



Version January 2019



**Travel Insurance**  
**Your Policy Wording**  
**Period of Cover 1st March 2018 - 29th February 2020**  
**Scheme number MT18/1067**

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### IMPORTANT CONTACT DETAILS

	<b>Telephone</b>
Police Federation for Northern Ireland	028 9076 4200
Claims and Assistance Service	+44 (0) 330 660 0785
Medical Screening Service	0330 660 0563

### OTHER USEFUL CONTACTS

	<b>Telephone</b>	<b>Website</b>
Foreign & Commonwealth Office	020 7008 1500	<a href="http://www.gov.uk/fco">www.gov.uk/fco</a>
European Health Insurance Card (EHIC)	0300 330 1350	<a href="http://www.ehic.org.uk">www.ehic.org.uk</a>
Department of Health – Advice for Travellers	020 7210 4850	<a href="http://www.dh.gov.uk/travellers">www.dh.gov.uk/travellers</a>
Medicare Australia	+61-132-011	<a href="http://www.medicareaustralia.gov.au">www.medicareaustralia.gov.au</a>

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

<b>SUMMARY OF COVER</b>		
<b>Section</b>		<b>Annual Multi-Trip</b>
	<b>Maximum Trip Duration</b>	<b>30</b>
	<b>Age Limit</b>	<b>65</b>
	<b>Dependant Children Age limit</b>	<b>21</b>
Section 1	<b>Cancellation</b>	£5,000
Section 2	<b>Curtailement</b>	£5,000
Section 3	<b>Personal Accident</b>	£25,000
Section 4	<b>Emergency Medical Expenses</b>	£5M
	Emergency Dental treatment Limit	£350
	Funeral Expenses Abroad Limit	£1,000
Section 5	<b>Baggage &amp; Personal Belongings</b>	£1,500
	Total Valuables Limit	£400
	Single Item Limit	£300
	Delayed Baggage (after 24 hours)	£100 max
Section 6	<b>Money</b>	£500
	Cash Limit	£300
Section 7	<b>Loss of Passport/Driving Licence Expenses</b>	£250
Section 8	<b>Travel Disruption</b>	£25/12hrs £100max
	Trip Abandonment (after 24hrs)	£5,000
Section 9	<b>Missed Departure</b>	£1,000
Section 10	<b>Personal Liability</b>	£1M
Section 11	<b>Hijack</b>	£100/24hrs £1000max
	<b>Policy Excess per person per section</b>	£60
Section 12	<b>Sports and Activities</b>	See section details
Section 13	<b>Collision Damage Waiver Excess</b>	
	Accidental Damage Excess Reimbursement	£1,500
	Rental Car Key Cover	£500
	<b>360 Assistance Service</b>	See section details
	<b>Stranded Passenger</b>	See section details

# Millstream Travel Insurance Policy

Scheme Number MT18/1067

## 360 ASSISTANCE

The policy offers a 360 Assistance service that provides online access to the latest medical, political and security situation in most countries around the world including vaccination requirements, contact details for consulates and medical facilities, and other useful information.

You can stay informed with email alerts on the countries of your choice. Severe weather, industrial action and other events that may disrupt your travel arrangements are advised to you as they happen.

To register please visit <http://dox4.me/4dKaNB> and use PIN code **3918** to access this feature.

## STRANDED PASSENGER

A delay to your flight can be a frustrating experience. That's why we have included the Stranded Passenger service which gives you access to a global network of more than 800 airport lounges around the world. Once you have registered your flight and passenger details, we monitor the international departure boards. If your flight is delayed for more than two hours we'll send an access code to your phone allowing you and your registered travellers access to an eligible executive lounge.

It only takes a couple of minutes and all you need to do is visit <http://dox4.me/4dKaNB> to register your flight and passenger details at least 24 hours before you fly. You'll need to use the PIN code **3918** to access the page.

We recommend you register your flight when you book your trip. This service is NOT available should you fail to register more than 24 hours before your flight is due to take off.

Please note that this service relies upon airlines publishing their schedules to a flight tracking system in advance. This service may not be available for some charter flights. In the event of a flight not being registered, this service will not be available. The majority of flights will be registered.

Stranded Passenger and 360 Assistance do not form part of the insurance contract and are arranged

separately by Millstream Underwriting Limited. Use of this service does not impact any claim that you may subsequently submit under the insurance policy for disrupted or cancelled travel.

## IMPORTANT INFORMATION

Thank **you** for taking out travel insurance with **us**. This policy wording, **your** schedule and any endorsements form a contract of insurance between **you** (the insured named on the schedule) and **us**, (Millstream Underwriting Ltd on behalf of Arch Insurance Company (Europe) Limited) and explains the definitions, conditions, exclusions and limits of cover **we** provide. This contract is only valid when **you** have paid the appropriate premium.

It is very important that **you** carefully read the terms, conditions and exclusions of this insurance to ensure that **you** are properly covered for **your** planned trip.

## WHO IS COVERED

The subscribing member, spouse (or-cohabiting partner) and their children under the age of 21 years if in full time education, all normally resident with the member.

Cover is only available to people resident in the **United Kingdom** and is only valid for trips starting and returning to the **United Kingdom**. **You** must have a permanent residential address in the **United Kingdom** and unrestricted right of entry to the **United Kingdom**. Cover will cease on **your** 65th Birthday.

## WHAT IS COVERED

**You** are covered for:

1. holidays and leisure trips up to 30 days duration.

Note: trips with a scheduled duration of more than 30 days will NOT be covered under this policy and **you** should arrange an extension for an additional premium. This must be done before **you** travel.

2. **You** are covered for worldwide trips. **You** must observe travel advice provided by the Foreign and Commonwealth Office (FCO) No cover is provided under any section (there is cover under the cancellation/curtailment sections for if FCO advice changes) of the policy in respect of travel to a destination to which the FCO has advised against all or all but essential travel. Travel Advice can be

obtained from the FCO office telephone: 020 7008 1500; website [www.gov.uk/fco](http://www.gov.uk/fco)

3. trips within the **United Kingdom** if it is pre-booked in paid accommodation and for 1 night or more. (This does not include medical expenses cover).
4. **winter sports** activities and **scuba diving** up to 30 metres in depth, for up to 17 days duration in total during the insurance year.
5. participating in sports and activities under Level 1 as detailed in Section 12.
6. participating in sports and activities under Level 2 as detailed in Section 12 if **we** agree to include and **you** have paid the appropriate additional premium required. **You** are not covered for hazardous activities, other than as specified in Section 12, unless **we** agree to include and **you** have paid the additional premium required.
7. reasonable activities **you** partake in on an unplanned and incidental basis provided that **you** are:
  - a) supervised by a qualified instructor, or
  - b) hold the appropriate qualification or licence, or
  - c) have subscribed to an accredited organisation for the activity
  - d) and that **you** act in a reasonable way and use all recommended equipment and protective clothing that is necessary.

### THIS IS NOT A HEALTH INSURANCE POLICY

**We** will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and **we** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate. In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all of **your** medical records and information.

### LIMITS OF COVER AND EXCESSES

The limits of cover under each section are shown on the Summary of Cover and apply to each insured person. This policy has an excess as shown on the Summary of Cover which will be deducted in the event of a claim under certain sections. The excess is applicable per person, per policy section, per insured incident.

### WHEN COVER STARTS AND ENDS

The Master Policy Certificate runs for 24 months commencing 1st March 2018 and renewable annually thereafter, as agreed, for all valid subscribing members of the scheme. Cancellation cover starts from the time of booking a trip providing it is within the period of the Master

Certificate as shown above and ends when **you** leave **your home** to commence the trip.

All other sections of cover start from when **you** leave **your home** to commence the trip. Cover applies for the duration of the booked trip (or earlier return to the **United Kingdom**) including the period of travel directly to the departure point and back **home** directly afterwards, not exceeding 24 hours in each case. If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 days maximum.

### WORKING ABROAD

This insurance is extended to cover **work abroad** of the lead subscribing member only. This insurance does not extend to cover the business activities of any other family member, otherwise insured by this policy. **You** are not covered under the Personal Liability section when **you** are working.

### RENEWAL OF YOUR INSURANCE

**We** will send **you** a renewal notice prior to the expiry of the Master Policy Certificate as shown above. The terms of **your** cover and the premium may be varied by **us** as the renewal date. **We** will give **you** at least 21 days written notice before the renewal date should this happen.

At renewal **you** must make sure that **your** cover continues to meet **your** travel needs. In particular this applies to any sports and hazardous activities that **you** are planning to participate in. **You** must also check to see that **you** still comply with the Health Declaration as this may affect the cover provided. If **you** do not comply with the Health Declaration, this may invalidate **your** insurance.

### DISCLOSURE OF FACTS

There is certain information that **we** need to know as it may affect the terms of insurance cover **we** offer **you**.

**You** must, to the best of **your** knowledge, have given accurate answers to the questions **we** have asked when buying this policy. If **you** have not answered the questions truthfully it could result in **your** policy being invalid and that could leave **you** with no right to make a claim.

If **you** think that any of **your** answers might be incorrect, or if **you** need any help, please contact **us** as soon as possible and **we** will be able to confirm if **we** are still able to offer **you** cover under this policy.

## ONLINE MEDICAL SCREENING

**We** have introduced an online medical screening system if **you**, a travelling companion, an **immediate relative**, **close business associate** or someone upon whom **your** trip depends have a pre-existing medical condition.

This service will continue to be supported by a professional, confidential medical team and offers **you**:

- An immediate 24/7 response to most circumstances
- The option to book an appointment with the medical team using the online service.

### What do you need to do?

In line with **your** policy cover, if **you** have a medical condition that **you** need to tell us about **you** can now visit: [www.pfni.millstreamonline.com](http://www.pfni.millstreamonline.com)

This secure, confidential site will ask **you** a short series of simple questions – all with multiple choice answers. In the majority of cases cover can be arranged immediately. More complex circumstances may require further discussion with one of the nursing team and **you** will be guided through this process. If **you** prefer to speak directly to one of the nursing team or have any questions please call +44 (0) 330 660 0563.

## MEDICAL CONDITIONS

This insurance contains restrictions regarding pre-existing medical conditions in respect of the people travelling and of other people upon whose health the trip depends.

**You** must tell **us** (to the best of **your** knowledge) about anything, which could give rise to a claim, particularly where **your** own health is concerned. In particular **we** will not cover medical problems referred to in the Health Declaration unless this was declared to **us** and accepted by **us** in writing.

**You** are advised to read the Health Declaration contained in the policy. If **you** are in any doubt as to whether a medical condition is covered **you** must contact the Medical Screening Service on 0330 660 0563. **We** will not cover medical problems referred to in the Health Declaration unless this was declared to **us** and accepted by **us** in writing.

## AUTOMATICALLY COVERED PRE-EXISTING MEDICAL CONDITIONS

The following Automatically Covered Medical Conditions will be covered for no additional premium and do not need to be declared to us provided that you do not also have a pre-existing medical condition which is not listed below. If **you** have a pre-existing medical condition in addition to any of the following Automatically Covered Medical Conditions **you** must follow the health declaration below and contact the Medical Screening Service by visiting [www.pfni.millstreamonline.com](http://www.pfni.millstreamonline.com) If **you** answer YES to any of the questions.

Acne, ADHD, Allergic reaction (Anaphylaxis) provided that you have not needed hospital treatment in the last 2 years, Allergic rhinitis, Alzheimer's Disease, Arthritis (the affected person must be able to walk independently at home without using mobility aids), Asthma (the diagnosis must have been made when the affected person was under the age of 50, and the asthma controlled by no more than 2 inhalers and no other medication), Blindness or partial sightedness, Carpel tunnel syndrome, Cataracts, Chicken pox (if completely resolved), Cholesterol Hyper/Hypo, Coeliac Disease, Colour Blindness, Common cold or flu, Cuts and abrasions (that are not self-inflicted and require no further treatment), Cystitis (providing there is no ongoing treatment), Deafness/ Impaired Hearing, Diabetes (controlled by diet or tablets only) Diarrhoea and vomiting (if completely resolved) Downs Syndrome, Dyspepsia, Eczema, Enlarged prostate (benign only), Essential tremor, Glaucoma, Gout, Haemorrhoids, Hay fever, HRT, Hyperlipidemia, Indigestion, Irritable Bowel Syndrome, Lichen Planus, Ligament or tendon injury (provided that you are not currently being treated), Macular degeneration, Melanosis, Mental Health Conditions, Menopause, Migraine (providing there are no ongoing investigations), Nasal polyps, Night Blindness, Parkinson's Disease, Physically Disabled, PMT, Psoriasis, Raynaud's Syndrome, Rhinitis, Rosacea, RSI, Sinusitis (providing there is no ongoing treatment), Skin or wound infections (that have completely resolved with no current treatment) Tinnitus, Underactive Thyroid (Hypothyroidism), Urticaria, Varicose veins in the legs, and Vertigo.

## HEALTH DECLARATION

If any of the following apply to **you**, a travelling companion, an immediate relative, close business associate or someone upon whom **your** trip depends (that you are aware of, whether they are travelling with you or not), the Medical Screening Service must be contacted by visiting [www.pfni.millstreamonline.com](http://www.pfni.millstreamonline.com)

1. **You/they** were aware of any reason why the trip could be cancelled or curtailed or of any medical condition, which could result in a claim.
2. **You/they** have, during the last 12 months before this insurance started, suffered from or received treatment, advice or medication for any chronic ongoing or recurring illness or condition ( a chronic condition is one lasting three months or more).
3. **You/they** were receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing home.
4. **You/they** were waiting for results of tests or investigations, or awaiting a referral for an existing medical condition.

Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover.

If there is any change to a pre-existing condition or if any of the reasons stated above occur between the date the certificate wording is issued and/or before the first day of **your** trip, **you** must notify the medical assessors immediately by visiting [www.pfni.millstreamonline.com](http://www.pfni.millstreamonline.com)

**We** will then decide if **we** can provide you with cover on existing terms. **We** may ask **you** to pay an additional premium or add special conditions to the policy. If **we** cannot provide cover, or if **you** do not want to pay the additional premium, **you** can make a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made. Alternatively **you** can cancel **your** policy and **we** will send **you** a pro rata refund.

**We** reserve the right not to extend this insurance if deemed necessary by **us**, where the booked trip could be detrimental to your well-being.

Failure to contact **us** could leave **you** with no right to make a claim and may mean that **you** travel with insufficient cover.

Please note that there is no cover under this policy if **you** or a travelling companion, an **immediate relative, close business associate** or someone upon-whom your trip depends have been diagnosed with a terminal illness or **you/they** are travelling against the advice of a medical practitioner in order to get medical treatment abroad. Please refer to the General Exclusions for full details.

## DEFINITIONS

Whenever the following words appear in bold in this policy they will always have these meanings:

### **Close business associate**

Any person whose absence from business for one or more complete days at the same time as **your** absence, which prevents the effective continuation of that business.

### **Curtail/Curtailment**

Return early to **home** in the **United Kingdom**.

### **Expert Witness**

A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.

### **Hazardous activities**

Participating in any sport or activity which could pose an increased risk or danger to **you**, and may require **you** to take additional precautions to avoid injury or claim.

### **Hijack**

The unlawful seizure or wrongful exercise of control of an aircraft or conveyance in which **you** are travelling as a passenger.

### **Home**

**Your** residential address in the **United Kingdom**.

### **Immediate relative**

Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister resident in the **United Kingdom**.

### **Insured Vehicle**

The vehicle owned by a licensed company or agency which **you** have agreed to hire from them according to the terms of your rental agreement. The vehicle must:

- be no more than 10 years old
- have no more than 10 seats
- not be driven off the Public Highway
- not be a motor home, camper-van, commercial vehicle, minibus with 10 seats or more, motorcycle or moped
- have a retail purchase price of less than £70,000



## **Insurer**

Arch Insurance Company (Europe) Limited

## **Loss of limb**

Physical, permanent and total loss of use at or above the wrist or ankle.

## **Loss of sight**

The complete, irrecoverable and irremediable loss of all sight in one or both eyes.

## **Medical practitioner**

A registered practising member of the medical profession who is not travelling with **you**, who is not related to **you** or to any person with whom **you** are travelling or intending to stay with.

## **Money**

Cash, travel tickets and passports held by **you** for social domestic and/or pleasure purposes.

## **Permanent total disablement**

Disablement as a result of which there is no business or occupation, which **you** are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.

## **Personal accident**

Accidental bodily injury caused solely and directly by outward violent and visible means.

## **Personal baggage**

**Your** suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip. (Not including any specialised items, medical or otherwise, unless specified in **your** schedule).

## **Public Transport**

Any fare paying passenger on the following regular scheduled forms of transport: train, coach, bus, aircraft and sea vessel.

## **Redundancy**

Any person being declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for 2 continuous years with the same employer at the time of being made redundant.

## **Rental Period**

The dates you have arranged to hire the **insured vehicle** as confirmed on your rental agreement.

- You will only be covered if you are 21 years or over at the start date of your policy
- rentals within the UK must be for at least 2 days and be as part of trip where there is 2 or more nights pre-booked accommodation.
- A rental which is booked to last longer than the maximum trip duration shown on your insurance schedule is not covered

## **Scuba Diving Equipment**

Mask, fins and snorkel, diving suit and boots, buoyancy jacket and dive bag, regulator set including first and second stages plus gauges, dive watch and dive computer, underwater camera equipment.

## **Scuba Diving**

Conventional **scuba diving** only. **We** do not cover solo diving, cave diving, any dive which takes **you** below **your** current qualification limit, or any dive below 50 metres. **You** are limited to **your** current qualification limit, unless accompanied by a qualified Instructor, taking part in a recognised course requirement of **your** chosen Diving Association.

**You** must hold a current P.A.D.I. (Professional Association of Diving Instructors), B.S.A.C. (British Sub Aqua Club) SAA (Sub Aqua Association), C.M.A.S. (Confederation Mondiale Des Activites Subaquatiques), or equivalent internationally recognised qualification and follow their relevant Association, Club or Confederation rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed Diving Instructor and follow their rules and instructions at all times.

## **Unattended**

When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property.

## **United Kingdom**

England, Scotland, Wales and Northern Ireland

## **Valuables**

Watches, (including devices such as Fitbits) furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, computers and or accessories (including laptops, games & gaming consoles), PDA's and tablet devices (including iPad's and eBooks) video cameras, audio visual equipment, televisions, mobile phones and satellite navigation devices.

## **We / us / our**

Millstream Underwriting Ltd on behalf of Arch Insurance Company (Europe) Limited

## **Winter Sports Equipment**

Skis, bindings, ski boots, ski poles, snowboards and specialised clothing.

## **Winter Sports**

Conventional skiing / snowboarding only. **We** do not cover any competition, free-style skiing, ski jumping, ice hockey, use of bobsleighs or skeletons, repetitive travel in ski run helicopters. Off-piste skiing is only covered if **you** are under the care and direction of a locally qualified guide or instructor.

## **Work abroad**

For the purposes of this policy clerical business activities of the insured only. Non-manual or light general work not involving the use of mechanical or industrial machinery at a height not exceeding 2 metres

## **You / your**

The subscribing member, spouse (or co-habiting partner) and their children under the age of 21 years if in full time education, all normally resident with the member.

## SECTION 1 CANCELLATION

### **Covered**

**You** are covered up to the limit as shown on the Summary of Cover for loss of travel and accommodation expenses, which were cancelled before **you** were due to leave **your home** for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere disinclination to begin **your** trip as arranged) due to any cause listed below occurring during the period of insurance:

1. injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of **yours** (including pre-arranged locum doctors);
2. **you** being called for jury service, attending court as a witness (but not as an **expert witness**), or **redundancy** (for **you** or for any person with whom **you** had arranged to travel);
3. **your home** or place of business being made uninhabitable, within 14 days of travel, or the police asking to see **you** after theft from **your home** which occurred within 14 days of travel;
4. **your** posting overseas or emergency and unavoidable duty if **you** are a member of the medical or nursing professions, armed forces, police, fire or ambulance services and compulsory quarantine.
5. Travel Advice Unit of the Foreign & Commonwealth Office (FCO), the World Health Organisation (WHO) or similar body issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **you** were booked to travel, providing the directive came into force after **you** purchased this insurance or booked the trip (whichever is the later).

### **Not covered**

1. the policy excess shown on the Summary of Cover (£15 in respect of loss of deposit only claims) of any incident. This applies to each **insured person** making a claim;
2. medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
3. additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists;

4. any costs recoverable from another source;
5. anything caused directly or indirectly by prohibitive regulations by the Government of any country;
6. if the Health Declaration has not been complied with and **you** do not have an appropriate endorsement from the medical assessors (see Health Declaration);
7. any costs incurred on behalf of other party members who are not specified on the insurance schedule;
8. anything mentioned in the General Exclusions.

## SECTION 2 CURTAILMENT

This section includes the services of the Emergency Medical Assistance service who must be contacted immediately in the event of a serious injury, illness or hospitalisation, or where repatriation has to be considered.

The 24 hour Emergency Medical Assistance telephone number is: **+44 (0) 330 660 0785**

### **Covered**

**You** are covered up to the limit as shown on the Summary of Cover for the value of the portion of **your** travel and accommodation expenses, calculated from the date of **your** return to **your home**, which have not been used and which were paid before **your** departure from the **United Kingdom** or the date of your hospitalisation as in inpatient, which have not been used and which were paid before your departure from your home in the **United Kingdom**. **You** are also covered for reasonable additional travelling expenses (Economy Class) incurred by **you** for returning to **your home** earlier than planned due to a cause listed below:

1. accidental injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of **yours**.
2. **your home** or place of business being made uninhabitable or the police requesting **your** presence following a theft from **your home**.
3. Travel Advice Unit of the Foreign & Commonwealth Office (FCO), the World Health Organisation (WHO) or similar body recommending evacuation from the country or specific area in which **you** are travelling, providing the directive came into force after **you** purchased this insurance and after **you** have left the United Kingdom to commence the trip (whichever is the later).

### Conditions

1. **You** must contact the Emergency Medical Assistance Service for assistance/advice if **you** need to cut short **your** trip for an insured reason.
2. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.
3. If **you** require the Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of **our** cover.
4. If **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover.
5. This policy does not provide compensation for loss of holiday/enjoyment.

### Not covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. claims that are not confirmed as medically necessary by the Emergency Medical Assistance service, and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip;
3. additional travelling expenses incurred which are not authorised by the Emergency Medical Assistance service;
4. unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance service;
5. if the Health Declaration has not been complied with and **you** do not have an appropriate endorsement from the medical assessors (see Health Declaration);
6. anything mentioned in the General Exclusions.

NOTE: It is a requirement of this insurance that **you** contact the Emergency Medical Assistance service immediately if **you** wish to return **home** for any of the reasons listed above or by any method other than as originally planned. Failure to do so may affect **your** claim.

## SECTION 3 PERSONAL ACCIDENT

### Covered

**You** are covered up to the limit as shown on the Summary of Cover in respect of **Loss of limb, Loss of sight, Permanent total disablement** (which will be paid to **your** legal representative), if **you** have a **Personal accident** during **your** trip which, up to 12 months from the date of the accident, is the sole cause of **your** consequent disability.

NOTE: If **you** are aged under 16 years at the time of the accident the **Permanent total disablement** benefit will not apply.

**We** will only pay the benefit for **Permanent total disablement** if **your medical practitioner** or specialist confirms that **you** cannot do any paid work for 12 months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by **our** doctor or specialist should **we** consider it necessary to validate the claim.

### Not covered

1. any claims for loss or disablement caused directly or indirectly by:
  - a) Disease or any physical defect or illness
  - b) An injury which existed prior to the beginning of the trip;
2. anything mentioned in the General Exclusions.

## SECTION 4 EMERGENCY MEDICAL EXPENSES

THIS IS NOT A PRIVATE MEDICAL HEALTH INSURANCE POLICY.

**We** will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and **we** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate.

In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all **your** medical records and information.

This policy only covers **you** if there is a sudden and unexpected accident or if **you** become ill during a trip.

If **you** are admitted to hospital as an in-patient overseas, the Emergency Medical Assistance Service must be notified immediately.

They will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

**You** must maintain contact with the Emergency Medical Assistance Service until **you** return **home** or until **you** no longer require treatment or assistance.

OUT-PATIENT LESS THAN £1,000 *in the following countries only: Spain, Greece, Cyprus, Egypt, Turkey and Portugal*

If you need out-patient medical treatment and the costs are likely to be less than £1,000 please provide a copy of your schedule to the doctor and your treatment will be paid by ChargeCare International in line with the policy wording. In such cases, the doctor will ask you to fill in a simple form to confirm the treatment and may request you pay the policy excess. The doctor will then send the medical bill and supporting documentation to ChargeCare International for repayment. Email: [newcliniccase@chargecare.net](mailto:newcliniccase@chargecare.net)

OUT-PATIENT LESS THAN £1,000 *in all other countries not listed above*

Contact the Claims Service for a claim form by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0) 330 660 0785. They will advise you of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support your claim. If you receive out-patient treatment (no hospital admission) and the costs are likely to exceed £1,000, you must refer to the Emergency Medical Assistance Service for authorisation.

24 hour Emergency Medical Assistance telephone number: +44 (0)330 660 0785

### **Covered**

**You** are covered up to the limit as shown on the Summary of Cover for costs incurred outside the **United Kingdom** for:

1. emergency medical and surgical treatment and hospital charges including necessary physiotherapy, authorised by the Emergency Medical Assistance service;
2. emergency dental treatment, to relieve pain only, limited to amount shown on the Summary of Cover;
3. reasonable and necessary additional accommodation (room only) and travelling expenses **home** (Economy Class), including those of one **relative** or friend if **you** have to be accompanied **home** on the advice of the attending **medical practitioner** or if **you** are a child and require an escort **home**;
4. in the event of death, reasonable cost for the conveyance of the body or ashes to the **United Kingdom** (the cost of burial or cremation is not

included), or local funeral expenses abroad limited to £1,000.

**Note:** If **you** are travelling to a country in the European Union **you** should take a European health insurance card (EHIC). This may entitle **you** to free or reduced cost healthcare in the EU. These are free of charge and can be obtained or renewed by calling 0300 330 1350, picking up an application form from a post office or applying online at [www.ehic.org.uk](http://www.ehic.org.uk). If **you** are travelling to Australia and require medical treatment, **you** must enrol with medicare.

### **Not covered**

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement;
3. any expenses or fees, for in-patient treatment or returning **home** early, which have not been reported to and authorised by the Emergency Medical Assistance service;
4. any expenses incurred for illness, injury or treatment required as a consequence of:
  - a) Surgery or medical treatment which in the opinion of the attending **medical practitioner** and the Emergency Medical Assistance service can be reasonably delayed until **you** return to the **United Kingdom**.
  - b) Medication and or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom**;
5. if **you** do not comply with the Health Declaration and **you** do not have an appropriate endorsement from the medical assessors (see Health Declaration);
6. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests, treatment or surgery which are not directly related to the injury, which necessitated **your** admittance to hospital;
7. claims that are not confirmed as medically necessary by the attending **medical practitioner** or the Emergency Medical Assistance service;
8. any additional hospital costs arising from single or private room accommodation unless medically necessary;
9. treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre;
10. any costs incurred within the **United Kingdom**.
11. further costs **you** incur if **we** wish to bring **you** **home** early but **you** refuse (where in the opinion of the treating **medical practitioner** and the Emergency Assistance Service **you** are fit to travel);
12. anything mentioned in the General Exclusions.

## SECTION 5 BAGGAGE & PERSONAL BELONGINGS

### Covered

#### A) Personal baggage

**You** are covered up to the limit as shown on the Summary of Cover for the value or repair to any of **your Personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation) limited to:

- a) the single item limit as shown on **your** Summary of Cover for any one item, pair or set of items
- b) the **valuables** limit as shown on **your** Summary of Cover for all **valuables** in total

#### B) Delayed Baggage

**You** are covered up to the limit as shown on the Summary of Cover if included in **your** policy for the cost of buying replacement necessities if **your Personal baggage** is delayed in reaching **you** on **your** outward journey for at least 24 hours and **you** have a written report from the carrier (e.g. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

### Conditions

1. Any amount **we** pay **you** under B Delayed Baggage will be deducted from the final claim settlement if **your** baggage is permanently lost.
2. **You** must obtain written proof of the incident from the police, **your** accommodation management, tour operator or carrier, within 24 hours of the discovery in the event of loss, burglary or theft of the baggage. Failure to do so may result in **your** claim being declined.
3. In the event of a claim for damaged items, proof of the damage must be supplied.
4. In the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.
5. If the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.

### Not covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim; of any incident.
2. if **you** do not exercise reasonable care for the safety and supervision of **your Personal baggage**;
3. any item, pair or set of items with a value of over £50, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support **your** claim;

4. in the event of a claim for damaged items, proof of the damage must be supplied. The damaged articles must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
5. if **your Personal baggage** is lost, damaged or delayed in transit and **you** do not:
  - a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier's report (or Property Irregularity Report in the case of an airline); or
  - b) follow up in writing within 7 days to obtain a written carrier's report (or Property Irregularity Report in the case of an airline) if **you** are unable to obtain one immediately.
6. loss, destruction, damage or theft of the following property:
  - a) contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses.
  - b) antiques, precious stones that are not set in jewellery, glass or china, pictures, musical instruments.
  - c) pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs).
  - d) tools of trade.
  - e) perishable items such as food.
  - f) **valuables** left **unattended** at any time (including in a vehicle or in the custody of carriers) unless they are with **you** or locked in a safe or safety deposit box;
  - h) **valuables** left as checked-in baggage;
7. loss, destruction, damage or theft:
  - a) due to confiscation or detention by customs or other officials or authorities.
  - b) due to wear and tear, denting or scratching, moth or vermin.
  - c) transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.
8. mechanical breakdown or derangement, for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessels, aircraft or vehicle in which they are being carried.
9. **Personal baggage** stolen from:
  - a) an **unattended** vehicle unless it was in the locked glove compartment or rear boot or luggage area of the vehicle and is covered so as not to be visible from the outside of the vehicle and there is evidence of forcible and violent entry.
  - b) an **unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am.
10. any shortage due to error, omission or depreciation

in value;

11. any property more specifically insured or recoverable under any other source;
12. stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind, sports gear or activity equipment (except **winter sports equipment**)
13. anything mentioned in the General Exclusions.

## SECTION 6 MONEY

### **Covered**

**You** are covered up to the limit as shown on the Summary of Cover for accidental loss or theft of **your** own **money** whilst being carried on **your** person or left in a locked safety deposit box. Cash is limited to the amount shown on the Summary of Cover unless **you** are under 16 years, in which case the maximum payable is £50.

### **Condition**

In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you** coped financially immediately after the loss (e.g. currency exchange/ withdrawal slips, bank/credit card statements).

### **Not covered**

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. if **you** do not exercise reasonable care in protecting **your money** and documents against loss, theft or damage;
3. if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **money**;
4. any shortages due to error, omission or depreciation in value;
5. anything mentioned in the General Exclusions.

## SECTION 7 LOSS OF PASSPORT/DRIVING LICENCE EXPENSES

This section does not apply to trips within the **United Kingdom**.

### **Covered**

1. **You** are covered up to the limit as shown on the Summary of Cover for reasonable additional travel or accommodation expenses **you** have to pay whilst abroad, over and above any payment which **you** would normally have made during the trip if no loss had been incurred, as a result of **you** needing to replace a lost or stolen passport/driving licence.
2. any additional fees payable specifically for **you** to obtain the replacement passport/visa or driving licence itself over and above that payable in the

### **United Kingdom ;**

3. The equivalent (pro rata) value of the remaining period of **your** original passport/visa or driving licence at the time of loss;
4. The replacement costs of any temporary passport, as well as Visa or Temporary Work permits which were issued in **your** original passport.

### **Condition**

**You** must provide receipts for all costs incurred.

### **Not covered**

1. the policy excess shown on the Summary of Cover of any incident. This applies to each insured person involved in the incident causing the claim;
2. any costs that **you** would have incurred had **you** not lost **your** passport or driving licence;
3. if **you** do not exercise reasonable care for the safety or supervision of **your** passport/driving licence;
4. if **you** do not obtain a written police report within 24 hours of the loss;
5. loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
6. anything mentioned in the General Exclusions.

## SECTION 8 TRAVEL DISRUPTION

### **1. Travel Delay**

If the public transport on which **you** are booked to travel is cancelled or delayed due to:

- a) strike or industrial action (provided that when this policy was taken out, and when the trip was booked there was no reasonable expectation that the trip would be affected by such cause);
- b) adverse weather conditions;
- c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel;

leading to **your** arrival at **your** overseas destination being delayed for more than 12 hours or **your** return journey to **your** home being delayed for more than 12 hours.

Or;

### **2. Trip Abandonment**

**We** will pay **you**:

- a) up to the limit as shown on the Summary of Cover for any irrecoverable unused accommodation and travel costs and other pre-paid charges which **you** have paid or are contracted to pay if **you** abandon the trip because **you** were not able to travel as a result of:
  - i) the public transport on which **you** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 24 hours or;

- ii) **you** being denied boarding on the flight on which **you** were booked to travel from the **United Kingdom** (because there are too many passengers for the seats available) and no other flight could be provided within 24 hours;

Or;

### 3. Additional Travel & Accommodation

**We** will pay **you**:

- a) up to the limit as shown on the Summary of Cover for reasonable suitable additional accommodation (room only) and public transport expenses (Economy class) necessarily incurred in reaching **your** overseas destination and/or in returning to the **United Kingdom** as a result of:
  - i) the public transport on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off or
  - ii) **you** being denied boarding (because there are too many passengers for the seats available) and no other alternative flight could be provided within 12 hours and you choose to make other travel arrangements on public transport for **your** trip because there was no other alternative transport offered by the public transport operator. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the public transport operator.

If the same costs, charges or expenses are also covered under Section 10 Missed Departure **you** can only claim for these under one section for the same event.

#### **Not covered**

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim and is only applicable if **you** abandon **your** trip;
2. if **you** have not checked-in in sufficient time for **your** outward or return journey;
3. any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country;
4. abandonment of a trip once you have departed from the **United Kingdom**;
5. Any costs incurred by **you** which are recoverable from the public transport operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
6. Denied boarding due to **your** drug use, alcohol or

solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.

7. claims arising which relate to an event which is occurring or you were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later)
8. any costs claimed under another section of this policy
9. anything mentioned in the General Exclusions.

## SECTION 9 MISSED DEPARTURE

This section does not apply to trips within the **United Kingdom**.

#### **Covered**

If included in **your** policy (please refer to the Summary of Cover) **you** are covered up to the limit shown on the Summary of Cover for reasonable additional accommodation (room only) and public transport travel expenses (Economy class) necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom** if **you** fail to arrive at the departure point in time to board any onward connecting public transport on which **you** are booked to travel, including connections within the **United Kingdom** on the return journey to your home as a result of:

1. the failure of other public transport or
2. strike, industrial action or adverse weather conditions or
3. **you** being denied boarding (because there are too many passengers for the seats available) If the same expenses are also covered under Section 8 Travel Disruption you can only claim for these under one section for the same event.

#### **Conditions**

1. **You** must check in, according to the itinerary supplied to **you** unless your transport provider operator has requested **you** not to travel to the airport / port.
2. **You** must get (at **your** own expense) written confirmation from the public transport operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
3. **You** must comply with the terms of contract of the public transport operator and seek financial compensation, assistance or a refund of your ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding,

cancellation or long delay of flights.

### **Not covered**

1. The policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. If sufficient time has not been allowed for **you** journey in order to meet the check-in time specified by the transport providers or agent
3. If **you** are not proceeding directly to the departure point;
4. Any costs incurred by **you** which are recoverable from the public transport operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
5. Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.
6. Claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later)
7. Any costs claimed under another section of this policy
8. Anything mentioned in the General Exclusions.

### **Conditions**

1. **You** must check in, according to the itinerary supplied to you unless **your** transport provider operator has requested **you** not to travel to the airport / port.
2. **You** must get (at **your** own expense) written confirmation from the public transport operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
3. **You** must comply with the terms of contract of the public transport operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) your rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delay of flights.

## **SECTION 10 PERSONAL LIABILITY**

### **Covered**

**You** are covered up to the limit as shown on the Summary of Cover, for legal expenses and legal liability for damages incurred by **you** which are caused by an accident that happened during the trip, and leads to claims made against **you** as a result of:

1. accidental bodily injury to a person who is not a member of **your** family or household or employed by **you**;
2. loss of or damage to any property which does not belong to **you**, is not in the charge of, and is not in the control of **you** or any member of **your** family, household or employee;
3. loss of or damage to temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

**NOTE: We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

### **Not covered**

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. fines imposed by a Court of Law or other relevant bodies;
3. anything caused directly or indirectly by:
  - a) liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
  - b) injury, loss or damage arising from:
    - i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts or canoes), animals (other than horses) or firearms or any weapons
    - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings
    - iii) the carrying out of any trade or profession
    - iv) racing of any kind
    - v) any deliberate act
  - c) liability covered under any other insurance.
4. anything mentioned in the General Exclusions.

**NOTE: If you** are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party liability, as **you** are not covered under this insurance.



## SECTION 11 HIJACK

### **Covered**

If included in **your** policy (please refer to the Summary of Cover) **you** are covered up to the limit as shown on the Summary of Cover, for each complete 24 hour period **you** are the victim of a hijack.

### **Not covered**

1. if **you** or **your** family or **your** business associates have engaged in activities that could be expected to increase the risk of **hijack**;
2. anything mentioned in the General Exclusions.

## SECTION 12 SPORTS AND ACTIVITIES

### **Covered**

**Your** travel insurance covers **you** for many sports and activities as standard which are listed below. Any other work and activities may need an extra premium to be paid.

If **you** are participating in an activity that is not listed, **you** must contact us to ensure you have full cover, cover will not be in place until we have confirmed acceptance and any additional premium paid.

NOTE: SOME SECTIONS OF COVER WILL BE EXCLUDED AND SPECIAL CONDITIONS AND EXCLUSIONS WILL APPLY WHILE TAKING PART IN CERTAIN ACTIVITIES, SEE THE INDIVIDUAL SPORT AND ACTIVITY BELOW FOR DETAILS.

<b>Sport, Activity</b>	<b>Special Conditions</b>	<b>Special Exclusions</b>
Abseiling (see climbing)	Special condition (a) applies	
Acrobatics		
Aerial safari	Special condition (a) applies	No Personal Accident Cover
Aerobics		
American football (Gridiron)		No Personal Accident Cover
Angling (see fishing)		
Athletics		
Australian Rules Football (AFL)		No Personal Accident Cover
Backpacking (see hiking)		
Badminton		
Ballet		
Banana boat rides	Special condition (a) applies	
Baseball		
Basketball		
Bicycle polo		
Biking (see cycling, mountain biking or snow biking)		
Black water rafting (cave tubing) (grades 1-3)	Special condition (a) applies	
Black water rafting (cave tubing) (grades 4-5)	Special condition (a) applies	No Personal Accident Cover
Boating (inland and coastal waters) see also speed boating and sailing.	Special condition (a) or (b) applies,	No white water cover No Personal Liability Cover
Boating (outside coastal waters) see also speed boating, and sailing	Special condition (a) or (b) and special condition (c) applies	No Personal Accident Cover No Personal Liability Cover
Bouldering (see rock climbing)		
Bowling (lawn, ten-pin, nine-pin, candlepin, duckpin and five-pin bowling, bowls, pétanque & boules)		
Boxing (gym or outdoor training) no competition or bouts		
Bungee/bungy jumping (max 2 jumps per trip)	Special condition (a) applies	
Bungee/bungy jumping (3 jumps or more )	Special condition (a) applies	

Bushcraft (see hiking)		
Bushwalking (see hiking)		
Camel riding (day tour)	Special condition (a) applies	No Personal Liability Cover
Camel trekking (overnight/ main mode of transport)		No Personal Liability Cover
Canoeing (grades 1-3) (see kayaking)		
Canyon swing	Special condition (a) applies	
Canyoning		No Personal Accident Cover No Personal Liability Cover
Capoeira dancing (see dance)		
Caving (sightseeing/tourist attraction)	Recreational visit only.	
Cheerleading		
Clay pigeon shooting	Special condition (a) or (b) applies	No Personal Liability Cover
Climbing (see rock climbing)		
Cricket		
Croquet		
Cruising (cruise ship)	Special condition (a) applies	
Curling		
Cycle racing / time trial		
Cycling (incidental to the trip)		
Cycling (independent cycle touring)		No Intercontinental touring
Cycling (on an organised tour)	Special condition (a) applies	No Intercontinental touring
Dance (ballet, ballroom, capoeira, salsa, interpretive dance)		
Darts		
Dirt boarding		No Personal Liability Cover
Diving (see high diving or scuba diving)		
Dodge ball		
Dogsledding (on recognised trails)	Special condition (a) applies	Remote areas, racing, time trials and endurance events
Dragon boating (inland or coastal waters only)		
Dune buggy	Special condition (a) or (b) applies	No Personal Accident Cover No Personal Liability Cover
Elephant riding	Special condition (a) applies	No Personal Liability Cover
Elephant trekking (overnight/ main mode of transport)	Special condition (a) applies	No Personal Liability Cover
Fell running/walking (see hiking)		
Fencing		No Personal Liability Cover
Fishing (ice)	Special condition (a) or (b) applies	
Fishing (inland or coastal waters)		Sports / leisure fishing only - no commercial or rock fishing
Fishing (outside coastal waters, deep sea fishing)	Special Condition (a) and (c) applies	Sports / leisure fishing only - no commercial
Fitness training		
Floorball		
Fly by wire	Special condition (a) applies	
Flying (as a fare paying passenger in a licensed scheduled or chartered aircraft or helicopter)	Special condition (a) applies	
Football (Soccer) including 5 a side		
Frisbee		
Glacier walking (ice walking)	Special condition (a) applies	
Go karting	Special condition (a) applies	No Personal Liability Cover
Golf		

Gym training (aerobics, spinning, zumba, body pump, weight training, cross training, crossfit) (See also boxing and martial arts)		
Gymnastics (also see acrobatics)		
Handball		
High diving up to 10 metres (excluding cliff diving)		
Hiking up to 1,500 metres (scrambling, hillwalking)		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 3,000 metres (scrambling, hillwalking)		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 4,500 metres (scrambling) on recognised routes	Special condition (a) applies	No cover where ropes, picks or other specialist climbing equipment is required
Hockey		
Horse riding (equestrian, dressage, show jumping, eventing)		No Personal Accident Cover.
Horse riding (leisure/social/non-competitive riding)		No racing, jumping or competitions
Hot air ballooning (ballooning)	Special condition (a) applies	No Personal Liability Cover
Hunting (excluding Big Game)	Special condition (a) or (b) applies	No Cover for Big Game Hunting No Personal Liability Cover
Hydrofoiling (see water skiing)		
Ice skating (indoor)		
Ice skating (outdoor) on a commercially managed rink	Special condition (a) applies	
In-line skating		
Jet boating (inland/coastal waters only)	Special condition (a) or (b) applies	No Personal Liability Cover
Jet skiing (inland/coastal waters, white water grades 1-2 only)	Special condition (a) or (b) applies	No Personal Liability Cover
Kayaking/Canoeing (inland/coastal waters, white water grades 1-3 only)		
Kite boarding (on land or water)		No Personal Liability Cover
Kite buggy		No Personal Liability Cover
Kite flying		
Kite surfing		No Personal Liability Cover
Kite wing (land, water)		No Personal Liability Cover
Korfball		
Lacrosse		
Land surfing		No Personal Liability Cover
Martial arts (Judo & Karate only) no competition or bouts	Condition (a) applies, non-competitive only	No Personal Accident Cover No Personal Liability Cover
Martial arts training (non-contact)		
Moped riding/scooter biking	Special condition (b) applies, a helmet must be worn	No Touring or where a motorbike is the main mode of transport. (cover can be extended to include motor bike touring for an additional premium) No Personal Accident Cover No Personal Liability Cover
Motor racing experience (passenger only)	Special condition (a) applies	

Motor biking (on road over 125cc)	Special condition (b) and a helmet must be worn	No Touring or where a motorbike is the main mode of transport. (cover can be extended to include motor bike touring for an additional premium) No Personal Accident Cover No Personal Liability Cover
Motor biking (on road under 125cc)	Special condition (b) and a helmet must be worn	No Touring or where a motorbike is the main mode of transport. (cover can be extended to include motor bike touring for an additional premium) No Personal Accident Cover No Personal Liability Cover
Motor biking / trail biking (off-road under 125cc)	Special condition (b) and a helmet must be worn	No Touring or where a motorbike is the main mode of transport. (cover can be extended to include motor bike touring for an additional premium) No Personal Accident Cover No Personal Liability Cover
Motor biking pillion passenger (on road only) see Motor biking		
Mountain biking (on road) (see cycling)		
Mountain biking - downhill (using downhill trails and/or mechanical lifts)		
Mountain biking general (off road/cross country)		
Netball		
Obstacle course/assault course/trim trail (see outdoor endurance)		
Orienteering		
Outdoor endurance courses up to 3 miles		
Outdoor endurance courses up to 8 miles		
Outrigger canoeing (inland or coastal waters only)		
Outward Bound	Special condition (a) applies	
Paint balling/airsoft	Special condition (a) applies	No Personal Liability Cover
Parachuting (one jump only)	Special condition (a) or (b) applies	No Personal Accident No Personal Liability Cover
Parasailing/Parascending (over water only)	Special condition (a) or (b) applies	No Personal Liability Cover
Quad biking	Condition (a) or (b) applies, a helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Racquetball		
Rambling (see hiking if above 1,500 metres)		
Rifle range/sports shooting	Special condition (a) or (b) applies	No Personal Liability Cover
River boarding/hydro speeding (grades 1-3) (see also canoeing)	Special condition (a) applies	
Rock climbing (bouldering)		No Soloing No Personal Accident Cover
Rock climbing (indoor)	Special condition (a) applies	No Soloing No Personal Accident Cover
Rock climbing (outdoor/traditional/sport climbing/bolted/aid climbing/free climbing)		No Soloing No Personal Accident Cover
Roller hockey		
Roller skating		No cover for stunting

Rollerblading		No cover for stunting
Rounders		
Rowing/sculling (inland/coastal waters)	No white water	
Rugby (League/Union)		No Personal Accident Cover
Running (up to marathon distance)		
Running / jogging (half marathon distance or less)		
Safari tours	Special condition (a) applies	No cover for handling or <b>work</b> with dangerous animals including big cats, crocodiles, alligators, hippopotamuses, snakes, elephants or bears
Sail boarding (see wind surfing)		
Sailing (inland/coastal waters)	Special condition (a) or (b) applies	No Personal Liability Cover
Sailing (outside coastal waters)	Special condition (a) or (b) and special condition (c) applies	No Personal Liability Cover
Sandboarding/sand skiing		
Scuba diving (to 30 metres)	Special condition (e) applies	See Special Exclusion (ii)
Scuba diving (to 50 metres)	Special condition (e) applies	See Special Exclusion (ii) No Personal Accident Cover
Scuba diving (unqualified/learn to dive course/discover dive with qualified instructor)	Special condition (a) applies	See Special Exclusion (ii)
Sculling (see rowing)		
Sea kayaking/ Sea canoeing (see kayaking)		
Segway tours	Condition (a) applies, a helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Shark cage diving (see scuba diving)		
Skateboarding (ramp, half pipe, skate park, street)		
Skiing (cross country/Nordic skiing on marked trails)	Special condition (d) applies	See special exclusion (i)
Skiing (snowblading)	Special condition (d) applies	See special exclusion (i)
Skiing/Snowboarding	Special condition (d) applies	See special exclusion (i)
Skiing/Snowboarding (dry slope)	Special condition (d) applies	See special exclusion (i)
Skydiving/Tandem skydiving (one jump only)		No Personal Accident Cover No Personal Liability Cover
Sledding/Tobogganing/Snow Sleds/ Snow Sleighs (on snow)		No Personal Accident Cover No Personal Liability Cover
Sleigh rides (horse drawn)		
Snooker		
Snorkelling		
Snow biking (on piste or off piste within resort boundaries)		See special exclusion (i) No Personal Accident Cover
Snow rafting	Special condition (a) applies	No Personal Accident Cover No Personal Liability Cover
Snowmobiling		Remote areas, racing, time trials and endurance events are excluded. No Personal Accident Cover No Personal Liability Cover
Soccer		
Softball		
Spearfishing		No Personal Liability Cover
Speed boating (inland/coastal waters only)	Special condition (a) or (b) applies	No white water cover No Personal Liability Cover

Spelunking (see caving)			
Squash/Racquet ball			
Stand up paddle surfing/paddle boarding			
Stilt walking			
Stoolball			
Surf boat rowing			
Surfing			
Swimming (pool; enclosed, inland or coastal waters only)			
Swimming with dolphins /whales/ whale sharks (inland or coastal waters only)	Special condition (a) applies		
Table tennis			
Tandem skydiving (see skydiving)			
Tchoukball			
Ten pin bowling (see bowling)			
Tennis			
Theme parks / fairgrounds	Special condition (a) applies		
Tough Mudder (see outdoor endurance)			
Trail bike riding (see motorbiking)			
Tramping (see hiking)			
Trampolining			
Trapeze/Hire Wire	Special condition (a) applies	No Personal Accident Cover	
Trekking (see hiking)			
Triathlon up to Middle Distance			
Triathlon up to sprint distance			
Tubing on rivers (grades 1-2) (see also white water rafting)	Special condition (a) applies	No Personal Accident Cover	
Ultimate Frisbee			
Via Ferrata			
Volleyball			
Wake skating – see water skiing			
Wakeboarding - see water skiing			
Walking (see hiking, trekking)			
War games (online gaming)			
War games/military simulation (see Paint balling/airsoft or rifle range/ sports shooting)			
Water polo			
Water skiing (barefoot)	Special condition (a) or (b) applies	No Personal Liability Cover	
Water skiing/wakeboarding/wake skating	Special condition (a) or (b) applies	No jumping No Personal Liability Cover	
Weight training (see also gym training)		Powerlifting	
White water kayaking/canoeing (see kayaking/canoeing)			
White water rafting (grades 1-3)	Special condition (a) applies		
White water rafting (grades 4-5)	Special condition (a) applies	No Personal Accident Cover	
Windsurfing (inland or coastal waters only)		No Personal Liability Cover	
Yachting (see sailing)			
Yoga (class, alone/home practice)			
Zip line	Special condition (a) applies		
Zorbing	Special condition (a) applies	No Personal Accident Cover No Personal Liability Cover	

### Special Conditions

- (a) **You** must be with a professional, qualified and licensed guide, instructor or operator.
- (b) **You** must have the appropriate certification or licence to do this sport or activity at home. If operating a motor vehicle the driver must have the appropriate valid UK licence for the machine
- (c) within 60 miles of a safe haven (a protected body of water used by marine craft for refuge from storms or heavy seas)
- (d) Conventional skiing / snowboarding only. It is not a condition of cover that you ski or board with a guide, however, **you** must follow the International Ski Federation code or the resort regulations and **we** recommend that **you** do not venture into back country areas without taking local advice and appropriate rescue equipment;
- (e) **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

### Special Exclusions

- (i) No cover for any competition, free-style skiing / snowboarding, ski/ snowboard jumping, ski-flying, ski / snowboard acrobatics, ski / snowboard stunting, or ski racing or national squad training, the use of skeletons.
- (ii) No cover for any unaccompanied dive, any dive in overhead environments, or any dive for gain or reward.

### Conditions

1. **You** must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary and undergo any required training.

### Not Covered

Cover does not apply if **you** are:

1. taking part in activities at a professional level.
2. competing at international events as a national representative.
3. participating in hazardous activities or extreme pursuits other than as listed,
4. racing or participating in speed or time trials.
5. motorbike touring or where a motorbike is the main mode of transport (cover can be extended to include motor bike touring for an additional premium);
6. base Jumping, cliff diving, martial arts competitions, mountaineering, potholing, caving (other than sightseeing/tourist attraction) motor sports, stunt flying / aerobatics

7. taking part in expeditions to the Arctic or Antarctic,
8. taking part in dangerous expeditions or the crewing of a vessel more than 60 miles from a safe haven;
9. Anything Listed in the General Exclusions

## SECTION 13 COLLISION DAMAGE WAIVER EXCESS

### Covered

**We** will pay the amount shown on the Summary of Cover for:

1. the reimbursement of the accidental damage or theft excess applied to **your** car hire insurance if the **insured vehicle** is stolen, damaged or involved in an accident during the **rental period**;
2. the cost of replacing rental car keys if these are lost, stolen or damaged during the **rental period**, this includes where necessary the costs to replace locks or for a locksmith to break into the insured vehicle

### Not covered

1. any claim where **you** have not followed the terms of **your** rental agreement
2. for annual multi-trip policies any person aged under 21 years old at the start date of your policy, for all other policies any person aged under 21 years old at the date **your** policy was issued
3. Any claim for damage caused as a result of theft of the vehicle unless a written police report is obtained
4. Anything mentioned in the general exclusions.

## GENERAL CONDITIONS

1. All claims must be submitted within 60 days from the date of **you** return to the **United Kingdom**.
2. **You** are covered for reasonable activities **you** partake in on an unplanned or incidental basis provided that **you** are supervised by a qualified instructor or have subscribed to an accredited organisation for the activity and that **you** act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary.
3. **We** may at any time pay to **you our** full liability under this insurance, after which no further payments will be made in any respect.
4. **You** must take all reasonable steps to recover any lost or stolen article.
5. Original receipts and or proof of ownership and value must be supplied in the event of a claim.
6. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
7. In the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The post mortem would be at **our** expense.
8. If a claim made by **you** or anyone acting on **your** behalf is fraudulent or exaggerated, whether ultimately material or not, or any false declaration or statement is made or a fraudulent device is used in support of a claim **your** claim will be rejected and **your** cover will be cancelled with effect from the date of such fraudulent or exaggerated claim or the date of such false declaration or statement or use of such fraudulent device in support of a claim. Any amounts already paid by **us** in respect of any fraudulent or exaggerated claim must be repaid to **us**. **We** may in these circumstances report the matter to the Police.
9. **You** must not make any payment; admit liability, offer or promise to make any payment without written consent from **us**.
10. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
11. If at the time of making a claim there is any other insurance covering the same risk, **we** are entitled to contact that **insurer** for a contribution.
12. Damaged articles must be retained by **you** and if requested submitted to the Claims Handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.

## GENERAL EXCLUSIONS

- You** are not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:
1. **You** not answering to the best of your knowledge any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
  2. No cover is provided under any section of this policy in respect of travel to a destination which the Foreign & Commonwealth Office has advised against all or all but essential travel. Travel advice can be obtained from the Foreign & Commonwealth Office: Telephone +44 (0)20 7008 1500 [www.gov.uk/fco](http://www.gov.uk/fco)
  3. a set of circumstances which **you** knew about at the time the trip was booked unless **you** could not reasonably have expected such circumstances to result in a claim;
  4. any trip that is undertaken for the purpose of obtaining medical treatment (whatever the nature of this treatment);
  5. any criminal act by **you**;
  6. failure to comply with the laws applicable to the country in which **you** are travelling;
  7. suicide, deliberate self-injury, being under the influence of drink or drugs (unless prescribed by a **medical practitioner**), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life).
  8. pregnancy 12 weeks before and 12 weeks after the estimated date of delivery.
  9. any claim arising from sexually transmitted diseases.
  10. any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused.
  11. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the illness or injury which necessitated **your** admittance to hospital.
  12. bankruptcy/liquidation of a tour operator, travel agent or transportation company.
  13. any other costs that are caused by the event which led to a claim, unless specifically stated in the policy.
  14. loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
    - a) Ionising radiation or radioactive contamination



- from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel.
- b) The radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it.
  - c) Pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
15. **You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid drinking alcohol on **your** trip but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.
  16. **You** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
  17. any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity, civil war, rebellion, revolution, insurrection, blockade, military or usurped power.
  18. air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
  19. any off-piste skiing except whilst under the care and direction of a locally qualified guide or instructor.
  20. **You** were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
  21. Any claims for a terminal illness which **you** were aware of before **you** start **your** trip.
  22. **you** being 65 years or over.
  23. **We** shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

## COMPLAINTS PROCEDURE

**We** aim to provide a first class level of service at all times. If, for any reason, **you** feel that **our** service is not of the standard **you** would expect, please tell **us**. **You** should address any enquiries or complaints, in writing to:-

Millstream Underwriting Limited  
52-56 London  
EC3A 2EB

or email [mail@mstream.co.uk](mailto:mail@mstream.co.uk)

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

If **you** are still dissatisfied, at this stage **you** may contact:

The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

Please note that the Financial Ombudsman Service will not consider **your** complaint until **you** have received a final decision from Millstream Underwriting Limited.

**You** can also raise a dispute about any of **our** online services via the Online Dispute Resolution platform at [www.ec.europa.eu/odr](http://www.ec.europa.eu/odr)

This policy is governed by English law.

## CLAIMS PROCEDURE

First, check this wording to make sure your claim is valid:

### MEDICAL CLAIMS

#### IN-PATIENT TREATMENT OR OUT-PATIENT TREATMENT EXPECTED TO BE OVER £1,000

If serious injury is incurred in which you are admitted to hospital abroad or require significant out-patient treatment, call **our** Emergency Medical Assistance Service on +44 (0) 330 660 0785 or email [claims@mstream.co.uk](mailto:claims@mstream.co.uk) as soon as possible. You will be given advice on what to do and the assistance you require. All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support your claim.

#### OUT-PATIENT LESS THAN £1,000 in the following countries only: Spain, Greece, Cyprus, Egypt, Turkey and Portugal

If **you** need out-patient medical treatment and the costs are likely to be less than £1,000 please provide a copy of **your** schedule to the doctor and **your** treatment will be paid by ChargeCare International in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to ChargeCare International for repayment.



Contact for Chargecare International  
[newcliniccase@chargecare.net](mailto:newcliniccase@chargecare.net)

#### OUT-PATIENT LESS THAN £1,000 in all other countries not listed above

Contact the Claims Service for a claim form by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0) 330 660 0785. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

### CANCELLATION CLAIMS

The travel agent, tour operator, provider of transport or accommodation must be contacted immediately and you must obtain a cancellation invoice. The original tickets and booking form / receipts will also be required to support **your** claim. Contact the Claims Service for a claim form by visiting [www.csal.co.uk](http://www.csal.co.uk) or by email on

[claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0) 330 660 0785. They will advise of any additional supporting documentation required (this will be dependant upon the reason for the cancellation).

### CURTAILMENT CLAIMS

Call the Emergency Assistance Service on +44 (0) 330 660 0785 or email [assistance@mstream.co.uk](mailto:assistance@mstream.co.uk) if **you** are ill or injured. Their authorisation must be obtained before cutting short **your** trip. All original ticket stubs/booking forms/receipts should be retained and submitted to support **your** claim. Contact the Claims Service for a claim form by visiting [www.csal.co.uk](http://www.csal.co.uk) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0) 330 660 0785 when **you** return home. They will advise of any additional supporting documentation required (this will be dependant upon the reason for the curtailment).

### PERSONAL LIABILITY AND LEGAL ASSISTANCE

Obtain as much information as possible, including police reports, witness details and any photographs. You must not admit any liability at any time. The Claims Service must be notified immediately by visiting [www.csal.co.uk](http://www.csal.co.uk) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0) 330 660 0785.

### PERSONAL BAGGAGE CLAIMS

**You** must obtain written proof of the incident from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. If the loss occurs during travel, **you** must obtain a property irregularity report from the carrier. Contact the Claims Service for a claim form by visiting [www.csal.co.uk](http://www.csal.co.uk) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0) 330 660 0785 when **you** return home.

### PERSONAL BAGGAGE – DELAYED

A written report from the carrier (eg airline, shipping company etc) is required confirming the duration of the delay to **your** baggage. Retain all the receipts which relate to any emergency replacement items **you** have purchased. Contact the Claims Service for a claim form by visiting [www.csal.co.uk](http://www.csal.co.uk) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0) 330 660 0785 when you return home.

### TRAVEL DISRUPTION

Written confirmation must be obtained from the airline, shipping, coach or train company stating the period of the delay and the reason for the delay. Please remember that cover for travel delay is provided for specific reasons only:

- strike or industrial action (provided that when this policy was taken out and or the trip was booked, there was no reasonable expectation that the trip

- would be affected by such cause)
- adverse weather conditions
- the mechanical breakdown or technical fault of the aircraft, coach or sea vessel

### MISSED DEPARTURE CLAIMS

Written confirmation must be obtained from the transport Company, police or roadside assistance service confirming the location, reason and duration of the delay. Contact the Claims Service for a claim form by visiting [www.csal.co.uk](http://www.csal.co.uk) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0) 330 660 0785.

### MONEY CLAIMS

**You** must obtain written proof of the incident from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. **You** may be advised to provide proof of the withdrawal of the money from the bank. Please remember that the loss of money must occur whilst it is carried on **your** person or whilst it is left in a locked safety deposit box. Contact the Claims Service for a claim form by visiting [www.csal.co.uk](http://www.csal.co.uk) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0) 330 660 0785.

### DATA PROTECTION

Information about **your** policy may be shared between Robert Morrow Financial Services, Police Federation for Northern Ireland, Millstream Underwriting Limited and Arch Insurance Company (Europe) Limited for underwriting purposes.

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

Information **we** hold will not be shared with third parties for marketing purposes. **You** have the right to access your personal records.

### GOVERNING LAW

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. **We** the **insurer** and **you** do not intend any term of this contract to be enforceable pursuant to the Contract (Rights Of Third Parties) Act 1999.

### DETAILS ABOUT OUR REGULATOR

The Police Federation for Northern Ireland travel insurance is arranged by Robert Morrow Financial Services and underwritten by Millstream Underwriting Limited on behalf of Arch Insurance Company (Europe) Limited.

Robert Morrow Financial Services (FCA Firm Reference number 196806) 14-15 Saba Park, 14 Balloo Avenue, Bangor, Co Down, BT19 7QT and Millstream Underwriting Limited (FCA Firm Reference number: 308584) registered in England and Wales No 3896220. Registered office: 52-56 Leadenhall Street, London, EC3A 2EB are authorised and regulated by the Financial Conduct Authority.

Arch Insurance Company (Europe) Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (FCA Firm Reference number: 229887) Registered in England and Wales. Registration No: 4977362. Registered office: 5th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ.

Their registration can be checked with the Financial Conduct Authority by visiting [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0300 500 8082.

Millstream Underwriting Limited will act on behalf of Arch Insurance Company (Europe) Limited with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

### FINANCIAL SERVICES COMPENSATION SCHEME

In the event that the **insurer** is unable to pay a claim **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk)

## NOTES

## NOTES