**We** will provide the sections of cover as stated in this policy during the **period of insurance** providing:

- **You** are a **UK resident**.
- **You** are aged 18 or over and 46 or under.
  - For single trip, at the date **you** purchased this policy.
  - For annual multi-trip, at the start date of the policy.

(When **you** reach the age of 47 at the start date of renewal **we** will not be able to offer **you** cover under this product and **we** will contact **you** prior to the end of **your** policy).

- **You** are not travelling against medical advice and have sought medical advice if **you** have any health concerns affecting **your** ability to travel.
- **You** comply with any requirements of **your public transport carrier** in its agreement to provide a service.
- **Your** travel meets the definition of a **trip**.
- **You** are physically in the **United Kingdom** at the time of purchasing cover.

## Information about the entire policy

Pluto Travel Insurance is underwritten by Zurich Insurance plc with sales and administration services being provided on its behalf by Pluto Services Ltd.

Zurich Insurance plc, a public limited company incorporated in Ireland Registration No. 13460, Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland; UK Branch registered in England and Wales Registration No. BR7985, UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. United Kingdom. Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from **us** on request.

**Your** policy is an agreement between **you** (the **insured person** shown in this policy) as the policyholder and **us**, but is only valid if **you** pay the premiums.

This policy contains key words and phrases (Definitions) which are shown in bold throughout the policy and have the same meaning wherever they appear. A full list of definitions can be found at the end of this policy.

**Your** policy sets out the information **we** were given when **we** agreed to provide **you** with the cover and terms of **your** policy.

**Your** policy provides cover for the sections and the **period of insurance** shown. **You** must read **your** policy and any special terms or conditions, as one single contract. The leisure activities **you** are covered for during **your trip** are detailed in the tables at the end of this policy under the section titled 'Table of activities covered'.

Please read this policy to make sure the cover provided meets **your** needs. If this is not the case, please contact **us** as soon as possible.

**You** must tell **us** immediately if any of **your** information is incorrect or changes. If **we** have wrong information this may result in an increased premium and/or claims not being paid in full, or **your** policy may not be valid and claims will not be paid.

**You** should keep a record (including copies of letters) of all information supplied to **us** in connection with this insurance.

**Your** policy is governed English law. If there is any disagreement about which law applies, English law will apply in which case **you** agree to submit to the exclusive jurisdiction of the courts in England and Wales.

Unless agreed otherwise, **we** will communicate with **you** in English.

This policy contains conditions and exclusions that apply to the whole policy, which need to be read together with those detailed in the individual sections.

## Excess explained

An **excess** is a way for **you** to contribute to **your** claim, if the **excess** is higher, **you** pay more towards **your** claim, but **your** policy is cheaper. If **your excess** is low, **you** pay less towards **your** claim, but **your** policy is more expensive. The reason for an **excess** is to share the risk between **you** and **us**.

To understand how an **excess** works, take the following example:

- All **your baggage** is stolen and was worth £1,000. So **you** make a claim for £1,000
- Because **you** chose an **excess** of £100, **you** would receive £900 for **your** claim (£1,000 - £100 = £900)
- **You** chose an **excess** of £0, **you** would receive £1,000 for **your** claim (£1,000 - £0 = £1,000)

**Your excess** is £0, £100 or £250 per person, per claim (except Personal Liability, where the **excess** is per policy).

## Important conditions relating to your health

### Pre-existing medical conditions

At the time of buying cover **we** asked **you** to confirm that **you**:

- Do not have any **pre-existing medical conditions**
- Are not suffering from any undiagnosed condition or experiencing any symptoms that are (or would be if **you** consulted a **medical practitioner**) under investigation
- Are not awaiting medical tests, or test results, or surgery or treatment at a **hospital** or nursing **home**.

**We** also advised **you** that:

- You **MUST** advise **us** of any change in state of health during the **period of insurance**
- We will not cover **you** for claims associated with **pre-existing medical conditions** or where there has been a change to **your** state of health that has not been disclosed to **us** or that **we** have not accepted in writing, where the change occurs:
  - Before paying the balance or further instalments for **your trip**
  - Prior to **your** departing on **your trip**
  - Before booking a new **trip** or renewing **your** policy (if **you** have an annual policy)

**You** will not be covered for any claim arising directly or indirectly from any **pre-existing medical condition**.

## Travelling against medical advice

**We** will not cover **you** for any **illness, injury** or disability if **you** travel against the advice of a **medical practitioner** or travel with the intention of obtaining medical treatment or consultation abroad, or travel whilst unfit to travel.

## Change in state of health

**You** must tell **us** if **your** state of health changes (i.e. if **you** develop a new **medical condition** or an existing one deteriorates) at the earliest opportunity and consult with **your medical practitioner**. **You** must tell **us**, before **you** book or commence **your trip**, or pay the balance or any further instalments for **your trip**.

Please email **us** at [help@pluto.travel](mailto:help@pluto.travel) **we** will tell **you** if **your** change in state of health will affect **your** insurance and if cover can continue.

**We** will not charge **you** any additional premium for the remainder of the **period of insurance** as a direct result of the change in **your** state of health provided that:

- **We** are able to continue to cover **your medical conditions** based on **our** underwriting criteria, and
- **You** make no further changes to **your** policy (other than a change of name or address).

If **you** also need to alter or amend **your** policy for any other reason than a change in health, **you** may be required to pay an additional premium. **You** will be charged the full difference in premium based on the changes **you** have requested, **your medical conditions** at the time **we** agree to any change or alteration of **your** policy and the original premium paid.

If **you** need to cancel **your trip** or **we** cannot cover **your medical conditions** following **your** change in health, **we** will advise **you** of **your** options, which include but are not limited to the circumstances below:

- 1) Cancelling **your** policy.** **We** will arrange a proportionate/partial refund providing **you** have not/will not make a claim (this is likely to apply where **you** have an annual policy, no **trips** booked and **we** cannot cover **your medical conditions**).
- 2) Making a claim under the 'Change in health cover' section** (this is likely to apply where **you** do not want to cancel **your trip** and **you** are able to purchase alternative insurance).

- 3) Making a cancellation claim for any pre-booked **trips**. This is likely to apply where **you**:
- a) Have been given medical advice not to travel; and/or
  - b) Are aware of any reason why a booked **trip** may need to be cancelled or cut short.

Please note, throughout the policy '**you**' includes all **insured persons** as shown in definitions.

## Cancelling your policy

### Single trip

- **We** don't charge any 'admin' fees for cancelling, for the simple reason that they aren't fair on **you**
- **You** have 14 days to cancel for a full refund, so long as **your trip** hasn't started and **you** haven't made a claim already or are about to make one
- No refund is available after 14 days, or if **your trip** has started, or you've made a claim or are about to make one
- Any discounts earned from referrals will be taken from the full refund amount e.g. **Your** policy was £25 and **you** received a £5 discount from a referral, **you** will only be refunded £20 in total

### Annual multi-trip

- **We** don't charge any 'admin' fees for cancelling, for the simple reason that they aren't fair on **you**
- **You** have 30 days to cancel for a full refund, so long as **your trip** hasn't started and **you** haven't made a claim already or are about to make one
- No refund is available after 30 days, or if **your trip** has started, or you've made a claim or are about to make one
- Any discounts earned from referrals will be taken from the full refund amount e.g. **Your** policy was £25 and **you** received a £5 discount from a referral, **you** will only be refunded £20 in total

# Cover for me

## Activities

The leisure activities **your** policy covers **you** for during **your trip** are detailed in the tables at the end of this policy under the section titled 'Table of activities covered'. **You** are covered for the detailed activities provided **you** wear appropriate safety equipment and take necessary safety precautions as appropriate to the activity. Specific exclusions and conditions apply where shown.

**We** will not cover:

- Activities not listed.
- If the main purpose of **your trip** is to take part in an activity unless it is shown as an activity holiday in the table.
- As a professional in an activity.
- Activities not on an amateur and/or casual basis.
- Activities undertaken against local warning or advice.
- **Winter sports** activities involving ski acrobatics, ski flying, skiing against local authority or resort management warning or advice, ski-stunting, ski jumping, ski mountaineering, or the use of bobsleighs, luges, bungees or skeletons.

## Emergency assistance and medical cover

### Zurich Assist

If **you** need help in a medical emergency, please call the 24-hour emergency assistance helpline on: + (1) 416 642 7303. If calling from within the USA or Canada: + (1) 866 288 7730.

Zurich Assist will ensure that medical emergency services are made available to **you** and will be based entirely upon medical necessity depending on **your** state of health.

Please remember this is not a private health insurance and be aware of excessive treatment charges. If **you** need simple outpatient treatment of the sort **you** can pay for locally, **you** can make **your** claim once **you** return **home** (**you** must provide valid receipts or invoices).

If **you** are in any doubt **you** can call Zurich Assist for help and advice.

### What I am covered for

**We** will cover **your** emergency medical treatment and related expenses if **you** fall **ill** or are **injured** or are quarantined (on the orders of **your** treating **medical practitioner**) or require emergency dental treatment, during **your trip**, up to the **cover limits**, for:

- 1) Usual, reasonable and customary** emergency medical treatment, including the costs of rescue or assistance services to take **you** to a **hospital**, which is outside **your home area**.
- 2) Reasonable related expenses** incurred outside **your home area** for:
  - a) Extra costs** for transport and accommodation (up to a similar standard to **your** original booking) if it is medically necessary for **you** to stay after the date **you** were going to return to

**your home.** This includes extra costs **you** have to pay to return to **your home** if **you** cannot use **your** booked transport;

**b)** Returning **you** to **your home** or **your home area**, if it is medically necessary because **you** have a serious **injury** or **illness** and **you** cannot use **your** booked transport;

**c)** Extra costs for transport and accommodation for one relative or friend who has to stay with **you** or travel to be with **you**, or to accompany **you**;

**d)** Extra costs for transport and accommodation for **your** unattended **children** on the same **trip** as **you** who have to stay with **you** or travel without **you** to return **home**.

**3)** Reasonable related expenses incurred if **you** die:

**a)** Outside the **UK**, for funeral costs outside the **UK**; or

**b)** Or returning **your** body or ashes to **your home**.

**4)** Dental treatment for emergency pain relief outside **your home area**.

**5)** Search and recovery costs

**a)** We will also pay up to the limit shown for costs incurred by authorised officials involved in the search or rescue or recovery of **you**, if **you** are reported missing or have suffered an **injury**.

## Conditions

**1)** You or someone on **your** behalf must phone Zurich Assist helpline as soon as possible if **your illness** or **injury** means **you**:

**a)** Need to be admitted to **hospital** as an in-patient or before any arrangements are made for **your** repatriation; and/or

**b)** are told by the treating **medical practitioner** that **you** need to undergo tests or investigations as an out-patient.

**2)** All expenses and costs for accommodation and transport, including that provided by emergency repatriation services where medically necessary, must have the prior agreement of Zurich Assist.

**3)** All expenses and costs exceeding £150 (or the local equivalent) must have the prior agreement of Zurich Assist.

**4)** Zurich Assist may move **you** from one **hospital** to another and/or arrange for **you** to return to **your home area** if the treating **medical practitioner** and they think it is safe to do so. If **you** choose not to move or return to **your home area** all cover will end and **we** will not pay for any claims for costs incurred after the date it was deemed safe for **your** move or return.

**5)** You must accept the decisions of Zurich Assist about the most suitable, practical and reasonable solution to any medical emergency.

**6)** You must provide **us** with valid receipts or invoices for all costs and expenses incurred.

## What I am not covered for

**We** will not pay for:

**1)** Anything mentioned in 'Exclusions which apply to the whole policy'.

**2)** The **excess**.

**3)** Any claim relating to any **pre-existing medical condition** .

**4)** Treatment or expenses in **your home area** (unless provided for under Events 3 and 5).

**5)** Non-essential medical treatment, surgery, investigations or tests which are not related to the **illness** or **injury you** originally went to **hospital** for.

- 6) Treatment that **your medical practitioner** and Zurich Assist think can reasonably wait until **you** return **home**.
- 7) Expenses relating to any medication or treatment, which is known to be required or continued at the time of starting **your trip**.
- 8) Any claim relating to a tropical disease if **you** have not had the recommended inoculations and/or taken the recommended medication for **your** destination.
- 9) Cosmetic surgery.
- 10) Dental work involving the use of precious metals.
- 11) Expenses or treatment incurred in the **UK**, but outside **your home area**, which are:
  - a) For private treatment; or
  - b) Funded by a reciprocal healthcare agreement (RHA) between these countries and/or islands.
- 12) The extra costs of single or private accommodation in **hospital**, or any treatment or services provided by a spa, nursing **home** or rehabilitation centre.
- 13) Costs of telephone calls, other than for calls to Zurich Assist or for receiving calls from Zurich Assist.
- 14) Cost of taxi-fares, other than for **your** travel to or from **hospital** relating to **your** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **you** by the **hospital**.

## Legal expenses

### What I am covered for

**We** will pay up to the **cover limit** for legal costs to pursue a civil action for compensation if someone else causes **your** bodily injury, **illness** or death.

### Conditions

- 1) Unless **you** have made a nomination in accordance with condition 2 below, **we** or **our** suitably qualified person will decide the point at which **your** legal case cannot usefully be pursued further.
- 2) If **you** do not want **our** suitably qualified person to assess whether or not **your** claim can be pursued, **you** are free to nominate a suitably qualified person to conduct this assessment by sending **us** the name and address of such suitably qualified person. **You** must confirm either:
  - a) That the person **you** nominate will not charge more than the suitably qualified person **we** would have appointed; or
  - b) That **you** are willing to pay the difference between the cost of using **your** suitably qualified person and the cost of using **our** choice of suitably qualified person.
- 3) On acceptance of a claim, if appropriate, **we** will appoint a suitably qualified person to act on **your** behalf unless **you** have nominated **your** own suitably qualified person in accordance with condition 4 below.
- 4)
  - a) If there is a conflict of interest; or
  - b) If it is necessary to start court proceedings and proceedings are being issued within the **United Kingdom**, or

**c) You** are unhappy with **our** suitably qualified person **You** are free to nominate a suitably qualified person by sending **us** the name and address of such suitably qualified person. **You** must confirm either:

**i)** That the person **you** nominate will not charge more than the suitably qualified person **we** would have appointed; or

**ii)** That **you** are willing to pay the difference between the cost of using **your** suitably qualified person and the cost of using **our** choice of suitably qualified person

**5)** If **we** do not agree to **your** choice of suitably qualified person under condition 2 or 4 above, **you** may choose another suitably qualified person.

**6)** If there is still a disagreement with regard to the suitably qualified person **we** will ask the president of a relevant national law society to choose a suitably qualified person to represent **you**. **We** and **you** must accept such choice.

**7)** Where **you** have not notified **us** of a nominated suitably qualified person in accordance with condition 2 and/or condition 4 **we** will be free to choose a suitably qualified person.

**8)** Where **we** appoint a suitably qualified person to represent **you** such appointment will be in accordance with **our** standard terms of appointment.

**9)** **We** will have direct access to the suitably qualified person who will, upon request, provide **us** with any information or opinion on **your** claim;

**10)** You must co-operate fully with **us** and the suitably qualified person and must keep **us** up to date with the progress of the claim;

**11)** At **our** request **you** must give the suitably qualified person any instructions that **we** require;

**12)** You must notify **us** immediately if anyone offers to settle a claim or makes a payment into court;

**13)** If **you** do not accept the recommendation of the suitably qualified person to accept a reasonable offer or payment into court to settle a claim, **we** may refuse to pay further costs and expenses;

**14)** No agreement to settle on the basis of both parties paying their own costs is to be made without **our** prior approval.

**15)** If **you**

**a)** Settle a claim or withdraw a claim without **our** prior agreement;

**b)** Do not give suitable instructions to the suitably qualified person;

**c)** Dismiss a suitably qualified person without **our** prior consent, **our** consent not to be withheld without good reason;

The cover **we** provide will end immediately and **we** will be entitled to re-claim any costs and expenses **we** have incurred from **you**.

**16)** You must take every available step to recover costs and expenses that **we** have to pay and must pay **us** any costs and expenses that are recovered.

**17)** We may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party in respect of any indemnity paid under this policy including **our** legal costs and other related expenses. **You** MUST give such assistance as **we** shall reasonably require and any amount recovered shall belong to **us**.

## Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- Relevant documentation and evidence to support **your** claim, including photographic evidence.

- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

## What I am not covered for

- 1) Any claim where in **our** opinion or the opinion of the suitably qualified person appointed by **us** there is insufficient prospect of success in obtaining reasonable compensation.
- 2) Legal costs and expenses incurred in pursuit of any claims against a travel agent, tour operator, carrier, **us**, Zurich Assist or their agents, someone **you** were travelling with, a person related to **you**, or another **insured person**.
- 3) Legal costs and expenses incurred prior to **our** written acceptance of the case.
- 4) Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
- 5) Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
- 6) Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
- 7) Legal costs and expenses incurred if an action is brought in more than one country.
- 8) Any claim where in **our** opinion the estimated amount of compensation payment is less than £1,000 for each **insured person**.
- 9) Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
- 10) Costs of any appeal.
- 11) Claims by **you** other than in **your** private capacity.
- 12) Anything mentioned in Exclusions which apply to the whole policy.

## Personal Liability

### What I am covered for

**We** will pay up to the **cover limit** for amounts that **you** legally have to pay which relate to an **accident** during **your trip** which causes:

- 1) **Accidental** death or **injury** to any person; and/or
- 2) **Accidental** loss or damage to property which is not owned by **you** or **your travel companion**.

**We** will also pay any reasonable and necessary legal costs and expenses incurred by **you** in relation to the **accident**. **You** must obtain **our** consent before incurring any cost or expense.

### What I am not covered for

**We** will not pay for:

- 1) Anything mentioned in 'Exclusions which apply to the whole policy'.
- 2) The **excess**.
- 3) Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) **you** have to pay.
- 4) Claims made by **your** family or people who work for **you**.

**5) Claims resulting from:**

- a) Your** job or **your** involvement in paid or unpaid **manual work** or physical labour of any kind;
- b) You** taking part in any **winter sports** activity, unless 'Optional **winter sports** cover' is included in this policy.
- c) You** taking part in any activity or **winter sports** activity where personal liability cover is specifically shown as excluded in the list of activities covered;
- d) You** owning or occupying any land or building, unless **you** are occupying any temporary holiday accommodation, which is not owned by **you**;
- e)** any agreement unless the liability would have existed without that agreement;
- f) You** owning, handling or looking after any animal; or
- g) You** owning or using;
  - i)** A firearm;
  - ii)** A horse drawn or motorised vehicle;
  - iii)** A waterborne, motorised, mechanical or towed vehicle (except manually propelled watercraft); or
  - iv)** An aircraft of any description, including unpowered flight.

# Cover for my things

## What I am covered for

We will pay up to the **cover limits**

- If **your**
  - o Baggage (except **gadgets**), **money** and/or **travel documents and tickets**; and/or
  - o **Gadgets** (where **you** have chosen to cover specific devices)

Are **accidentally** damaged, lost, stolen, or destroyed during **your trip**.

- For the emergency purchase of essential items if **your baggage** (except **gadgets**) are temporarily lost on the outward journey, and **you** are without them for more than 12 hours.

## Conditions

- 1) You** must take reasonable care to keep **your things** safe and if they are lost or stolen, **you** must take all reasonable steps to get them back.
- 2) You** must report any loss or theft of **your things** as soon as possible to the police, your **luggage transfer company** or to **your public transport carrier** if the loss or damage occurred during the **trip**. **You** must get a police report form, **luggage transfer company's** property report and/or the **public transport carrier's** property report form within 7 days.
- 3) If your things** are lost or damaged by **your public transport carrier** or **luggage transfer company you** must give written notice of the claim to them within the time limit in their conditions of carriage (**you** should also keep a copy). **You** must keep **your** tickets and luggage tags.
- 4) If your things** are lost or damaged by an authority or **your** accommodation provider, **you** must report the details of the loss or damage to them in writing as soon as possible and get written confirmation.
- 5) If your baggage** is temporarily lost on the outward journey for more than 12 hours, **you** must keep the receipts of anything **you** buy and get written confirmation from the **public transport carrier** of the number of hours **you** were without **your baggage**.
- 6) You** must be able to prove that **you** own or are responsible for the lost, stolen or damaged **things** and how much they are worth. If **you** do not do this, it may affect **your** claim.
- 7) At our** option, **we** will settle any claim by payment or replacement. **We** will pay claims for
  - a) Baggage** (except **gadgets**) based on their value at the time of loss. **We** will not pay more than the original purchase price of any lost or damaged item. **We** will not pay the cost of replacing any other pieces that form part of a set.
  - b) Gadgets** based on their age at the time of loss or damage using the **gadget** depreciation tables, excluding any credit charges, interest charges or insurance costs, and may at **our** option replace **gadgets** with refurbished items.
  - c) Money** by payment.
  - d) Travel documents and tickets** by payment of the replacement cost plus **your** reasonable extra travel, communication and accommodation costs while **you** arrange a replacement or temporary replacement.

## Gadget depreciation tables

Mobile phones, smartphones, tablets and iPads:

|                     |  |
|---------------------|--|
| Up to 6 months old  | Replacement cost as new.   |
| 6 to 12 months old  | The cost of an equivalent refurbished item or where a refurbished item is not available, original purchase price less 20%.   |
| 12 to 24 months old | Nearest equivalent replacement cost as new less 40%.   |
| 24 to 36 months old | Nearest equivalent replacement cost as new less 60%.   |
| Over 36 months old  | Nearest equivalent replacement cost as new less 75%<br>Unless the <b>gadget</b> was over 36 months old at the date <b>your trip</b> started in which case <b>we</b> will not pay anything. |

Laptops:

|                     |  |
|---------------------|--|
| Up to 6 months old  | Replacement cost as new.   |
| 6 to 12 months old  | The cost of an equivalent refurbished item or where a refurbished item is not available, original purchase price less 20%.   |
| 12 to 24 months old | Nearest equivalent replacement cost as new less 30%.   |
| 24 to 36 months old | Nearest equivalent replacement cost as new less 45%.   |
| Over 36 months old  | Nearest equivalent replacement cost as new less 60%<br>UNLESS the <b>gadget</b> was over 36 months old at the date <b>your trip</b> started in which case <b>we</b> will not pay anything. |

## What I am not covered for

**We** will not pay for:

- 1) Anything mentioned in 'Exclusions which apply to the whole policy'.
- 2) The **excess**.
- 3) Gadgets, **money, travel documents and tickets** and valuable **baggage** such as jewellery, portable audio and video equipment.
  - a) carried in suitcases or other luggage unless they are with **you** at all times.
  - b) which are not with **you** unless stored in a locked safety deposit box or locked safe, or are locked in **your** accommodation.
  - c) left in an **unattended** motor vehicle or in **your** accommodation's courtesy storage facility.
- 4) Baggage which **you** have left **unattended**
  - a) In **your** accommodation unless the accommodation is locked.
  - b) In a motor vehicle unless:
    - i) The loss occurs between 9am and 9pm; and

**ii)** It is contained in the secure area of a motor vehicle (in the boot or otherwise hidden from view in the luggage area).

**c)** In the open.

**5)** Claims for theft unless there is evidence of force or forcible entry.

**6)** Food or drink.

**7) Winter sports equipment.**

**8)** Prosthetics, contact and corneal lenses, medical and dental fittings, or hearing aids.

**9)** Cracked, scratched or broken glass (except **gadget** screens and lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items.

**10)** Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.

**11)** Things shipped as freight (other than when using the services of a **luggage transfer company** for the transfer of **your** baggage) or delayed, detained or confiscated by customs or other officials.

**12) Things** used in connection with **your** job.

**13) Money** shortages due to a mistake or loss due to a change in exchange rates.

**14)** Bonds, securities or documents (other than **travel documents and tickets**) of any kind.

**15) Gadgets** over 3 years old (36 months) at the date **your trip** starts.

# Cover for my trip

## Change of travel plans

### What I am covered for

**We** will pay up to the **cover limit** if **you** have to necessarily and unavoidably either:

- Cancel **your trip** before it starts; or
- Cut short **your trip** before it is due to end.

**We** will pay for unused travel fare, accommodation expenses and/or other associated pre-paid charges including excursions, which have been paid or are contracted to be paid (including deposits **you** have already paid), if **you** cannot get them back from any other source.

As a result of any of the following:

- 1)** Accidental death, injury, illness of **you**, a **close relative, close business partner, travel companion**, or someone with whom **you** have arranged to reside with **during your trip**.
- 2)** Witness summons, jury service or compulsory quarantine (on the orders of the treating medical practitioner) of **you** or **your travel companion**.
- 3)** Redundancy (qualifying for payment under UK redundancy payment legislation) or having a contract ended early if self-employed, of **you** or **your travel companion**.
- 4)** **Your** or **your travel companion's** home suffering serious damage by fire, burglary, storm or flood in the seven days prior to the start date of your trip or during your trip.
- 5)** The police requiring **your** presence because **your** or **your travel companion's** home or place of work has been burgled.
- 6)** If **you** are a member of the Armed Forces, Territorial Army, police, ambulance, fire or nursing service, in the UK, and **you** are called for unexpected emergency duty or posted outside the UK at the time of **your** intended pre-booked **trip**.

### Conditions

- 1)** Any claim resulting from death, **injury, illness** or quarantine must be supported by written confirmation and/or a death certificate from a **medical practitioner**.
- 2)** If **you** or **your travel companion** are self-employed and a contract was ended early, **you** must provide written evidence from the person ending the contract as well as a copy of the contract.
- 3)** Any claims resulting from **you** being called for unexpected emergency duty or posting must be supported by written confirmation from **your** employer.
- 4)** Expenses **we** pay after a **trip** is cut short will be calculated in proportion to the number of days remaining after the date **your trip** was cut short.

### What I am not covered for

**We** will not pay for:

- 1)** Any claim relating to any **pre-existing medical condition**.
- 2)** Anything mentioned in 'Exclusions which apply to the whole policy'.
- 3)** The **excess**.

- 4) The cost of airport departure duty.
- 5) Any claim due to circumstances known to **you** at the start date of **your** cover or at the time of booking a **trip** (whichever is later).
- 6) Any loss directly or indirectly arising from any government's regulations control or act, bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, public transport carrier and/or other provider of any service forming part of the booked **trip**.
- 7) Failure to notify the travel agency, tour operator, public transport carrier and/or other provider of any service forming part of the booked **trip** of the need to cancel or cut short **your trip** immediately when it is found necessary to do so.
- 8) Any loss in relation to cancellation or the cutting short of **your trip** that is not verified by **your public transport carrier** or other relevant organisations or authorities.
- 9) Any loss which will be paid or refunded by any existing insurance scheme, government programme, **public transport carrier**, travel agent or any other provider of transportation and/or accommodation.
- 10) Any expenses for services provided by another party for which **you** are not liable to pay and/or any expenses already included in the cost of a **trip**.
- 11) Any claim if **you** refuse to follow the recommendation of a **medical practitioner** to return to **your home area**, or refuse to continue the **trip** if **you** are medically fit for travel (applicable to cutting short **your trip** only).
- 12) **Your** unwillingness to travel.
- 13) Compensation for frequent flyer points or similar loyalty schemes.
- 14) Failure to obtain the required passport, visa or necessary travel documentation.
- 15) Any claim not substantiated by a written medical report from a **medical practitioner** when requested.
- 16) Any claim not substantiated by written confirmation or cancellation invoice from **the public transport carrier** and/or accommodation provider and/or an unused travel ticket.
- 17) Any claim as a result of **normal pregnancy or childbirth**, without accompanying bodily injury, **illness**, disease or **complications of pregnancy or childbirth**. This section is designed to provide cover for unforeseen events, accidents, **injury, illness** and diseases and **normal pregnancy or childbirth** would not constitute an unforeseen event.
- 18) Any claim as a result of dismissal or resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date this insurance is purchased or the time of booking any **trip** (whichever is later).
- 19) Any travel, accommodation, excursions or theme park tickets that were not booked in the **United Kingdom** prior to departure.
- 20) Any loss which can be recovered by other legal means or for which a third party is liable.
- 21) Any claim which is the result of:
  - a) the withdrawal of an aircraft, cross-channel train or sea vessel from service (temporarily or permanently) on the recommendation or order of any government, civil aviation authority, port authority, rail authority or similar authority in any country;
  - b) closure of airspace;
  - c) closure of **your** scheduled point of departure; and/or
  - d) storm or severe snowfall,

unless the Optional Extended travel disruption cover – airspace closure, natural disaster, change of travel advice is included in **your** policy, where cover will apply as set out in that section of **your** policy.

**22)** Any loss directly or indirectly arising from:

- a)** any government's regulations control or act
- b)** the error, omission, default or failure to fulfil their contractual by any travel agency, tour operator, **public transport carrier** and/or other provider of any service forming part of the booked **trip**.

## Change in my health cover

### What I am covered for

If **you** have a change in the state of **your** health during the **period of insurance**, that based on **our** underwriting criteria results in **our** not being able to continue to cover **your medical conditions**, **we** will pay up to the cover limit towards the cost of **your** purchasing an alternative insurance policy.

Where this is an annual multi-**trip** policy

- **We** will pay either the cost of purchasing alternative cover on a single **trip** basis or the cost of purchasing a new annual policy whichever is less. If **you** want to purchase a new annual policy and it costs more than **we** will pay, **you** will have the option of funding the difference.
- If **you** have no **trips** booked at the date the change in **your** state of health occurs, **you** will have the option of either continuing cover under this policy until the end of the **period of insurance** excluding cover for **your medical conditions**; or cancelling this policy and receiving a pro rata refund of premium.

### Conditions

**1)** The cover provided on the alternative insurance policy must be of a similar standard (by this **we** mean similar **excess** amount, cancellation and curtailment (cutting **your trip** short), and medical limits) and that the policy is for the same **insured persons**, destination of travel and type of policy (either single **trip** or annual multi-**trip**). If the policy **you** purchase is not of a similar standard **we** may reduce the amount of **your** claim payment.

**2)** **We** will only pay for alternative cover in respect of **trips** already covered under this policy that were booked prior to the change in **your** state of health occurring.

**3)** When submitting a claim for the cost of purchasing alternative travel insurance, **you** will be required to provide details of the policy or policies purchased, and to request cancellation of **your** cover under this policy from the date **you** purchase alternative cover. No refund of premium will be made by **us** following cancellation of this policy in these circumstances.

### What I am not covered for

**We** will not pay:

**1)** Anything mentioned in 'Exclusions which apply to the whole policy'.

**2)** More than what it would cost to cancel the **trip(s)** for which alternative insurance is being sourced.

**3)** To cover **trips** that are the subject of a cancellation claim under this policy.

**4)** For the cost of purchasing an alternative insurance policy to cover **trips** that **we** would not have covered if **you** had fully disclosed details of **your medical conditions** at the time of buying this policy, but failed to do so.

5) For the cost of purchasing an alternative insurance policy when **you** have not contacted **us** first.

## Travel delay, missed departure or connection

### What I am covered for

If **you** are a resident of Northern Ireland and are travelling from **your home** to another final/international point of departure in the **UK** within 24 hours to reach **your** destination abroad, this section shall apply for both the point of departure where **your home** is, and the final point of departure within the **UK**.

#### 1) Delayed departure

If **your** departure is delayed because the public transport carrier **you** have checked in for is delayed by at least 12 hours from the time shown in **your** travel itinerary, **we** will pay up to the limits specified:

- a) For the first 12 hours' delay and for every following full 12 hours' delay of **your trip**; and/or
- b) Cancellation costs (as provided for under 'Change of travel plans') if, after the first 24 hours' delay, **you** decide not to continue on **your trip** before leaving the **UK**.

#### 2) Missed departure

If **you** miss **your** departure because **you** arrive at **your** departure point too late to board **your** booked transport, as a result of the following:

- a) The **public transport carrier** taking **you** to **your** departure point for **your trip** is not running to timetable; or
- b) The private car taking **you** to **your** departure point is involved in an **accident** or breaks down or is delayed due to an **accident** ahead of **you**, or if **your** car is stolen in the 12 hours prior to **your** scheduled departure;

**we** will pay up to the limits specified for extra accommodation (room only) and transport charges (up to the same standard of those previously booked) that are necessary to reach **your trip** destination on **your** outward journey or **your home** on **your** return journey.

#### 3) Missed connection

If **you** miss **your** connection because of the reasons set out in events 1 and 2 above, **we** will pay up to the limits specified for extra cost of economy transport by the most direct route for **you** to continue with **your** original itinerary.

## Conditions

1) **You** must check-in according to the itinerary of **your trip** unless **your public transport carrier** has requested **you** not to travel to the departure point.

2) **We** will only pay missed connection costs if **you** allow three or more hours between **your** original scheduled arrival time and the scheduled departure time of **your** connecting transport.

3) **You** must have written confirmation from the **public transport carrier** or its agents confirming the reason for delay and the length of the delay including actual departure time (where applicable) if claiming for delayed departure.

**4) You** must have written confirmation from the **public transport carrier** or its agents confirming the reason for their not running to timetable and the length of the delay including actual departure time (where applicable) if claiming under event 2a.

**5) You** must have written confirmation from the repairer or breakdown assistance provider if claiming for missed departure cover b).

**6) You** can only claim under one of either 'Change of travel plans' cover or 'Travel delay/missed departure/ missed connection' for the same event, not both.

## What I am not covered for

**We** will not pay for:

**1)** Anything mentioned in 'Exclusions which apply to the whole policy'.

**2)** The **excess**.

**3)** Any claim which is the result of:

**a)** The withdrawal of an aircraft, cross-channel train or sea vessel from service (temporarily or permanently) on the recommendation or order of any government, civil aviation authority, port authority, rail authority or similar authority in any country;

**b)** Closure of airspace;

**c)** Closure of **your** scheduled point of departure; and/or

**d)** Storm or severe snowfall,

**Unless** the 'Optional Extended travel disruption cover - **Airspace** closure, natural disaster, change of travel advice' is included in **your** policy, where cover will apply as set out in that section of **your** policy.

**4)** Any claim if **your** delay in getting to the departure point was caused by industrial action which started or was announced before **you** bought the travel tickets or got confirmation of **your** booking.

**5)** Any claim which is the result of any form of industrial action, strike or failure of public transport announced on television, news bulletins or in the media in the **UK** before **you** booked a **trip** or bought this insurance (whichever is later).

**6)** Any claim which is the result of **your** private car not being fully roadworthy before breaking down on the way to **your** departure point.

**7)** Any claim which is the result of **you** missing **your** departure because of heavy traffic or road closures, and **you** did not leave enough time to reach **your** departure point.

# Optional extra: Winter sports

**Your** policy is extended to include participation in **winter sports** for the **trip** duration specified in this policy.

## 1) Winter sports equipment

### What I am covered for

**We** will pay up to the **cover limit**:

- 1)** If **your** or **your** hired **winter sports equipment** is **accidentally** damaged, or lost, stolen, or destroyed during **your trip**;
- 2)** For hire of replacement **winter sports equipment** during **your trip** as a result of one of the above (point 1); and/or
- 3)** To replace **your** lift pass if it is lost, stolen or destroyed during **your trip**.

### Conditions

- 1)** **You** must take reasonable care to keep **your winter sports equipment** safe. If **your winter sports equipment** is lost or stolen, **you** must take all reasonable steps to get it back.
- 2)** **You** must report any loss or theft as soon as possible to the police, your **luggage transfer company** or to **your public transport carrier** if the loss or damage occurred during the **trip**. **You** must get a police report form, **luggage transfer company's** property report and/or the **public transport carrier's** property report form within 7 days.
- 3)** If **your winter sports equipment** is lost or damaged by **your public transport carrier** or **luggage transfer company you** must give written notice of the claim to them within the time limit in their conditions of carriage (**you** should also keep a copy). **You** must keep **your** tickets and luggage tags.
- 4)** If **your winter sports equipment** is lost or damaged by an authority or **your** accommodation provider, **you** must report the details of the loss or damage to them in writing as soon as possible and get written confirmation.
- 5)** **You** must be able to prove that **you** have responsibility for the lost, stolen or damaged items and how much they are worth. If **you** do not do this, it may affect **your** claim.
- 6)** At **our** option, **we** will settle any claim by payment or replacement. **We** will pay claims for **your winter sports equipment** based on its value at the time of loss after making an allowance for wear and tear and loss of value using the table below. **We** will not pay more than the original purchase price or the **cover limit**.

#### Age of winter sports equipment

|                      |     |
|----------------------|-----|
| Up to one year old   | 90% |
| Up to two years old  | 70% |
| Up three years old   | 50% |
| Up to four years old | 30% |
| Over four years old  | 20% |

## What I am not covered for

**We** will not pay for:

- 1) Anything mentioned in 'Exclusions which apply to the whole policy'.
- 2) The **excess**.
- 3) **Winter sports equipment** which **you** have left **unattended** in **your** accommodation unless the accommodation is locked.
- 4) **Winter sports equipment** which **you** have left **unattended** in a motor vehicle unless:
  - a) the loss occurs between 9am and 9pm; and
  - b) It is contained in the secure area of a motor vehicle (in the boot or otherwise hidden from view in the luggage area).
- 5) Claims for theft unless there is evidence of forced or forcible entry.
- 6) Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
- 7) Any items shipped as freight (other than when using the services of a **luggage transfer company** for the transfer of **your winter sports equipment**) or items delayed, detained or confiscated by customs or other officials.
- 8) Items used in connection with **your** job.

## 2) Delay caused by avalanche

### What I am covered for

**We** will pay up to the **cover limit** for extra accommodation (room only) and transport charges (up to the same standard of those previously booked) that are necessary to reach **your trip** destination on **your** outward journey or **your home** on **your** return journey, if an avalanche delays **your** arrival at **your** booked destination or departure from **your** booked destination.

### What I am not covered for

**We** will not pay for:

- 1) Anything mentioned in 'Exclusions which apply to the whole policy'.
- 2) The **excess**.

## 3) Inconvenience (injury illness or piste closure)

### What I am covered for

**We** will pay up to the **cover limit**;

- 1) If all pistes at the resort **you** have booked are closed because of lack of snow, excessive snow or high winds.
- 2) If due to **illness** or **injury you** are medically certified as being unable to take part in **your** pre-booked winter sport activity, for the unused part of **your** ski/lift pass, hire or tuition fees or cost of activities;

## Conditions

- 1) **Piste closure cover** does not apply for **trips**:

**a) Trips** in the **UK**;

**b) Trips** outside the **UK**, which are not during the recognised skiing season for **your** destination;

**c)** Cross country skiing.

**2)** Any claim resulting from **illness** or **injury** must be supported by written confirmation the treating **medical practitioner**.

## **What I am not covered for**

**We** will not pay for:

**1)** Anything mentioned in 'Exclusions which apply to the whole policy';

**2)** The **excess**.

# Optional extra: Extended travel disruption cover

## Airspace closure, natural disaster and change of travel advice

### What I am covered for

1) The cover provided under

- a) Change of travel plans; and
- b) Travel delay/missed departure/missed connection

Is extended for **trips** to a destination outside the **UK** to include cover for:

- a) Airspace closure or closure of **your** scheduled point of departure (the airport, port or cross-channel train station).
- b) Avalanche, earthquake, volcano, explosion, fire, flood, landslide, storm, tsunami, severe snowfall.
- c) Medical epidemic or pandemic.
- d) The Foreign and Commonwealth Office or an equivalent government or national authority, or the World Health Organisation issuing notice or advice against all travel or all but essential travel to the area in which **you** were due to travel to or were already staying during **your trip**.

2) We will also pay up to the **cover limit**:

- a) For additional accommodation and/or transport costs to allow **you** to continue **your trip** if **you** are forced to move from **your** booked and prepaid accommodation, or have to extend **your** stay if **you** are unable to return **home** due to the listed events occurring during **your trip**; and/or
- b) For costs of unused, or the extra costs of, kennel, cattery or professional pet sitter fees.
- c) If **you** have to extend **your** stay, up to a maximum of 10 days.

### Conditions

1) Anything stated under conditions under the 'Change of travel plans'; and for 'Travel delay/missed departure/missed connection' covers.

2) **You** must have written confirmation from the local or national authority of the area where the event occurred.

3) Expenses **we** pay after a **trip** is cut short will be calculated in proportion to the number of days remaining after the date **your trip** was cut short.

### What I am not covered for

**We** will not pay for:

1) Anything mentioned in 'Exclusions which apply to the whole policy'.

2) The **excess**.

3) Any claim which is the result of any events announced on television, news bulletins or in the media in the **UK** before the start date of cover or at the time of booking a **trip** (whichever is later).

- 4) Failure to notify the travel agency, tour operator, **public transport carrier** and/or other provider of any service forming part of the booked **trip** of the need to cancel or cut short **your trip** immediately when it is found necessary to do so.
- 5) Any loss in relation to cancellation or the cutting short of **your trip** that is not verified by **your public transport carrier** or other relevant organisations or authorities.
- 6) Any loss which will be paid or refunded by any existing insurance scheme, government programme, **public transport carrier**, travel agent or any other provider of transportation and/or accommodation.
- 7) Any expenses for services provided by another party for which **you** are not liable to pay and/or any expenses already included in the cost of a **trip**.
- 8) Compensation for frequent flyer points or similar loyalty schemes.
- 9) Any claim not substantiated by written confirmation or cancellation invoice from the **public transport carrier** and/or accommodation provider and/or an unused travel ticket.

# Conditions which apply to the whole policy

Additional section conditions may apply. Please refer to the relevant sections of the policy for details.

- 1) You** must do all **you** can to prevent and reduce any costs, damage, **injury, illness** or loss.
- 2) If we** make a payment before cover is confirmed and **our** claim investigation reveals that no cover exists under the terms of **your** policy, **you** must pay **us** back any amount **we** have paid.
- 3) You** must tell **us** about any incidents of loss, damage, **injury, illness**, redundancy or liability as soon as possible, whether or not they give rise to a claim. **You** must give **us** all the information and help **we** may need. **We** will decide how to settle or defend a claim and may carry out proceedings in the name of any person covered by **your** policy, including proceedings for recovering any claim payments.
- 4) You** (or **your** legal representative) must give **us** all the information and documents that **we** may need at **your** (or their) own expense. If **you** make a medical claim **you** may be asked to supply **your medical practitioner's** name to enable **us** to access **your** medical records. This will help **us** and the **medical practitioner** treating **you**, to provide the most appropriate assistance and assess whether cover applies. If **you** do not agree to provide this when requested **we** will not deal with **your** claim.

**When** there is a claim for **injury** or **illness we** may ask for (and will pay the costs of) an **insured person** to be medically examined on **our** behalf, or in the event of death, request a post-mortem examination.

## **5) Fraud**

If **you** or anyone acting on **your** behalf have intentionally concealed or misrepresented any information or circumstance that **you** had a responsibility to tell **us** about, or engaged in any fraudulent conduct, or made any false statement relating to this insurance, **we** will:

- Void the policy in the event of any fraud which occurred during the application process, which means **we** will treat the policy as if it had never existed; or
- Terminate the policy with effect from the date of any fraud which occurred during the **period of insurance**; and in either case, **we** will:
  - Not return to **you** the premium paid;
  - Not pay any fraudulent claim or a claim which relates to a loss suffered after any fraud;
  - Seek to recover any **money** from **you** for any claims **we** have already paid which is later established as invalid, including the amount of any costs or expenses **we** have incurred;
  - Inform the police, other financial services organisations and anti-fraud databases, as set out under the Important Notes section headed 'Fraud prevention and detection'.

## **6) Single trip and annual multi-trip – cancellation by us**

**We** may cancel **your** policy where there is a valid reason for doing so by giving **you** seven days' notice in writing to **your** last known address or by email to the address **you** have given **us**. **We** will give **you** a refund in proportion to the time left until **your** current **period of insurance** is due to run out. Valid reasons may include but are not limited to:

- If **you** advise **us** of a change of risk under **your** policy which **we** are unable to insure;
- Where **you** fail to respond to requests from **us** for further information or documentation;
- Where **you** have given incorrect information and fail to provide clarification when requested; and/or

- The use of threatening or abusive behaviour or language, or intimidation or bullying of **our** staff or suppliers, by **you** or any person acting on **your** behalf.

**No** refund will be payable if **you** have made or intend to make a claim or if **your trip** has already started.

#### **7) Your** duty to check information and tell **us** of any changes

It is important **you** check **your** most recent policy details as these set out the information **we** were given when **we** agreed to provide **you** with the cover and terms of **your** policy.

Although **we** may undertake checks to verify **your** information, **you** must take reasonable care to make sure all information provided by **you** or on **your** behalf is accurate and complete.

**You** must tell **us** immediately if any of **your** information is incorrect or changes. If **we** have wrong information this may result in an increased premium and/or claims not being paid in full, or **your** policy may not be valid and claims will not be paid. If in doubt about any information please contact **us** as soon as possible. Changes to information **we** need to be informed of (and when) include but are not limited to these situations:

##### **a)** At any time:

- **insured persons** or their details;
- where **you** are travelling to;
- if **you** have a **trip** which exceeds the **trip** duration;
- if **you** are no longer a **UK resident**.

##### **b)** At any time due to the reasons set out in 'Important exclusions and conditions relating to health'.

**Please** email Pluto at [help@pluto.travel](mailto:help@pluto.travel) immediately to discuss any changes and **we** will provide advice and let **you** know if this affects **your** cover. **Any** changes accepted by **us** will apply from the date indicated in **your** policy details in the updated policy and **we** will be entitled to vary the premium and terms for the rest of the **period of insurance**. **If** the changes are unacceptable to **us** and **we** are no longer able to provide **you** cover, **we** or **you** can cancel **your** policy.

**If you** have given **us** inaccurate information this can affect **your** policy in the following ways:

##### **i)** If **we** would not have provided **you** with any cover **we** have the option to:

- Void the policy, which means **we** will treat it as if it had never existed and repay to **you** the premium paid; and
- Seek to recover any **money** from **you** for any claims **we** have already paid, including the amount of any costs or expenses **we** have incurred.

##### **ii)** If **we** would have applied different terms to **your** cover, **we** have the option to treat **your** policy as if those different terms apply, which may mean claims are not paid or not paid in full; and/or

##### **iii)** If **we** would have charged **you** a higher premium for providing **your** cover, **we** will have the option to charge **you** the appropriate additional premium due in full.

#### **8) Sanctions clause**

**We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any applicable trade or economic sanctions law or regulation.

**9)** The terms of this insurance is based upon the information provided by **you** to **us**. The policy contains conditions relating to health of the people travelling. **You** must take reasonable care to answer all questions put to **you**, about the health of the people travelling, honestly,

accurately and to the best of **your** knowledge. If **you** do not understand the meaning of a question put to **you** or if **you** do not know the answer it is vital that **you** tell **us**. Once cover has been arranged **you** must immediately notify **us** of any changes to the information that has previously been provided. Failure to provide full and accurate information before **you** take out the insurance or when circumstances change could invalidate the cover and may mean any claim will be rejected. If **you** are declaring on behalf of another person **you** must ensure **you** are fully aware of their medical history.

**10)** If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share

**11)** **You** and **we** have agreed that it is not intended for any third party to this contract to have the right to enforce the terms of this contract. **You** and **we** can rescind or vary the terms of this contract without the consent of any third party to this contract, who might seek to assert that they have rights under the Contracts (Rights of Third Parties) Act 1999.

## Exclusions which apply to the whole policy

Additional section exclusions may apply. Please refer to the relevant sections of the policy for details.

**We** will not pay for claims which are in any way related to:

**1) Your** wilful or self-inflicted **injury** or **illness**, suicide, attempted suicide.

**2)** Substance abuse, drug abuse (whether over the counter, prescription or otherwise) and/or ingestion of any illegal drugs or substances.

**3) You** drinking too much alcohol which is evidenced by;

**a)** A **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your injury** or **illness**.

**b)** The results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately four pints of beer or four 175ml glasses of wine.

**c)** The witness report of a 3rd party which has advised that **you** have notably impaired **your** faculties and/or judgement.

**d)** **Your** own admission and/or by the description of events **you** have described on the claim form.

**4)** Alcohol abuse or alcohol dependency which is evidenced by;

**a)** **Your** medical records or the opinion of **your medical practitioner**

**b)** The opinion of an independent **medical practitioner**

**5) You** travelling against the advice of **your medical practitioner** or Zurich Assist.

**6) You** travelling to a country or area against the advice of the Foreign Commonwealth Office or equivalent government or national authority, or the World Health Organisation.

**7) Your** unlawful action or any criminal proceedings made against **you** under the authority of the customs and/or government of any country.

**8)** Any **trip** which is a one way journey or if the **trip** is longer than the duration shown in **your** policy details.

**9)** Sections of cover not shown in **your** policy.

**10) Your** participation in or practice of any:

- a) Sport or activity not shown on the list of activities covered.
- b) Professional entertaining or professional sports or competitive activities.
- c) **Manual work** of any kind unless for voluntary charity or conservation work as listed under 'Activities covered'.

**11) You** (unless in an attempt to save human life or **your** life is in danger):

- a) Climbing, jumping, moving from one balcony to another; or
- b) Climbing, jumping or moving from any external part of a building to another (unless during the normal course of using the stairs, lifts or usual access points).

**12) You** jumping or diving from piers, walls or rocks, including tombstoning and shore jumping, or climbing on top of or jumping from a vehicle.

**13) Your** deliberate action which puts **you** at risk of death, **injury, illness** or disability, unless **you** were trying to save human life or **your** life is in danger.

**14) Driving** any car or motorcycle, moped or scooter unless **you** have a full **UK** licence which permits **you** to drive the equivalent category of vehicle.

**15) Your** duties as a member of any armed forces or territorial army, except as cover provided for under Change of travel plans.

**16) Any payments you** would normally have made during **your trip** or which do not fall within the events insured by **your** policy.

**17) Any loss** caused by currency exchanges or fluctuations.

**18) Any loss** that is not directly associated with the incident that caused the claim. For example, loss of earnings due to being unable to return to work following an **injury** or **illness** happening while on a **trip**.

**19) Normal pregnancy or childbirth**, without any accompanying **injury, illness**, disease or **complications of pregnancy or childbirth**.

**20) Loss or damage** more specifically insured by another policy.

**21) Any costs** incurred by **you**,

- a) Which **you** can recover from **your** accommodation provider, **public transport carrier** or other service provider; and/or
- b) Because **you** have refused a reasonable alternative from **your** accommodation provider, **public transport carrier** or other service provider.

**22) Any costs** paid for using reward scheme points or similar, timeshare, holiday property bond or similar points scheme (including any exchange fees, property maintenance expenses or fees).

**23) War or hostilities**, civil unrest or any similar event.

**24) Terrorism**, (meaning an act, including but not limited to the use or planned use of force or violence and/or the threat of any person or group of persons, whether they are acting alone or on behalf of, or in connection with, any organisation, or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or the public, or to put any section of the public in fear). This exclusion does not apply to:

- a) My emergency assistance, Medical and Get me **home** cover; or
- b) Optional Extended travel disruption cover – Airspace closure, natural disaster, change of travel advice

Unless nuclear, chemical or biological weapons, devices or agents are used.

**25) Ionising radiation** or radioactive contamination caused by nuclear fuel or waste, or the radioactive, toxic explosive or other dangerous properties of any explosive nuclear **equipment**.

- 26)** Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 27)** The cost of medical or surgical treatment of any kind received by an **insured person** later than 52 weeks from the date of the **accident** or commencement of the **illness**.
- 28)** Any claim related to **winter sports** where **you** have not purchased the optional **winter sports** cover.
- 29)** Any claims directly or indirectly related to **your pre-existing medical condition**.
- 30)** Any claims related to a **business trip** unless **you** have purchased the optional business cover and it is shown in your policy details.

# Other

## Complaints

**We** are committed to providing the highest level of customer service to **you**. If **you** do not feel **we** have delivered this, **we** always welcome the opportunity to try to put **things** right for **you**.

### **Most concerns can be resolved quickly**

Most complaints can be resolved within 2 days. (Monday to Friday, but not bank holidays.) The best way to get in touch with **us** for a complaint is by email at [complaints@pluto.travel](mailto:complaints@pluto.travel). If **your** complaint is about a claim, then we will refer **you** to **our** partner that handles **our** claims.

If **we** have not been able to resolve **your** complaint to **your** satisfaction within 2 business days, **we** will keep **you** updated with progress.

### **Next steps if you are still unhappy**

If **you** are not happy with the outcome of **your** complaint, **you** can ask the Financial Ombudsman Service to review **your** case. **You** will need to contact them within 6 months of the date of **our** decision. **You** can also ask the ombudsman to review **your** case if **we** have not provided **you** with a decision within 8 weeks of receiving **your** complaint. The service they provide is free and impartial. They can be contacted as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phones and landlines)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from Citizens Advice (or a similar service) or seek legal advice.

### **Financial Services Compensation Scheme**

**We** are covered by the Financial Services Compensation Scheme (FSCS) which means that **you** may be entitled to compensation if **we** are unable to meet **our** obligations to **you**. Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

## Your data and information

Details of how **we** and Pluto deal with **your** information is contained within the Privacy Policy which can be found here: <https://pluto.travel/privacy>.

## Definitions

The following key words or phrases have the same meaning wherever they appear in this policy. Definitions are shown in **bold** throughout the policy.

**Accident/Accidental/Accidentally** – an event that is sudden and unexpected, which is caused by external and visible means at a time that can be identified.

**Baggage** – Luggage clothing and personal effects (except **gadgets**) owned by **you** or for which **you** are responsible. **Baggage** includes, toiletries, make up, perfumes and aftershave, jewellery, watches, glasses, sunglasses, cameras, portable audio and video equipment, e-readers, speakers, headphones, bicycles, sports equipment required for activities covered under this policy (except **winter sports**), toys, games, musical instruments, telescopes, binoculars, sat nav and GPS equipment.

**Business trip** – a trip outside the UK for business purposes involving administrative duties and excluding manual work.

**Children/Child** – **Your** children, **your partner's** children and the grandchildren of **you** or **your partner**, including step children, step grandchildren and fostered or adopted children or grandchildren, provided that they are:

- Under 18 years old on the date cover commences (or under 22 years old if still in full time education)
- Dependent on **you** or **your partner** (or in the case of grandchildren dependent on **you** or **your partner** or their parent(s))
- Not married or living with their **partner**.

**Close business partner** – a person working for the same company or a close business partner of the insured person whose absence from work along with you would prevent the proper functioning of the business. A senior manager or director of the business must confirm this in the event of a claim.

**Close relative** – your partner, fiancé(e), parent, parent-in-law, grandparent, son, daughter, son-in-law, daughter-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, aunt, uncle, cousin, nephew, niece, step-parent, step brother, step sister, step child, foster child and legal guardian.

**Complications of pregnancy or childbirth** – means the following **complications of pregnancy** as certified by a **medical practitioner**: toxemia; gestational hypertension; pre-eclampsia; ectopic pregnancy; hydatidiform mole (molar pregnancy); hyperemesis gravidarum; antepartum haemorrhage; placental abruption; placenta praevia; post-partum haemorrhage; retained placenta membrane; miscarriage; stillbirths; medically necessary emergency Caesarean sections/medically necessary termination; and any premature births or threatened early labour more than 8 weeks (or 16 weeks in the case of a multiple pregnancy) prior to the expected delivery date.

**Cover limit(s)** – the relevant amount stated under **cover limits**.

**Excess** – the first amount of any claim for which **you** are responsible to pay. The **excess** applies to each **insured person** per claim except under the 'Personal liability' section where the **excess** is per policy. If a claim is made under more than one section which is caused by the

same event at the same time, one **excess** will apply and this will be the highest **excess** payable.

**Gadgets** – Mobile phone(s)/smartphone(s), tablets, iPad's and laptops owned by **you** or for which **you** are responsible. **Gadgets** include their software, storage media and accessories except headphones (headphones are covered under **Baggage**).

**Hospital** – a licensed medical institution which meets the following criteria:

- It has facilities for medical diagnosis and/or for treating **injured** and sick people;
- It is run by **medical practitioner(s)**;
- It provides care supervised by state registered nurses or the local equivalent; and/or
- It is not a medical institution only specialised in training and education, a nursing or convalescent home, a hospice or place for the terminally **ill**, a residential care home, or a place for drug and/or alcohol rehabilitation.

**Home** – **your** normal place of residence in the **UK**.

**Home area** – is where **your home** is located in : England, Scotland, Wales, and Northern Ireland.

**Illness/III** – sudden and unforeseen change in health, sickness or disease (including **complications of pregnancy or childbirth**) contracted as certified by a **medical practitioner**.

**Injury/ Injured** – bodily **injury** sustained in an **accident** directly and independently of all other causes.

**Insured person/You/Your/Yours** – each person travelling on a **trip** whose name appears in **your** policy details.

**Luggage Transfer Company** – A registered company that transfers **baggage** by way of business and which assumes responsibility for loss of or damage to a customer's property during the transfer process.

**Manual work** – physical work or work involving the use or operation of mechanical or non-mechanical machinery or equipment.

**Medical condition** – any **illness, injury**, disease or condition (including anxiety state or depression, mental, nervous or emotional disorder).

**Medical practitioner** – a registered practising member of the medical profession who is not related to **you** or **your travel companion**.

**Money** – **your** non refundable personal **money**, including bank notes, coins, cheques, travellers' cheques, postal or **money** orders, phone cards and pre-paid debit cards coupons or vouchers.

**Normal pregnancy or childbirth** – means pregnancy or childbirth without any **complications of pregnancy or childbirth**.

**Pair or set** – items of **baggage** or valuables forming part of a set or which are usually used together.

**Partner** – **Your** husband, wife or civil partner, or someone of either sex that **you** live with as though they were **your** husband, wife or civil partner.

**Period of insurance (single trip\*)** – the policy cover start date and **trip** duration shown in **your** policy details. Cover for **your trip** applies as follows:

- For cancellation of a **trip** by **you** – cover applies from the policy start date and ends when **you** leave **your home** on the **trip** start date.
- For cutting short a **trip** by **you** and for all other sections – cover applies when **you** leave **your home** on the **trip** start date and ends on the **trip** end date or when **you** return **home**, whichever is earlier.

**Period of insurance (annual multi-trip\*)** – the policy cover start date and end date shown in **your** policy details. Cover for individual **trips** applies as follows:

- For cancellation of a **trip** by **you** – cover applies from the policy start date or the date of booking a **trip**, whichever is later, and ends when **you** leave **your home** to begin a **trip**.
- For cutting short a **trip** by **you** and for all other sections – cover applies when **you** leave **your home** to begin a **trip** and ends when **you** return **home**.

Each **trip** must not exceed the number of days shown under **trip** duration in **your** policy details.

**We** will cover **trips** booked during one **period of insurance** but not taking place until the next **period of insurance** if **your** annual multi-**trip** policy is still in force at the time of the incident resulting in a claim.

For **trips** outside the **UK**, the maximum number of days **you** are covered for in any one **period of insurance** is 183 days.

#### **Period of insurance (automatic extension of cover)**

If **you** are unable to return **home** before **your** cover ends due to reasons outside **your** control, **your** insurance will remain in force without additional premium for:

- Up to 14 days, if any vehicle **you** are travelling in breaks down, or **your public transport carrier** in which **you** are travelling as a ticket holding passenger is cancelled or delayed;
- Up to 14 days, if due to the reasons set out in the Optional Extended travel disruption cover – Airspace closure, natural disaster, change of travel advice, or
- Up to 30 days, if due to **your injury, illness** or compulsory quarantine.

**We** may extend **your period of insurance** for longer if considered medically necessary by Zurich Assist under 'My emergency assistance, Medical and Get me **home** cover'.

**Pre-existing medical condition** – any **illness, injury**, disease, impairment or condition (including anxiety state or depression, mental, nervous or emotional disorder), that existed at the time **you** applied for this policy or for which at any time in the twelve months prior to this **you**:

- were prescribed medication for; or
- received treatment for; or
- had (or should have had) a consultation with a medical practitioner about.

**Public transport carrier** – any mechanically propelled vehicle operated by a company or under an individual licence to carry passengers for hire, including but not limited to aircraft, bus, coach, ferry, hovercraft, hydrofoil, ship, train, tram or underground train.

**Things** – **Your** baggage, **gadgets, money, travel documents and tickets.**

**Travel companion** – a person with whom **you** are travelling or have arranged to travel with to the same destination.

**Travel documents and tickets** – **Your** passport, visa, driving licence, and non-refundable travel tickets, and pre-booked event and entertainment tickets.

**Trip(s)** – a holiday or journey which is a round **trip**, starting from when **you** leave **your home** or **home area**, and which ends on **your** return to **your home** or **home area**. A **trip** is either:

- For travel in the **UK**, where it must include two or more consecutive nights' stay in accommodation which has been booked prior to departure (includes a pre-booked tent or caravan pitch); or
- For travel outside the **UK**, to and from the geographical region or country stated in **your** policy details.

Cover excludes **business trips** unless **you** have purchased the optional **business cover** and it is stated in **your** policy details.

Each **trip** must not exceed the number of days shown in **your** policy details and **trips** must start and end during the **period of insurance**. (See also '**Period of insurance** – annual multi-**trip**').

**UK resident** – an **insured person** who, at the time of buying or renewing their policy:

- Has their main **home** in the **UK** and has lived in the **UK** for at least 6 months or holds a valid British residency permit or visa; and
- Is registered with a **UK medical practitioner**; and
- Is liable to pay taxes in the **UK**.

**Usual, reasonable and customary** – means the most common charge for similar services, medicines or supplies within the area in which the charge is incurred, so long as those charges are reasonable. **We** will determine what **usual, reasonable and customary** charges are, and in doing so may consider one or more of the following factors:

- a) The level of skill, extent of training, and experience required to perform the procedure or service;
- b) The length of time required to perform the procedure or services as compared to the length of time required to perform other similar services;
- c) The severity or nature of the **illness** or bodily **injury** being treated;
- d) The amount charged for the same or comparable services, medicines or supplies in the locality;
- e) The amount charged for the same or comparable services, medicines or supplies in other parts of the country;
- f) The cost to the medical provider of providing the service, medicine or supply;
- g) Such other factors as **we**, in the reasonable exercise of discretion, determine are appropriate.

**Unattended** – Where **you** are not in full view or in a position to prevent unauthorised taking or interference with **your baggage**, valuables, **winter sports equipment**, golf equipment and/or business equipment.

**United Kingdom/UK** – England, Scotland, Wales, and Northern Ireland.

**We/Us/Our/Ours** – Zurich Insurance plc. with sales and administration services being provided on its behalf by Pluto Services Ltd.

**Winter sports** – the **winter sports** activities listed under “Activities covered” (if **you** have purchased the Optional **winter sports** extension).

**Winter sports equipment** – skis, poles, bindings, snowboard, helmets, boots, ice skates, snow shoes, (including their accessories) and essential clothing and protective items that **you** own or hire.

**You/Your/Yours**– see ‘**insured person**’.

**Zurich Assist** – the service provider nominated by Zurich Insurance plc.

## Table of activities covered

**Your** chosen activity package is confirmed under '**Your** policy details' and 'Cover limits and excess' sections. If **you** purchase any optional activity packs these will be covered in addition to the Standard activities outlined below.

### Standard

| Activity                           | Limitations and Conditions  | Activity Holiday |
|------------------------------------|---|------------------|
| Abseiling                          | Under supervision of qualified instructor/ guide.   |                  |
| Aerobics                           |   |                  |
| Angling / Fishing                  |   | Yes              |
| Archery                            | Under supervision of qualified instructor/ guide.   |                  |
| Athletics                          |   |                  |
| Badminton                          |   | Yes              |
| Bamboo rafting                     |   |                  |
| Banana boating                     | Organised by licensed operator. No cover for personal liability.  |                  |
| Baseball                           |   |                  |
| Basketball                         |   |                  |
| Beach games                        |   |                  |
| Biathlon                           | UK only. 1 day events only. Including for charity purposes.   |                  |
| Blade skating                      |   |                  |
| Board sailing (see windsurfing)    |   |                  |
| Body / boogie boarding             |   |                  |
| Body building                      |   |                  |
| Bowling / bowls                    |   |                  |
| Breathing Observation Bubble (BOB) | To a maximum depth of 30 metres. Under supervision of qualified instructor/ guide and through a licensed operator. No cover for personal liability. |                  |
| Bridge walking                     | Under supervision of qualified instructor/ guide.   |                  |

|   |   |     |
|---|---|-----|
| Bungee jumping  |   |     |
| Camel riding  | Under supervision of qualified instructor/ guide.<br>No jumping, racing or hunting.   |     |
| Camping and/ or<br>caravanning  | UK only. Minimum 2 consecutive nights stay on a<br>pre-booked tent or caravan pitch.  |     |
| Canoeing  | Up to Grade 3 rivers. If in open water within sight<br>of land.   |     |
| Canopy/ treetop<br>walking  | No cover for personal liability.  |     |
| Cave tubing   | Under supervision of qualified instructor/ guide.   |     |
| Charity or<br>conservation work<br>(voluntary)  | For and organised by registered charity or<br>conservation organisation. Maximum length of<br>trip 21 days. Manual work with hand tools only. No<br>working at height above 3 metres. No cover for<br>personal liability. | Yes |
| Cheerleading  |   |     |
| Clay pigeon shooting  | Under supervision of qualified instructor/ guide<br>and through a licensed operator. No cover for<br>personal liability.  |     |
| Climbing  | Climbing wall only.   |     |
| Cricket   |   |     |
| Croquet   |   |     |
| Cross country running   | No racing.  |     |
| Curling   |   |     |
| Cycling (not<br>mountain)   | Wearing a helmet. No stunting or racing.  | Yes |
| Dancing   | Including ballroom and freestyle.   |     |
| Deep sea fishing  | Under supervision of qualified instructor/ guide.   |     |
| Dinghy sailing  | No racing. No cover for personal liability.   |     |
| Dodgeball   |   |     |
| Driving any car or<br>motorcycle, moped or<br>scooter, for which <b>you</b><br>are licensed to drive in<br>the <b>UK</b> and hold the<br>relevant International | No motor rallies or racing. For scooters, mopeds,<br>motorcycles or similar vehicles you must wear a<br>crash helmet and appropriate protective clothing.<br>No cover for personal liability.                             |     |

|  |  |     |
|--|--|-----|
| Driving Permit (IDP) where required.         |  |     |
| Elephant riding                              | Under supervision of qualified instructor/ guide.  |     |
| Falconry                                     | Under supervision of qualified instructor/ guide.  |     |
| Fell walking / running / rambling / trekking | Maximum 3,000 metres altitude.   | Yes |
| Fencing                                      |  |     |
| Flotilla sailing                             | Under supervision of lead skipper. Within 20 miles of coastline or inland waters. No cover for personal liability. | Yes |
| Flying                                       | Includes sightseeing flights. As a passenger in a fully licensed passenger carrying aircraft only.                 |     |
| Football                                     |  |     |
| Geocaching                                   | Maximum 3,000 metres altitude.   | Yes |
| Glass bottom boat                            | As a passenger in a fully licensed passenger boat only.  |     |
| Gliding                                      | As a passenger under supervision of licensed operator.   |     |
| Go karting                                   | Under supervision of licensed operator. No cover for personal liability.   |     |
| Golf   |  | Yes |
| Gorilla trekking                             | Organised and supervised guided tour by licensed operator only.  |     |
| Gymnastics                                   |  |     |
| Handball                                     |  |     |
| Helicopter ride                              | Includes sightseeing flights. As a passenger in a fully licensed passenger carrying aircraft only.                 |     |
| High diving                                  | Up to 10 metres. No cliff diving.  |     |
| Hiking                                       | Maximum 3,000 metres altitude.   | Yes |
| Hockey                                       | Field hockey only. Excluding street and ice.   |     |
| Horse riding / hacking                       | Wearing a helmet. No jumping, hunting or polo.   |     |
| Hot air balloning                            | As a passenger under supervision of a licensed operator.   |     |
| Hydro zorbing                                | Under supervision of licensed operator.  |     |

|                             |   |  |
|-----------------------------|---|--|
| Ice skating (rink)          | No hockey or speed scating.   |  |
| Javelin throwing            |   |  |
| Jet boating                 | As a passenger under supervision of a licensed operator.  |  |
| Jet skiing                  | As a passenger under supervision of a licensed operator.  |  |
| Jogging                     |   |  |
| Kayaking                    | Up to Grade 3 rivers. If in open water within sight of land.  |  |
| Kite boarding               |   |  |
| Marathon running            | 1 day UK events only. Including for charity purposes.   |  |
| Modern pentathlon           |   |  |
| Motor boating               | As a passenger under supervision of a licensed operator.  |  |
| Motor cycling               | See Driving   |  |
| Mountain biking             | Wearing a helmet. Only casual or off road but not endurance. No downhill, freeriding, four-cross, dirt jumping, trials, stunting or racing. |  |
| Narrowboat / canal cruising | Inland waters only. No personal liability cover.  |  |
| Netball                     |   |  |
| Octopush                    |   |  |
| Open water swimming         | Within sight of land, professionally organised with a support boat.   |  |
| Orienteering                |   |  |
| Paddle boarding             | Excluding white water. Flat water or non-graded rivers only. If in open water within sight of land.   |  |
| Paint balling               | Wearing eye protection. No cover for personal liability.  |  |
| Parascending                | Towed by boat over water only. Under supervision of licensed operator.  |  |
| Pilates                     |   |  |
| Pony trekking               | Wearing a helmet.   |  |
| Rackets / racquetball       |   |  |

|                                  |   |     |
|----------------------------------|---|-----|
| Rafting                          | Up to Grade 3 rivers.   |     |
| Rambling/ Walking                | Maximum 3,000 metres altitude.  | Yes |
| Rifle range shooting             | Under supervision of qualified instructor/ guide and through licensed operator. No cover for personal liability.  |     |
| Ringos                           | Under supervision of licensed operator. No cover for personal liability.  |     |
| River tubing                     | Under supervision of qualified instructor/ guide.   |     |
| Roller blading / roller skating  |   |     |
| Rounders / softball              |   |     |
| Rowing                           | No racing. If in open water within sight of land.   |     |
| Running                          | Including for charity purposes.   |     |
| Safari                           | Organised guided tour by vehicle or supervised walking only.  | Yes |
| Sailboarding                     |   |     |
| Sailing / yachting               | Within 20 miles of coastline or inland waters. No cover for personal liability.   |     |
| Sandboarding / sand dune surfing | No cover for personal liability.  |     |
| Sand yachting                    | No cover for personal liability.  |     |
| Scuba diving                     | To maximum depth of 18 metres below sea level. No solo diving. If unqualified must be accompanied by qualified instructor or dive master. No commercial or professional or technical diving (such as cave or cavern, ice, enriched air, free, tutor or wreck diving). |     |
| Shark diving                     | In cage only. Under supervision of qualified instructor/ guide and through licensed operator.   |     |
| Skateboarding                    | Wearing helmet.   |     |
| Snooker, pool and billiards      |   |     |
| Snorkelling                      |   |     |
| Softball                         |   |     |
| Sphering                         |   |     |

|                        |   |     |
|------------------------|---|-----|
| Spinning               |   |     |
| Squash                 |   |     |
| Surfing                | UK only.  |     |
| Swimming               | If in open water within sight of land, professionally organised with a support boat.                |     |
| Swimming with dolphins | Under supervision of qualified instructor/ guide and through licensed operator.                     |     |
| Table tennis           |   |     |
| Ten pin bowling        |   |     |
| Tennis                 |   | Yes |
| Trampoline             |   |     |
| Trekking               | Maximum to 3,000 metres altitude.   | Yes |
| Triathlon              | UK only. 1 day events only. Including for charity purposes.   |     |
| Tubing                 | Under supervision of qualified instructor/ guide.   |     |
| Tug of war             |   |     |
| Underwater hockey      |   |     |
| Volleyball             |   |     |
| Wake boarding          |   |     |
| Water polo             |   |     |
| Water skiing           |   |     |
| Whale watching         | As a passenger under supervision of a licensed operator.  |     |
| White water rafting    | Up to Grade 3 rivers.   |     |
| Windsurfing            |   |     |
| Yoga                   |   | Yes |
| Ziplining              | In conjunction with canopy/ treetop walking only. Under supervision of qualified instructor/ guide. |     |
| Zorbing                | Under supervision of licensed operator.   |     |

## Optional Adventure activities

If **you** purchased Adventure cover **you** are covered for varied activity holidays involving any combination of multiple activities confirmed in the Standard and Adventure activity lists.

Activity holidays where you undertake a single activity are only covered where indicated within the table.

| Activity                                    | Limitations and Conditions   | Activity Holiday |
|---|--|------------------|
| Assault course                              | Must be professionally organised.  |                  |
| Black water rafting                         | Up to Grade 3 rivers.  |                  |
| Blowcarting                                 | Wearing a helmet and safety equipment.   |                  |
| Bobbing                                     |  |                  |
| Canoeing/ kayaking                          | Up to Grade 4 rivers including white water. If in open water within sight of land.   |                  |
| Canyoning                                   | Europe only. Not exceeding 48 hours in duration. Professionally organised activity, under supervision of qualified instructor/ guide and wearing a helmet and full safety equipment. | Yes              |
| Coasteering                                 | Europe only. Not exceeding 48 hours in duration. Professionally organised activity, under supervision of qualified instructor/ guide and wearing a helmet and full safety equipment. | Yes              |
| Devil karting                               | Wearing a helmet and safety equipment.   |                  |
| Dirt boarding                               | Wearing a helmet and safety equipment.   |                  |
| Goalball                                    |  |                  |
| Heptathlon                                  |  |                  |
| Hurling                                     |  |                  |
| Hydro jetting                               |  |                  |
| Hydrospeeding                               |  |                  |
| Iron Man                                    | 1 day events only. Including for charity purposes.   |                  |
| Kite buggying                               | Wearing a helmet and safety equipment.   |                  |
| Kite landboarding                           | Wearing a helmet and safety equipment.   |                  |
| Kite surfing                                | Wearing a helmet and safety equipment.   |                  |
| Lacrosse                                    |  |                  |
| Land skiing                                 |  |                  |
| Marathon running one day event (outside UK) | 1 day events only (outside of UK). Including for charity purposes.   |                  |
| Overland Trips                              | Organised with a tour operator, supervised and over 2 days only.   |                  |
| Paddle boarding                             | Up to white water Grade 3.   |                  |

|                                   |   |     |
|-----------------------------------|---|-----|
| Polo                              | No competitions. Wearing a helmet and safety equipment.   |     |
| Power boating                     | Non-competitive only. Excluding personal liability  |     |
| Rafting                           | Up to Grade 4 rivers including white water. If in open water within sight of land.  |     |
| River boarding                    |   |     |
| River bugging                     |   |     |
| Rock climbing                     | Indoor and outdoor up to 2,000 metres altitude, with ropes. Under supervision of qualified instructor/ guide and/ or bolted, wearing a helmet and using full safety equipment. As part of a varied activity holiday (not sole purpose).                 |     |
| Rock Scrambling                   | Under 4,000m altitude, without ropes. Under supervision of qualified instructor/ guide and/ or bolted. As part of a varied activity holiday (not sole purpose).   |     |
| Roller hockey                     | Wearing a helmet and safety equipment.  |     |
| Rowing                            | Coastal waters (not trans-oceanic).   |     |
| Rugby                             | Non-professional basis, as part of a varied activity holiday (incidental to the trip and not the main purpose). Excluding cover for personal accident or personal liability.  |     |
| Sailing/ yachting/ motor cruising | Outside territorial waters (vessel < 45ft in size). Under supervision of lead skipper. No cover for personal liability.   |     |
| Sailing/ yachting/ motor cruising | Outside territorial waters (vessels > 45ft in size). No cover for personal liability.   |     |
| Scuba diving                      | To a maximum depth of 30 metres. No solo diving. If unqualified must be accompanied by qualified instructor or dive master. No commercial or professional or technical diving (such as cave or cavern, ice, enriched air, free, tutor or wreck diving). | Yes |
| Sea kayaking with killer whales   | Professionally organised activity, under supervision of qualified instructor/ guide and through licensed operator.  |     |
| Shinty                            |   |     |
| Sky diving                        | Europe only. Professionally organised by a licensed operator. Up to two tandem dives only with qualified instructor.  |     |
| Street hockey                     |   |     |
| Surfing                           | Outside UK.   |     |
| Tree top canopy walking           |   |     |

|                                 |   |     |
|---------------------------------|---|-----|
| Trekking / trekking Alpine      | Maximum altitude of 4,500 metres.                                 | Yes |
| Triathlon / biathlon outside UK | Outside of UK. 1 day events only. Including for charity purposes. |     |
| Water ski jumping               | Under supervision of licensed operator.                           |     |
| Wicker basket tobogganing       |   |     |
| Wind tunnel flying              | Under supervision of qualified instructor/ guide.                 |     |
| Zip trekking / zip lining       | Under supervision of licensed operator.                           |     |

## Optional Adventure plus (Winter + Adventure sports extras)

| Activity     | Limitations and Conditions  | Activity Holiday |
|--------------|---|------------------|
| Ice climbing | Indoor and outdoor up to 2,000 metres altitude. Professionally organised activity, under supervision of qualified instructor/ guide, wearing a helmet and using full safety equipment. As part of a varied activity holiday (not sole purpose). |                  |
| Ski touring  | Professionally organised activity, under supervision of qualified instructor/ guide and in areas that local resort management consider to be safe.  | Yes              |
| Via Ferrata  |   | Yes              |

## Optional Winter Sports

| Activity                        | Limitations and Conditions  | Activity Holiday |
|---------------------------------|---|------------------|
| Cross country skiing            | If off-piste or not on recognised paths must be accompanied by qualified guide and in areas that local resort management consider to be safe. | Yes              |
| Dry slope skiing                |   | Yes              |
| Glacier walking                 | Accompanied by qualified guide.   | Yes              |
| Husky sledge driving/ passenger | No racing. No personal liability cover.   | Yes              |
| Indoor skiing/ snowboarding     |   | Yes              |

|                             |   |     |
|-----------------------------|---|-----|
| Kick sledging               | If off-piste or not on recognised paths must be accompanied by qualified guide and in areas that local resort management consider to be safe. | Yes |
| Skiing and mono skiing      | If off-piste or not on recognised paths must be accompanied by qualified guide and in areas that local resort management consider to be safe. | Yes |
| Sledging                    | Including sledging as a passenger pulled by a horse, dog or reindeer.   | Yes |
| Sleigh rides as a passenger | Including sledging as a passenger pulled by a horse, dog or reindeer.   | Yes |
| Snowboarding                | If off-piste or not on recognised paths must be accompanied by qualified guide and in areas that local resort management consider to be safe. | Yes |
| Snow mobiling               | Guided tours only. No personal liability.   | Yes |
| Snow shoe walking           |   | Yes |
| Tobogganing                 |   | Yes |

## Useful information

Please note this information does not form part of the terms and conditions of your Travel cover, it is provided for guidance purposes only. Information is correct at date of production.

### **[www.fco.gov.uk/travel](http://www.fco.gov.uk/travel)**

Before you go overseas check out the Foreign Commonwealth Office website at [www.fco.gov.uk/travel](http://www.fco.gov.uk/travel), it is packed with essential travel advice and tips plus up to date information about different countries.

### **The World Health Organisation**

The World Health Organisation (WHO) provides up to date information and advice for travellers by country on health risks. Please check with the WHO if you have any concerns over health risks for your intended destination. To view information on the country or region you intend to travel to, visit the international travel and health pages on the WHO website [www.who.int](http://www.who.int)

### **Reciprocal Healthcare Agreements**

(Applies to residents of England, Scotland, Wales and Northern Ireland only) The National Health Service (NHS) provides useful information on healthcare abroad and produces country by country guides and a 'Health advice for travellers' leaflet'. You can find all this at [www.nhs.uk](http://www.nhs.uk).

### **European Union**

If you are planning to travel to countries in the European Union, or Iceland, Liechtenstein, Norway or Switzerland we strongly recommend you take a European Health Insurance Card (EHIC) with you. Application forms can be obtained online or in person from the post office and should be completed and validated before you travel. The EHIC will allow you to benefit from the Reciprocal Healthcare Agreements (RHA) which exist with these countries. Where possible, you should take reasonable steps to use these arrangements.

### **Australia**

If essential medical treatment is required in Australia you must enrol with a local Medicare office. Details of how to enrol and the free treatment available can be found in the 'Health Advice for Travellers' leaflet or at the Australian government website

[www.humanservices.gov.au](http://www.humanservices.gov.au). (You do not need to enrol on arrival but you must do this after the first occasion you receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge).

### **Air passengers**

For advice and details on your rights as an airline passenger and compensation in different situations please visit the UK Civil Aviation Authority website at [www.caa.co.uk](http://www.caa.co.uk). You should also refer to the terms and conditions of the airline you are travelling with for information.

**We** are not responsible for the content of other websites.

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