# Evidence of Insurance

## Annual Travel Insurance

**For policies issued from**
**1st November 2026 to**
**31st October 2027**

FPS travel cover

## Important contact numbers

Whether at home or abroad the Scheme Administrator, PJ Hayman & Company Ltd is readily available to help you deal with membership queries or make a claim.

For medical emergencies, the International Medical Assistance telephone service is available 24 hours a day, 365 days a year.

### PJ Hayman & Company Ltd Travel Team

**02392 419 856** (this is a basic rate number)

**Weekdays: 9am – 5pm**

PJ Hayman & Company Ltd travel insurance specialists are available to help with any matters relating to your insurance – including amendments to your cover, such as change of address or adding **family members**.

You can also contact PJ Hayman & Company Ltd by Email: **direct.sales@pjhayman.com**; or write to PJ Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX.

### Travel Claims Helpline

**+44 (0) 1608 641 351** (this is a basic rate number)

**Weekdays 9am – 5.30pm**

**Roger Rich & Company Part of the Claims Consortium Group**

To make a claim, please ensure you telephone the Travel Claims Helpline within 31 days of returning home. (For more information see page 14.)

Please keep all copies of information sent to the **claims handler**.

### International Medical Assistance

**+44 (0) 20 3869 1108** (this is a basic rate number)

You should first call an ambulance using the local equivalent of a 999 number.

If you are travelling within the European Union you should dial 112.

You should then when possible, contact Healix Medical Assistance Services who are available 24 hours a day, all year round on the number above or email:

**InternationalHealthcare@healix.com**

You have the reassurance of knowing that medical advice and help in an emergency is just a phone call away. (For more information see page 10)

**Scheme Administrator**

FPStravelcover travel insurance for members of the Forces Pension Society is administered by PJ Hayman & Company Ltd, authorised and regulated by the Financial Conduct Authority under firm reference number 497103.

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# 1 About your insurance

## FPStravelcover travel insurance - your perfect travelling companion

- You can use your cover all year round.
- If you have chosen a **Europe** only cover, you will be covered for benefits and/or services under this policy only whilst in the countries defined under the **Europe** Definition. If you have selected a **Worldwide** cover you are covered for countries including those in **Europe**, USA and Canada. The level of your cover will be shown in your Insurance Schedule.
- If you have chosen a **Europe** only cover, any payment, which is made towards a **Worldwide trip** either in full or as a deposit, would not be covered unless you upgrade cover. Any upgrade in cover must be completed within 7 days from the date of booking the **trip** to be covered for cancellation of these costs already paid for that **trip**.
  If you upgrade cover after this time, only future payments or instalments towards the **trip** will be covered for cancellation.
- We do not restrict the number of times you travel during your **period of cover**. We only limit the length of each **trip**, up to a maximum of 65 days or 45 days if travel is to the Caribbean, USA or Canada if you have selected **Worldwide** cover.
- Winter Sports cover - you can enjoy on piste activities for up to a maximum of 17 days during your **period of cover**.

Visit the travel members' website: **www.fpstravelcover.org.uk**

The site provides all the information you need to get the most from your travel insurance:

- A printable version of your Evidence of Insurance. Please contact the Scheme Administrator if you need any documents to be made available in Braille and/or large print and/or in audio format.
- Further details about the dedicated helplines.
- Answers to frequently asked questions.

This Evidence of Insurance document and your Insurance Schedule are your insurance documents. They are also evidence that you are covered under an insurance master policy between FPStravelcover (the policyholder) and Lloyd's Syndicate 4444 which is managed by Canopius Managing Agents Limited. In return for payment of your premiums, the insurer will insure you in accordance with the terms and conditions stated in the master policy. The master policy is the only insurance policy governing this insurance. You can obtain a copy of the master policy by contacting the Scheme Administrator,PJ Hayman & Company Ltd. Contact details are provided on page 2.

## About your insurance (continued)

### Some key things you need to know about your insurance:

1. This insurance is only available to residents of the **United Kingdom**.
2. To be covered by this insurance at least one **insured member** must be a member of the Forces Pension Society at time of application and throughout the **period of cover**.
3. To be eligible for cover under this insurance:
   a) an **insured member** must not suffer from a **chronic breathing condition** such as: Severe Allergic Asthma, Asthma with fixed airflow obstruction, Night time (Nocturnal) Asthma, Obstructive Sleep Apnea; Chronic Obstructive Pulmonary Disease (COPD); Chronic Bronchitis; Cystic Fibrosis/Bronchiectasis; Emphysema; Lung Cancer; Lung Hernia; Pleural Effusion; Pneumonia; and
   b) for Loss of Deposit or Cancellation benefits under Cover Section 4, an **insured member** must be **medically fit to travel** on the date of booking any **trip**.
   c) for all Cover Sections other than Loss of Deposit and Cancellation benefits under Cover Section 4 (Loss of Deposits, cancellation and curtailment) an **insured member** must be **medically fit to travel** on the date of departure on the **trip**;

   Being **medically fit to travel** means:
   i) any existing **medical condition**(s) you have must be stable and controlled by any treatment you are receiving and/or medication(s) you have been prescribed; and
   ii) there must be no known likelihood of any specialist or specific medical tests, investigations or variation of treatment or medication for any existing **medical condition**(s) on any of the above dates, or whilst travelling; and
   iii) you are not awaiting surgery for any diagnosed **medical condition** unless your **medical practitioner** has confirmed that you are **medically fit to travel**; and
   iv) you are not exhibiting symptoms of a **medical condition** which could mean that your **trip** could be cancelled or cut short.

   It is always advisable to consult a **medical practitioner** if you have any doubts about whether an **insured member** is medically fit to undertake a **trip**, or if you have suffered from a **medical condition** that required specific medical tests, investigations or variation of treatment or medication or surgery, during the previous 12 months.

   Full details of the eligibility requirements for cover under this insurance are listed under "Eligibility" on pages 17-18 of this Evidence of Insurance document.

4. This insurance can only be purchased by persons aged between 40 and 79 years at the commencement of the first **period of cover**. However, once the insurance has been purchased no upper age limit applies provided cover is not lapsed. If you choose Couple or Family Cover, the person purchasing the cover must be aged between 40 and 79 years on the date of purchase but any spouse/partner to be insured can be aged under 40.

Yours or your spouse/partner's children can also be covered under this insurance if you choose Family Cover, but children cannot remain covered under this insurance after the renewal date following their 21st birthday. Any child who is aged 17 or under must always be travelling with one of the insured adults on the Insurance Schedule in order for cover to be provided for such child.

5. All **trips** must start and end in the **United Kingdom**.
6. **Trips** within the **United Kingdom** are only covered if they include at least 2 nights' pre-booked accommodation.
7. There is no cover under the insurance if you travel to a country or specific area that the Foreign, Commonwealth and Development Office (FCDO) has advised against all travel or all but essential travel to.

**This is travel insurance and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.**

- **Important Information You Have Given Us**

  In deciding to accept this insurance and in setting the terms and premium, we have relied on the information you have given us via the Scheme Administrator. You must take reasonable care to provide complete and accurate answers to the questions asked when the insurance is taken out, changed, or renewed (if applicable). If the information provided by you is not complete and accurate:

  - we may cancel the insurance and refuse to pay any claim, or;
  - we may not pay any claim in full, or;
  - we may revise the premium, or;
  - the extent of the cover may be affected.

  We will write to you if we:
  - intend to cancel the insurance; or
  - need to amend the terms of the insurance; or require you to pay more for this insurance.

  If you become aware that information you have given is incomplete or inaccurate, you must inform the Scheme Administrator as soon as possible. Contact details are given on page 2 of this document.

- This insurance is governed by the laws of England and Wales and subject to the non-exclusive jurisdiction of the courts of England.
- No alterations and/or additions to the printed terms and conditions of your insurance are valid unless made in writing by us.

## **About your insurance** (continued)

- The Evidence of Insurance comprises of separate Cover Sections that state what events you are covered for and any applicable limits, conditions and exclusions. If your circumstances do not fit those described, then there is no cover in place. Only events that happen during the **period of cover** and for which the appropriate premium has been paid will be considered.
- You are expected to take reasonable care of yourself and your possessions, and act as if uninsured at all times. We are entitled to refuse to pay any claim unless the **insured member** exercises all reasonable care to prevent accident, injury, illness, loss or damage.
- You must supply us with all the documents and information we may reasonably need, and not pay or agree to pay costs that another party is seeking to claim from you that we have not authorised.
- We may take over and deal with, in your name, the defence/settlement of any claim made under the insurance; and take proceedings in your name, but at our expense, against the responsible party to recover, for our benefit, the amount of any payment made under the insurance.
- If, at the time of a valid claim under this insurance there is another insurance in force which covers you for the same loss or expense (for example a Home Contents Policy), we may seek a recovery of some or all of our costs from the other insurer. You must give us any help or information we may need to assist us with our loss recoveries.
- USA Medical Costs: Medical providers in the USA routinely charge international patients many times higher than it costs them to provide service. It is important that you do not pay any medical providers up front, either at the time of your treatment or on your return to the **United Kingdom**. Medical providers may engage the services of collection agencies but any correspondence should simply be sent on to us, unanswered: there is no lawful action that can be taken which we cannot step in and take over on your behalf. Please contact the International Medical Assistance helpline as soon as possible in the event of an accident or injury and do not pay for the costs of any treatment you receive.

# 2 What you are covered for?

## The key benefits of your insurance at a glance:

The Insured Benefits of Cover provided are shown below. If a Benefit of Cover is not listed below, there is no cover provided under this Insurance.

| Medical Benefits | Cover | Cover Section |
|---|---|---|
| **Medical and additional expenses +** | up to £5,000,000 | **Section 1-A** |
| **Overseas local burial/cremation*** | up to £5,000 | **Section 1-A** |
| **Emergency dental treatment** | up to £750 | **Section 1-A** |
| **Repatriation of mortal remains to the UK** | Covered | **Section 1-B** |
| **Emergency medical repatriation and evacuation*** | Covered | **Section 1-B** |
| **Cruise ship evacuation*** | up to £25,000 | **Section 1-C** |
| **Compassionate overseas visit*** | Covered | **Section 1-D** |
| **Overseas hospital stay cash benefit*** for each night (when using a state hospital or UK GHIC) maximum of | £50 £100 up to £900 | **Section 1-E** |
| **Assault benefit** for each night of hospitalisation maximum of | £50 up to £1,000 | **Section 1-F** |
| **Replacement of prescription medication** | up to £300 | **Section 1-G** |

**Please note:**

All benefits are subject to an **excess** of £75 except those marked with an asterisk (*).

The benefit marked with a cross (+) is subject to £75 **excess** unless a UK Global Health Insurance Card (UK GHIC) is used to reduce costs.

A £75 **excess** means you must pay the first £75 of each and every claim per incident for each **insured member**.

Where a benefit is shown as "Covered" in the table above, the overall £5,000,000 cover limit relating to medical and additional expenses applies. Where there is a specific limit or amount payable for any individual benefit, this is stated.

Benefits are subject to the conditions, limitations and exclusions detailed in this Evidence of Insurance.

## What you are covered for? (continued)

### The key benefits of your insurance at a glance:

The Insured Benefits of Cover provided are shown below. If a Benefit of Cover is not listed below, there is no cover provided under this Insurance.

| Travel Benefits | Cover | Cover Section |
|---|---|---|
| **Personal accident*** in the event of death of a child under age 16 | £15,000 £3,000 | **Section 2** |
| **Personal baggage** single item/set of items limit | up to £2,500 up to £350 | **Section 3** |
| **Delayed baggage*** (more than 12 hours) | up to £250 | **Section 3** |
| **Personal money** cash limit | up to £500 up to £250 | **Section 3** |
| **Loss of passport** | up to £500 | **Section 3** |
| **Loss of deposit or cancellation** | up to £5,000 | **Section 4** |
| **Curtailment** | up to £5,000 | **Section 4** |
| **Delayed departure*** for every 12 hours up to a maximum of | £50 £200 | **Section 5** |
| **Extended delayed departure** | up to £2,000 | **Section 5** |
| **Cancellation due to delayed departure** | up to £5,000 | **Section 5** |
| **Missed departure** | up to £1,000 | **Section 6** |
| **Catastrophe cover*** | up to £1,000 | **Section 7** |
| **Legal expenses*** | up to £25,000 | **Section 8** |
| **Personal liability*** | up to £2,000,000 | **Section 9** |
| **Winter sports** | Various amounts | **Section 10** |
| **Travel within the United Kingdom only** | Various amounts | **Section 11** |

**Please note:**

All benefits are subject to an **excess** of £75 except those marked with an asterisk (*).

UK travel cover has the same **excesses** as overseas cover (except those marked with an asterisk), where applicable.

Benefits are subject to the conditions, limitations and exclusions detailed in this Evidence of Insurance.

# 3 What to do in a medical emergency

**PLEASE NOTE: This is travel insurance and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.**

## IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999

You should receive emergency medical treatment or management regardless of your ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

## YOU SHOULD THEN CALL HEALIX MEDICAL ASSISTANCE SERVICES ON:

**+44 (0) 20 3869 1108***

Whilst the actual medical care you receive is in the hands of the local doctors treating you, Healix Medical Assistance Services can obtain the medical information needed from them to establish what is wrong, as well as their treatment and discharge plans. Healix Medical Assistance Services can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice.

Healix Medical Assistance Services will then advise on, and can put in place, suitable **repatriation** plans to get you home as soon as it is medically safe to do so. Healix Medical Assistance Services will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of **repatriation** that is best suited to your individual needs and your recovery.

Healix Medical Assistance Services understand that an immediate contact could be difficult. If you are travelling alone and cannot make a call yourself, please ask a representative from the hospital to call Healix Medical Assistance Services with your details as soon as possible. Healix Medical Assistance Services can then offer any useful information and translation requirements to the hospital and you can concentrate on getting better.

*Please note - this is a basic rate number. Calls may be recorded and/or monitored for quality assurance, training and as a record of the conversation.

## **What to do in a medical emergency** (continued)

### Medical Treatment

There is not cover for:

- routine, non-emergency or elective treatment
- or treatment that can wait until you return home.

- Healix Medical Assistance Services doctors are not treating you; they are not responsible or in control of the clinical care you are receiving in a medical facility.
- In some instances, you may need to be moved from one local facility to another larger/more specialised facility, for treatment.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible you may have to wait as you would in your local NHS hospital unless you require critical care.
- Once you are discharged from hospital this does not always mean you are fit to fly home - for example, if you were in the **United Kingdom** and suffered the same injury/illness, then you would not consider flying out on holiday so soon after surgery/treatment/incident.
- Some medical facilities will raise charges that are far in excess of what is customary and reasonable; Healix Medical Assistance Services will deal with such bills directly and there is no need for you to pay them. You simply need to pass any correspondence about such bills to Healix Medical Assistance Services to ensure Healix Medical Assistance Services can provide full financial protection.

### Repatriation (bringing you home)

- Coming home straight away is not always an option even if you are considered 'fit to fly' by the treating doctor.
- Healix Medical Assistance Services have a medical team with experience in aviation medicine who will advise on both the timing and method of **repatriation** which is best suited to your individual needs and your recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change – if your health, stability or vitals change – then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the **United Kingdom**, if treatment is not possible where they are.

## Out-patient or treatment for a minor injury or illness

### PLEASE NOTE:

**This is travel insurance not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.**

### FOR A NON-URGENT MEDICAL SITUATION

That is something you would normally see your GP or minor injuries unit for, so you don't need to attend hospital but you do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on your foot?

If you need to see a doctor ask locally for the nearest public/state medical facility or seek advice on where to go for treatment from Healix Medical Assistance Services on:

**+44 (0) 20 3869 1108** (this is a basic rate number).

### OPTIMAL CARE

In our experience the access to the best doctors, diagnostics and optimal care in many areas of the world (particularly in **Europe** but also across many destinations **Worldwide**) is limited to state facilities. They don't always look as nice, but we have experience of good clinical outcomes within a regulated environment without the risk of a patient's health being compromised over commercial interest or immoral and dangerous practices such as extortion, detainment and withdrawal of treatment which you are unlikely to find occurring in state facilities.

## **Out-patient or treatment for a minor injury or illness** (continued)

### IN THE EVENT THAT YOU DO RECEIVE OUT-PATIENT TREATMENT WHEN YOU ARE TRAVELLING

Using these agreements below in public facilities will mean that medical treatment will be free, or at a reduced cost, and your standard **excess** will be waived from any claim you may make. If you are unable to use the UK Global Health Insurance Card (UK GHIC), you will have to pay the medical facility and submit a claim when you get home, the **excess** will then be applied.

**In European Union Countries** – if you present yourself at a public facility you are strongly advised to show your UK Global Health Insurance Card (UK GHIC).

**In Australia** – you are strongly advised to enrol for Medicare, and have it accepted.

**Everywhere else in the World** – if there is not a suitable public facility that will treat you free of charge, you can pay the medical facility and retain all receipts so that you can make a claim when you get home.

**Please note:**

If you are admitted to hospital, you should call Healix Medical Assistance Services on:

**+44 (0) 20 3869 1108** (this is a basic rate number)

# 4 How to make a claim

### For medical emergencies contact Healix Medical Assistance Services

- Telephone
  **+44 (0) 20 3869 1108** (this is a basic rate number)

### For all other claims we have appointed Roger Rich & Company Part of the Claims Consortium Group to look after your claim

To make a claim please contact Roger Rich & Company Part of the Claims Consortium Group:

- Email
  **claims@rogerrich.co.uk**
- Telephone
  **01608 641 351** (this is a basic rate number)
  (from abroad: **+44 (0) 1608 641 351**)
- Fax
  **01608 641 176**
  (from abroad: **+44 (0) 1608 641 176**)
- Write to:
  **Travel Claims**
  **Roger Rich & Company Part of the Claims Consortium Group**
  **2a Marston House**
  **Cromwell Park, Chipping Norton**
  **Oxfordshire OX7 5SR**

When you contact Roger Rich & Company Part of the Claims Consortium Group you will be asked to advise the Cover Section you want to claim under and for your Evidence of Insurance Number which can be found on your Insurance Schedule.

### For frequently asked questions

Frequently asked questions about what to do if something goes wrong, such as cancelling a **trip** due to illness or what to do if your baggage is lost, stolen or damaged, as well as information on how to obtain a UK Global Health Insurance Card (UK GHIC) can be found by visiting the FPStravelcover travel insurance website: **www.fpstravelcover.org.uk**

FPS travel cover

# 5 Cover details


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# 1. Introduction and Eligibility

Some words and phrases we use have special meanings and definitions. These meanings are set out in the section headed 'Definitions'. When we use any of these terms they are printed in bold.

## Introduction

### 1.1 Administration

The administrator for this insurance is PJ Hayman & Company Ltd.

### 1.2 Insurer

Lloyd's Syndicate 4444 which is managed by Canopius Managing Agents Limited.

### 1.3 Period of cover

This insurance is in force for the **period of cover** shown on your Insurance Schedule.

### 1.4 Premiums

You must pay the premium for this insurance in order to maintain cover. It is your responsibility to ensure that the premium is paid when it becomes due. If your premium is not received within 14 days of your renewal date, you will be written to advising you that your insurance has been cancelled from the date of expiry of your previous **period of cover**.

### 1.5 Renewal

If you take a **trip** which starts before your renewal date and ends after your renewal date, you must pay your renewal premium when it becomes due in order to have cover for the entire duration of your **trip**. If you do not pay your renewal premium when it becomes due, your insurance cover will cease at the end of the final day of your current **period of cover**. This insurance is in force for the **period of cover** stated on your Insurance Schedule. Not less than 21 days prior to the end of your **period of cover**, you will be written to advising you whether we are able to offer to renew your insurance, and you will be advised about any changes to your premium or the terms and conditions of cover. You will also be advised if we are unable to offer you renewal of your cover or if your insurance intermediary advises you to change to a different insurer. If we are able to offer renewal of your insurance and you do not respond to your renewal notice, we will assume that you wish to continue your cover with us on the terms offered to you. Where you have opted to pay by Direct Debit or other payment method, we will continue to collect premiums by such method for the next **period of cover**. If you do not wish to renew your insurance with us, or if at any point during the **period of cover** you wish to opt out of the auto renewal process, please contact the Scheme Administrator, PJ Hayman & Company Ltd, on **02392 419 856** (this is a basic rate number); or Email: **direct.sales@pjhayman.com**; or write to PJ Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX.

### 1.6 Cancellation period

a) Within the cooling off period

You may cancel this insurance within 14 days of the start of the insurance or within 14 days of the receipt of your insurance documentation, whichever is the later. This is called the "cooling off period". We will then return any premium paid for the insurance providing no claim has been made or is intended to be made in the current **period of cover**.

b) Outside the cooling off period

Provided you have not made a claim and do not intend to make a claim, you can cancel your insurance at any time during the **period of cover** and we will provide a proportionate refund of 1/12th for each full calendar month remaining in your **period of cover** from the date of cancellation.

If you joined the scheme part way through the policy year, the pro-rata payment will be based on the number of months you initially purchased cover for.

If you wish to cancel your insurance, please contact the Scheme Administrator, PJ Hayman & Company Ltd, on **02392 419 856** (this is a basic rate number); or Email: **direct.sales@pjhayman.com**; or write to PJ Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX.

## Eligibility

The requirements in 1.7 to 1.11 inclusive below must be met in order to be eligible for cover under this insurance. We will not provide any cover under this insurance if these eligibility requirements are not met.

### 1.7 Residency in the United Kingdom

This travel insurance is only available to residents of the **United Kingdom**.

### 1.8 Membership requirement

At least one **insured member** must be a member of the Forces Pension Society at time of application and throughout the **period of cover**.

### 1.9 Age limit

This insurance can only be purchased by, and will only provide cover for, persons aged between 40 and 79 years at the commencement of the first **period of cover**. However, once the insurance has been purchased no upper age limit applies provided cover is not lapsed. If you choose Couple or Family Cover, the person purchasing the cover must be aged between 40 and 79 years on the date of purchase but any spouse/partner to be insured can be aged under 40. Your or your spouse/partner's children can also be covered under this insurance if you choose Family Cover, but children cannot remain covered under this insurance after the renewal date following their 21st birthday. Any child who is aged 17 or under must always be travelling with one of the insured adults on the Insurance Schedule in order for cover to be provided for such child.

### 1.10 Chronic Breathing Condition

You must not suffer from a **chronic breathing condition** such as: Severe Allergic Asthma, Asthma with fixed airflow obstruction, Night time (Nocturnal) Asthma, Obstructive Sleep Apnea; Chronic Obstructive Pulmonary Disease (COPD); Chronic Bronchitis; Cystic Fibrosis/ Bronchiectasis; Emphysema; Lung Cancer; Lung Hernia; Pleural Effusion; Pneumonia.

### 1.11 Fitness to travel

a) There is no cover for Loss of Deposit or Cancellation benefits under Cover Section 4 unless you are **medically fit to travel** on the date of booking any **trip**.

b) There is no cover for all Cover Sections other than Loss of Deposit and Cancellation benefits under Cover Section 4 (Loss of Deposits, cancellation and curtailment) unless you are **medically fit to travel** on the date of departure on the **trip**.

If a claim is submitted, we reserve the right to verify your fitness to travel with your **medical practitioner**. It is important that you understand that if you are not **medically fit to travel**, we will not pay any claims directly or indirectly resulting from any **medical condition** you have with which a **medical practitioner** has advised you not to travel, or would have done so had you sought his/her advice, and despite this you still travel.

If an **insured member** is terminally ill (which means the **insured member** has been given a life expectancy of less than 12 months) we will not pay claims under Cover Section 1 - Medical benefit nor Cover Section 4 - Loss of deposits, cancellation and **curtailment**, where **curtailment** of your **trip** is caused directly or indirectly by that terminal illness.

There is no cover under this insurance for any surgery, treatment or investigations for which you intend to travel to receive, including any expenses incurred due to the discovery of any other **medical conditions** during, and/or complications arising from, these procedures.

**1.12 Pregnancy**

If you are pregnant, you will be covered under the standard terms and conditions of the policy during weeks 0-28 (inclusive) of the pregnancy. From the start of week 29 to week 40 (inclusive) of the pregnancy, you can only claim for the following medical complications of pregnancy:

- Ectopic pregnancy,
- Emergency caesarean,
- Gestational hypertension,
- Hydatidiform mole,
- Hyperemesis gravidarum,
- Miscarriage,
- Molar pregnancy,
- Placental abruption,
- Placenta praevia,
- Post-partum haemorrhage,
- Pre-eclampsia,
- Premature birth at more than 12 weeks before the expected delivery date (or 16 weeks before the expected delivery date if **you** are having more than one baby),
- Retained placenta membrane,
- Stillbirth,
- Termination needed for medical reasons,
- Toxaemia.

**IMPORTANT:**

We will not cover you if you are denied boarding by a carrier, so you should check with the carrier/airline, in advance, that you will be able to travel.

If, when you book a **trip**, you know that you are pregnant, you must make sure that you are able to have the vaccinations that are required for that **trip**.

We will not cover cancellation of the **trip** if, after booking, you discover that:

- travel whilst pregnant is not advised or
- you cannot have the appropriate and required vaccinations for that country.

## 2. Definitions

When we refer to 'you' or 'your' throughout this document, we mean any **insured members** named in your Insurance Schedule. When you see 'we', 'us' or 'our' we are referring to the insurer Lloyd's Syndicate 4444 which is managed by Canopius Managing Agents Limited.

**act of terrorism**

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

**bodily injury**

an injury caused by external, accidental, violent and visible means.

**chronic breathing condition**

Such as:

- Severe Allergic Asthma, Asthma with fixed airflow obstruction, Night time (Nocturnal) Asthma, Obstructive Sleep Apnea;
- Chronic Obstructive Pulmonary Disease (COPD);
- Chronic Bronchitis;
- Cystic Fibrosis/Bronchiectasis;
- Emphysema;
- Lung Cancer;
- Lung Hernia;
- Pleural Effusion;
- Pneumonia.

**claims handler**

Roger Rich & Company Part of the Claims Consortium Group.

**close relative**

husband or wife, partner, civil partner, fiancé(e), parent, parent-in-law, child, son-in-law, daughter-in-law, brother, brother-in-law, sister, sister-in law, grandparent, grandchild.

**curtail, curtailed, curtailment**

a) abandoning or cutting short the **trip** by direct early return to your home; or

b) by attending hospital overseas as an in-patient for a period in excess of 48 hours.

**data controllers**

the insurer, who with PJ Hayman & Company Ltd (the Scheme Administrator) determines the purposes and means of processing your personal data.

**Europe**

Albania, Andorra, Austria, the Azores, Balearics, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark (and the Faroe Islands), Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, North Macedonia, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (west of the Ural Mountains), San Marino, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine.

**excess**

the amount you will have to pay towards the cost of each claim, per incident claimed for, under each Cover Section, by each **insured member**.

**family member**

1. your current spouse or civil partner or any person (whether or not of the same sex) you live with permanently in a similar relationship; and
2. any of their or your children.

Children cannot remain on this insurance after the renewal date following their 21st birthday.

For more information, please refer to your membership documents.

**insured member**

you and/or any **family member** to whom cover is provided under this insurance.

**medical condition**

any disease, illness or injury including psychiatric illness.

**medical practitioner**

a person who has the primary degrees in the practice of medicine and surgery following attendance at a recognised medical school and who is licensed to practice medicine by the relevant licensing authority where the treatment is given. By 'recognised medical school' we mean 'a medical school which is listed in the current World Directory of Medical Schools published by the World Health Organization'.

**medically fit to travel**

1. treatment you are receiving and/or medication(s) you have been prescribed; and
2. there must be no known likelihood of any specialist or specific medical tests, investigations or variation of treatment or medication for any existing **medical condition**(s) on any of the dates set out in point 3. on page 5, or whilst travelling; and
3. you are not awaiting surgery for any diagnosed **medical condition** unless your **medical practitioner** has confirmed that you are medically fit to travel; and
4. you are not exhibiting symptoms of a **medical condition** which could mean that your **trip** could be cancelled or cut short.

It is always advisable to consult a **medical practitioner** if you have any doubts about whether an **insured member** is medically fit to undertake a **trip**, or if you have suffered from a **medical condition** that required specific medical tests, investigations or variation of treatment or medication or surgery, during the previous 12 months.

**overseas journey**

any travel journey outside the **United Kingdom**.

**period of cover**

the period as shown on your Insurance Schedule.

**personal baggage**

each of the **insured member's** suitcases, trunks and similar carrying devices and their contents being portable items that you wear or carry around for personal use, adornment or convenience but excluding building fixtures and fittings, and **personal money**.

**public transport**

buses, trains, and other forms of transport that are available to the public, charge set fares, and run on fixed routes.

**repatriation**

returning you to your home, a hospital, nursing home or funeral director in the **United Kingdom**.

**trip**

any **United Kingdom** journey or **overseas journey** made by you for the purpose of a holiday during the **period of cover** which begins and ends in the **United Kingdom**.

**unattended**

when you are not in full view of and not in a position to prevent unauthorised interference with your property or vehicle.

**United Kingdom**

Great Britain and Northern Ireland, including the Channel Islands and the Isle of Man.

**winter sports resort**

a resort or holiday destination where ski-lifts operate, which between 1 December and 1 April in any year (or such season as is suitable for skiing in that resort) is open primarily for the purposes of winter sports.

**worldwide**

all countries including those in **Europe**, USA and Canada.

## 3. General Conditions

**Note**: these conditions apply to the whole of the insurance

**a. Commencement of cover**

Each time you travel, cover under this insurance begins when the **insured member** passes through passport control of the station, port or airport in the **United Kingdom** to commence an **overseas journey** and continues until the time of exit from passport control of the station, port or airport on arrival back in the **United Kingdom** on completion of the **overseas journey** (see also 'Time Limits' below).

Please note, however, that the period when cover is provided for cancellation of a **trip** under Cover Section 4 - Loss of deposits, cancellation and curtailment and for **United Kingdom** journeys under Cover Section 11 - Travel within the **United Kingdom** only, is as stated within those Cover Sections.

When this insurance is first purchased for any **insured member** no cover will be provided in respect of any **trip** already commenced.

**b. Time limits**

a) We will provide cover for any single **trip** of up to 65 days or 45 days if travel is to the Caribbean, USA or Canada if you have selected **Worldwide** cover.

b) Winter sports cover.

We provide cover for any holiday at a **winter sports resort** up to a maximum total number of 17 days in your **period of cover**.

Except as provided specifically by "Automatic Extension" (see below), there is no cover under this insurance for any single **trip** which lasts, or which was planned or expected to last, more than the relevant number of days as described.

**c. Automatic extension**

Cover will automatically be extended if, for unavoidable reasons, the **insured member** is unable to complete a **trip** within the Time Limits stated in section 3.2 above. By this we mean the inability to travel for medical reasons or for reasons beyond your control where there is no available scheduled **public transport**. The extension will be for such period of time as is reasonably necessary to enable the **trip** to be completed.

**d. Cancellation**

We may cancel this insurance at any time if:

- you commit fraud; or
- you do not pay your premium when it becomes due (please refer to 1.4 Premiums on page 16 of this document).

We can also cancel your insurance by providing you with 60 days' notice in writing if you fail to co-operate with us or our **claims handler** or fail to provide information or documentation which may be required.

**e. Family members**

When you deal with us or our **claims handler** or the International Medical Assistance provider you are acting on behalf of any **family member** covered under this insurance.

**f. Fraud**

We take a robust approach to fraud prevention in order to keep premium rates down so that you do not have to pay for other people's dishonesty. If any claim made by you or anyone acting on your behalf under this insurance is fraudulent, deliberately exaggerated or intended to mislead, we may:

- not pay your claim;
- recover (from you) any payments we have already made in respect of that claim;
- terminate your insurance from the time of the fraudulent act; and
- inform the police of the fraudulent act.

If your insurance is terminated from the time of the fraudulent act, we will not pay any claim for any incident that happens after that time and may not return any of the insurance premium(s) already paid.

**g. Third Party rights**

Only you and we have rights under this insurance and it is not intended that any clause or term of this insurance should be enforceable, by virtue of the Contract (Rights of Third Parties) Act 1999, by any other person.

**h. Law and Jurisdiction**

This insurance is governed by the laws of England and Wales and subject to the non-exclusive jurisdiction of the courts of England.

**i. Language**

This Evidence of Insurance is written in English and all other information and communications to you relating to this insurance will also be in English.

## 4. Making a Claim

If anything happens which gives rise to a claim under this insurance, please contact our **claims handler** Roger Rich & Company Part of the Claims Consortium Group giving full details of the claim including the Cover Section under which you are claiming.

- Email
  **claims@rogerrich.co.uk**
- Telephone
  **01608 641 351** (this is a basic rate number)
  (from abroad: **+44 (0) 1608 641 351**)
- Fax
  **01608 641 176**
  (from abroad: **+44 (0) 1608 641 176**)

- Write to:
  **Travel Claims, Roger Rich & Company Part of the Claims Consortium Group**
  **2a Marston House, Cromwell Park, Chipping Norton, Oxfordshire OX7 5SR**

Claims made in a non-sterling currency are assessed by converting the amount claimed into sterling.
The current exchange rate as published in the Financial Times Guide to World Currencies will be used when the claim is assessed. Alternatively the exchange rate used by your bank or credit card company will be used if you provide us with the relevant bank or credit card statement relating to the claim.

**Please remember:** You must submit your claim within 31 days of the completion of the **trip**. However if there is a delay in reporting of your claim it is not the intention to decline your claim or to reduce the payment amount, provided that all the information required is still available and the delay has not prejudiced the **claims handler's** ability to fully assess the claim.

**(a) Proof**
You will be required, when making a claim, to provide all necessary proofs, including your fitness to travel from a **medical practitioner**, proof of travel for your **trip** and the dates on which travel occurred or was scheduled to occur. You will also have to provide, at your expense, all relevant original receipts, medical certificates, information and evidence reasonably required to enable the claim to be assessed.

**(b) Investigation**
We reserve the right to undertake appropriate investigations to find out more about your claim. We will pay any fee involved for such investigations. However, this reservation does not relieve you of any obligations to provide the documents and information referred to above. We will pay your GP for medical records/completion of a medical certificate as requested by us.

**(c) In-patient treatment**
If it is necessary for an **insured member** to be an in-patient during an **overseas journey** contact must be made with the International Medical Assistance helpline as soon as is practicable. If an **insured member** does not contact the International Medical Assistance helpline as soon as is practicable and there was no adequate reason for the failure to do so, we will only pay up to the standard fee that would usually be charged for the treatment you are receiving, in the country in which you are receiving it.

**(d) Treatment in the United Kingdom**
We will not pay for any costs under Cover Section 1A - Medical and additional expenses for treatment incurred in the **United Kingdom**.

**(e) Third Party recoveries**
We may, at our own expense, take proceedings in the **insured member's** name to recover compensation from any third party in respect of any amounts paid under this insurance. The **insured member** must give such assistance as we shall reasonably require and any amount recovered shall belong to us.

**(f) Excess**
The **excess** will be applied to each **insured member** who is claiming, for each eligible claim under each Cover Section. This may mean more than one **excess** per person per claim may be requested as one claim may include more than one benefit.

**(g) Reasonable care**
We are entitled to refuse to pay any claim unless the **insured member** exercises all reasonable care to prevent accident, injury, illness, loss or damage.

## 5. General Exclusions

This insurance does not cover:

**5.0** any other loss, damage or additional expense following on from the event for which you are claiming, unless we provide cover under this insurance. For example, we will not pay for loss of earnings following **bodily injury** or illness.

**5.1 Business travel**
any **trip** or part of a **trip** undertaken for the purpose of conducting business.

**5.2** the **insured member's** disinclination to travel or to continue a **trip**.

**5.3 Travelling against Foreign, Commonwealth and Development Office (FCDO) advice**
if, at the time of travelling, the Foreign, Commonwealth and Development Office had advised against all travel or all but essential travel to that specific country or area. This exclusion will apply to all Cover Sections, whatever your reason for travel. We recommend the **insured member** contacts the Foreign, Commonwealth and Development Office or their tour operator/airline before travel to establish the current FCDO advice. This will ensure the **insured member** is aware of the content of cover before travelling. Relevant information is available on their website: https://www.gov.uk/foreign-travel-advice

**5.4 Radioactive or chemical contamination**
ionising radiation or contamination by radioactivity contamination from any nuclear waste, from combustion of nuclear fuel or the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly or from any chemical or toxic waste.

**5.5 War and terrorist risks**
war, **act of terrorism**, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, civil commotion, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government, public or local authority.

This exclusion shall not apply to benefits under Cover Section 1 (Medical Benefits) providing:

- the **act of terrorism** is not of a nuclear nature
- at the time of travel the **insured member** is not travelling to a country or area that the Foreign, Commonwealth and Development Office lists as a place which they either advise against:
  - all travel to; or
  - all travel on holiday.

**5.6 Perilous acts**
the **insured member's** wilful, malicious or unlawful act, deliberate exposure to danger (except in an attempt to save human life), any self-inflicted injury, use of any motorised vehicle unless the **insured member** holds a full applicable **United Kingdom** driving licence, air travel (other than as a fare paying passenger on a regular scheduled airline or fully licensed charter aircraft operated by a recognised airline), or undertaking operational duties as a member of the armed forces.

**5.7 Substance abuse or suicide**
alcohol abuse, use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered **medical practitioner**, but not for the treatment of drug addiction), solvent abuse, suicide or an attempt at suicide.

**5.8 Pressure waves**
any claim caused directly or indirectly by pressure waves caused by aircraft or aerial devices travelling at sonic or supersonic speeds.

**5.9 Professional sports**
the **insured member** engaging in, or training for, any sport for which the **insured member** receives a salary or monetary reimbursement, including grants or sponsorship (unless the **insured member** receives travel costs only).

**5.10 Sports activities excluded**
We will not pay for claims relating directly or indirectly to:

Base Jumping or Cliff Diving, Bobsleighing, Bungee Jumping, Canyoning, Coasteering, Competitive Sporting Events (track and field, gymnastics, road racing, triathlon), Deep Sea Fishing, Diving (over 5m), Elephant Riding/Trekking, Flying (an unlicensed aircraft or as a learner), Free Climbing, Guided Glacier Walking, Hand-gliding, Paragliding or Microlighting, Hockey, Horse Jumping, Jet Boating, Jet skiing, Martial Arts, Motorcycling holidays/touring and off-road riding, Mountain Biking Downhill, Mountaineering (with or without ropes), Ocean Sailing/Yachting (except within territorial waters/12 nautical miles from land), Paintballing, Parachuting, Parascending, Parkour, Polo, Potholing, Rafting (rivers above grade 3), Ringos and Tubing, Rock Climbing, Rugby, Scuba Diving (more than 10m), Shooting (hunting), Skiing or Snowboarding off-piste (other than in recognised resort areas that can be accessed without need for special transport or equipment), Snowmobiling, Tobogganing, Trekking (to a height over 2,500 metres), Wakeboarding, Water-skiing.

**5.11 Withdrawal from service**
any claim arising directly or indirectly from withdrawal from service (temporary of otherwise) of a coach, an aircraft or sea vessel on the recommendation of a Port Authority, Civil Aviation Authority or any similar body.

**5.12 Supplier failure**
any claim arising directly or indirectly from any supplier of travel or associated services ceasing to trade.

**5.13 Cyber events**
We will not pay:

a) any benefits for **bodily injury** or illness; or

b) for any loss, damage, liability, cost or expense;

whether caused deliberately or accidentally by or arising directly or indirectly from:

i) the use of or inability to use any computer, computer application, computer software or programme;

ii) any computer virus;

iii) any computer related hoax relating to i) and/or ii) above.

For the purposes of this exclusion, "computer" means a machine or device that performs processes, calculations and operations based on instructions provided by a software or hardware program, with the ability to accept data (input), process it, and then produce outputs. This includes phones, including smartphones, and tablets.

**5.14 Infectious or contagious diseases**

1. Other than as stated in 5. below, this insurance does not cover claims in any way caused by or resulting from an infectious or contagious disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).
2. This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a qualified **medical practitioner** before the date of any such declaration(s).
3. This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.
4. Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.
5. This exclusion does not apply to claims under Cover Section 1A - Medical and additional expenses or Cover Section 1B - International Medical Assistance. We will also provide cover under Cover Section 4 - Loss of deposits, cancellation and curtailment if an **insured member** is forced to cancel his/her **trip** before the start date or **curtail** his/her **trip** because the **insured member** became ill with an infectious or contagious disease, including contracting Covid-19, in the 14 days prior to the start date of your **trip** or at any time during your **trip**. Please read the information contained under "Covid-19 cover" at the end of Cover Section 4 – Loss of deposits, cancellation and curtailment for full details of the cover provided under this Cover Section and the evidence you will need to provide if you wish to make a claim.

## 6. Cover in Detail

**Cover Section:**

**1 -** Medical benefits
**2 -** Personal accident
**3 -** Personal baggage, loss of money and loss of passport
**4 -** Loss of deposits, cancellation and curtailment
**5 -** Delayed departure or extended delay
**6 -** Missed departure
**7 -** Catastrophe cover
**8 -** Legal expenses
**9 -** Personal liability
**10 -** Winter sports
**11 -** Travel within the United Kingdom only

## Cover Section 1 - Medical benefits

### A - Medical and additional expenses

This is travel insurance not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if the International Medical Assistance company have confirmed that medically capable public facilities are available. Whilst the actual medical care you receive is in the hands of the local doctors treating you, the International Medical Assistance company can obtain the medical information needed from them to establish what is wrong, as well as their treatment and discharge plans. The International Medical Assistance company can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice. The International Medical Assistance company will then advise on, and can put in place, suitable **repatriation** plans to get you home as soon as it is medically safe to do so. The International Medical Assistance company will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of **repatriation** that is best suited to your individual needs of your recovery.

We will pay up to the maximum amount of £5,000,000 in all for each **insured member** for each **trip**.

We will pay expenses necessarily and reasonably incurred outside the **United Kingdom** if the **insured member** suffers a medical condition or complication as a direct result of pregnancy during the **period of cover** outside the **United Kingdom**, for the following:

**What we will pay for:**

a) hospital, medical and treatment expenses.

b) up to £750 for emergency dental treatment for the immediate relief of pain and the preservation of natural teeth but not subsequent restorative work.

c) additional accommodation and travelling expenses incurred as a direct consequence of **bodily injury** sustained by the **insured member** or of unforeseen sickness of the **insured member** which has occurred while the **insured member** was on an **overseas journey**. We will pay for accommodation and travel expenses of a similar standard to that originally booked and paid for.

d) charges in the event of the death of an **insured member** outside the **United Kingdom**, for burial or cremation in the locality where death occurs, up to a maximum of £5,000.

e) additional accommodation and travelling expenses which are necessarily incurred by one relative or one friend who is required, on written medical advice, to remain with an **insured member** who has suffered injury or sickness as in c) above.

**Please note:** We will pay for accommodation and travel expenses of a similar standard to that originally booked and paid for.

**USA medical costs**

Medical providers in the USA routinely charge international patients many times higher than it costs them to provide service. It is important that you do not pay any medical providers up front, either at the time of your treatment or on your return to the **United Kingdom**. Medical providers may engage the services of collection agencies but any correspondence should simply be sent on to us, unanswered: there is no lawful action that can be taken which we cannot step in and take over on your behalf. Please contact the International Medical Assistance helpline as soon as possible in the event of an accident or injury and do not pay for the costs of any treatment you receive.

**What we will not pay for** (the following exclusions apply to this Cover Section in addition to the General Exclusions on pages 24 to 26):

i) any medical expenses if you are not **medically fit to travel** on the date of departure on the **overseas journey**. Please read the 1.11 'Fitness to travel' on pages 17&18;

ii) any claims resulting directly or indirectly from any **medical condition** you have with which a **medical practitioner** has advised you not to travel, or would have done so had you sought his/her advice, and despite this you still travel;

iii) if an **insured member** is terminally ill (which means the **insured member** has been given a life expectancy of less than 12 months) we will not pay any claims caused directly or indirectly by that terminal illness;

iv) any surgery, treatment or investigations which you intend to travel to receive, including expenses incurred due to the discovery of any other **medical conditions** during, and/or complications arising from, these procedures;

v) treatment on an **overseas journey** if the **insured member** knew that such treatment would be needed at some point in the course of the **overseas journey**;

vi) there is no cover under this insurance in relation to normal pregnancy or childbirth, but we will pay for the treatment of a **medical condition** or complication which is due to and occurs during pregnancy subject to all other benefit limitations and exclusions under this insurance;

vii) any expenses incurred in the **United Kingdom**;

viii) any medical or additional expenses for any treatment which, in the opinion of the doctor in attendance and our medical adviser, can reasonably be delayed until the **insured member** returns to the **United Kingdom**;

ix) travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider;

x) any expenses recovered under a National Health Service reciprocal agreement abroad - for example by using a UK Global Health Insurance Card (UK GHIC);

xi) any loss or expense which is in any way connected with an **insured member's** psychiatric illness;

xii) gender re-assignment operations or any other surgical or medical treatment including psychotherapy or similar services which arise from, or are directly or indirectly made necessary by, gender re-assignment;

xiii) any medication or drugs which at the start of the **overseas journey** the **insured member** knew they needed;

xiv) vaccinations and routine medical examinations, including routine follow-up examinations;

xv) any charges for massage and/or services from health hydros, spas, nature cure clinics or any similar place, even if it is registered as a hospital;

xvi) any charges for repairs to or provision of dentures or artificial teeth; or for dental work involving the use of precious metals;

xvii) the first £75 of each and every claim per incident for each **insured member** (unless the **insured member** uses a UK Global Health Insurance Card (UK GHIC) to recover costs); and

xviii) any costs for treatment relating to Covid-19 if you are unable to provide evidence from a **medical practitioner** confirming that you have contracted Covid-19.

Note: Benefits for any necessary emergency **repatriation** and/or evacuation are not included in this Cover Section 1A. Those benefits will only be paid if those services are provided by and through Healix Medical Assistance Services. The terms applicable to **repatriation** and/or evacuation are shown in Cover Section 1B (International Medical Assistance).

## B - International Medical Assistance

This is one of the benefits of your insurance. The terms of cover for this **service** are as follows. The **service** is provided by Healix Medical Assistance Services who act for us.

### Additional definitions applying to the International Medical Assistance

**appointed doctor** - a **medical practitioner** chosen by us to advise us on the **insured member's medical condition** and/or need for the **service**.

**service** - moving the **insured member** to another hospital which has the necessary medical facilities either in the country where the **insured member** is taken ill, or in another nearby country (evacuation), or bringing them back to the **United Kingdom** (**repatriation**).

### What we will pay for:

### The service

The **service** is available during the **period of cover** to any **insured member** who, while abroad from the **United Kingdom**, is injured or becomes ill suddenly and needs immediate hospital treatment as an in-patient. The **service** is only available in these circumstances. If the **service** is needed you must contact Healix Medical Assistance Services as soon as is practicable so that help or advice can be given over the phone. Arrangements may then be made for an **appointed doctor** to see the **insured member** and to move him or her back to the United Kingdom (**repatriation**) if necessary. If an **appointed doctor** thinks it is necessary then the **service** will be carried out under medical supervision. The **service** includes any necessary treatment required whilst the **insured member** is being moved.

### Transport arrangements

All the arrangements must be made by Healix Medical Assistance Services. The **insured member** may be transported by air ambulance, by a regular airline or by any other method of transport considered appropriate. Healix Medical Assistance Services will decide the method of transport and the date and time.

### Accompanying person

In all cases where the **insured member** is under 18, and in other cases where Healix Medical Assistance Services believe that their **medical condition** makes it appropriate, another person, who must be 18 or over, may accompany the **insured member** while he or she is being moved. We will pay for accommodation and travel expenses of a similar standard to that originally booked and paid for.

We will also pay the additional travelling and accommodation costs incurred in returning to the **United Kingdom** for any **family member** covered by FPStravelcover Travel Insurance who is accompanying the **insured member** on the **overseas journey**. We will pay for travel and accommodation of a similar standard to that originally booked and paid for.

**Return of mortal remains**

If an **insured member** dies abroad we will pay the cost of taking the mortal remains back to a mortuary within the **United Kingdom**.

**What we will not pay for** (the following exclusions apply to this Cover Section in addition to the General Exclusions on pages 24 to 26):

The **service** is not available to cover the following:

i) any **medical condition** which does not need immediate in-patient hospital treatment or which does not prevent the **insured member** from continuing to travel.

ii) if the **insured member** needs to be moved from a cargo or container ship, oil-rig platform or similar off-shore location.

iii) any costs that Healix Medical Assistance Services do not approve beforehand.

iv) if Healix Medical Assistance Services has not been told about the accident or illness for which the **service** is needed within 31 days of the accident happening or of the **insured member** being taken ill. However, if there is a delay in reporting the matter, it is not our intention to decline to provide the **service** or to reduce any payment provided that the delay has not prejudiced Healix Medical Assistance Services ability to fulfil its obligations to provide the **service** and/or to manage the costs associated to the **service**.

v) any costs incurred as a result of an **insured member** having contracted Covid-19 unless evidence from a **medical practitioner** is provided confirming that the **insured member** has contracted Covid-19.

## C - Cruise ship evacuation

**What we will pay for:**

Up to £25,000 for each **trip** towards the costs incurred for your removal from a cruise ship or liner when:

- you are injured or fall ill suddenly and need emergency in-patient treatment that cannot be provided on board;
- your evacuation from the cruise ship or liner is carried out by a third party (coastguard, military or similar); and
- you have received an invoice for the cost of the evacuation.

**What we will not pay for** (the following exclusions apply to this Cover Section in addition to the General Exclusions on pages 24 to 26):

a) Any claims resulting directly or indirectly from any **medical condition** with which a **medical practitioner** advised you not to travel, or would have done so had you sought his/her advice, and despite this you still travelled.

b) If an **insured member** is terminally ill (which means the **insured member** has been given a life expectancy of less than 12 months) we will not pay any claims caused directly or indirectly by that terminal illness.

c) Removal for any **medical condition** which does not prevent you from continuing to travel and which does not need immediate emergency in-patient treatment.

d) Costs incurred when you have not received an invoice but have chosen to make a voluntary contribution.

### D - Compassionate overseas visit

**What we will pay for:**

Travelling and accommodation costs for a **close relative** or friend to join an **insured member** and/or accompany an **insured member** who requires in-patient treatment in a hospital outside the **United Kingdom** for more than seven consecutive days when travelling alone during an **overseas journey** provided that:

a) the presence of such a companion is deemed necessary and appropriate in the opinion of the doctor in attendance and Healix Medical Assistance Services medical adviser; and

b) all the arrangements are made by Healix Medical Assistance Services. The **insured member's close relative** or friend may be transported by regular airline or by any other method of transport Healix Medical Assistance Services consider appropriate. Healix Medical Assistance Services will decide the method of transport and the date and time.

c) the travelling and accommodation costs are of a similar standard to those originally booked and paid for by the **insured member**.

**What we will not pay for** (the following exclusions apply to this Cover Section in addition to the General Exclusions on pages 24 to 26):

i) any claim which does not relate directly to a **medical condition** for which we have paid benefit under Cover Section 1A - Medical and additional expenses or for which benefit would have been paid if the **insured member** had not used a UK Global Health Insurance Card (UK GHIC) to recover costs;

ii) any costs that Healix Medical Assistance Services do not approve beforehand.

### E - Hospital cash benefit

**What we will pay for:**

If an **insured member** receives five consecutive 24 hour periods of in-patient treatment in a hospital outside of the **United Kingdom** during an **overseas journey**; we will pay:

- £50 for each night; or
- £100 for each night if the **insured member** is an in-patient in a state hospital or if a UK Global Health Insurance Card (UK GHIC) or similar form is used to recover expenses under a NHS reciprocal agreement;

up to a maximum for each **trip** of £900.

**What we will not pay for** (the following exclusions apply to this Cover Section in addition to the General Exclusions on pages 24 to 26):

Any claim which does not relate directly to a **medical condition** or complication due to pregnancy for which we have paid benefit under Cover Section 1A - Medical and additional expenses or for which benefit would have been paid if the **insured member** had not used a UK Global Health Insurance Card (UK GHIC) to recover costs.

## F - Assault benefit

**What we will pay for:**

£50 for each night up to a maximum of £1,000 if during any **overseas journey**, the **insured member** is assaulted and, as a result of the injuries received, is admitted as an in-patient to a hospital. This benefit is in addition to any amounts payable under Cover Section 1A - Medical and additional expenses.

**What we will not pay for** (the following exclusions apply to this Cover Section in addition to the General Exclusions on pages 24 to 26):

i) any claim unless a report is made to the police within 24 hours of the assault (or as soon as is practicable after that period);

ii) the first £75 of each and every claim per incident for each **insured member**.

## G - Prescription drugs and medication

**What we will pay for:**

The cost of replacing essential prescribed drugs or medication, up to the maximum amount of £300 for each **trip**, in the event of:

- the accidental loss or theft of an **insured member's** essential prescribed drugs or medication during an **overseas journey**;
- the extension of the **insured member's overseas journey** for unavoidable reasons (by which we mean the inability to travel for medical reasons or for reasons beyond control where there is no available scheduled **public transport**) subject to the provisions applying to "Automatic Extension" set out in paragraph 3.3 of the General Conditions.

**What we will not pay for** (the following exclusions apply to this Cover Section in addition to the General Exclusions on pages 24 to 26):

i) any claim arising from delay or confiscation or detention by customs or other officials;

ii) loss of essential prescribed drugs or medication whilst it is in the custody of an airline or any other carrier unless such loss is reported in writing to the carrier within three days of discovery and a written report (Property Irregularity Report in the case of an airline) is obtained from the carrier explaining the circumstances of such loss;

iii) theft or suspected theft of essential prescribed drugs or medication unless it is reported to the police (or the hotel management if it is stolen in a hotel) and written confirmation is obtained from them;

iv) loss of essential prescribed drugs or medication whether or not carried in suitcases, trunks or containers of a similar nature unless at all times they are attended by the **insured member** or deposited in a safety deposit box (where available) or left in the **insured member's** locked personal accommodation other than **personal baggage** left in the locked boot or covered luggage area of a motor vehicle following forcible and violent entry;

v) the first £75 of each and every claim per incident for each **insured member**;

vi) any claim for prescription costs and medication on return to the **United Kingdom** which does not relate directly to a **medical condition** for which we have paid benefit under Cover Section 1A - Medical and additional expenses or for which benefit would have been paid if the **insured member** had not used a UK Global Health Insurance Card (UK GHIC) or equivalent to recover costs.

## Cover Sections 2 to 11 - Travel benefits

### Cover Section 2 - Personal accident

**Additional definitions applying to Cover Section 2:**

**loss of limb(s)** - the loss by permanent physical severance of a hand at or above the wrist or of a foot above the ankle bone (talus).

**loss of sight** - total and permanent loss of sight without expectation of improvement:

a) in both eyes when an **insured member's** name is added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or,

b) in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

**permanent total disablement:**

This has different meanings as shown below depending on the age of the **insured member** and whether or not an **insured member** is in paid employment.

- If an **insured member** is in any form of paid employment, permanent total disablement means:

  Loss of physical or mental ability which occurs as a result of **bodily injury** within 12 months of the date of the accident, to the extent that an **insured member** is unable to do the material and substantial duties of his/her occupation ever again. The material and substantial duties are those that are normally required for, and/or form a significant and integral part of, the performance of the **insured member's** occupation that cannot reasonably be omitted or modified. An **insured member's** occupation means his/her trade, profession or type of work he/she does for profit or pay. It is not a specific job with any particular employer and is irrespective of location and availability. A **medical practitioner** must reasonably expect that this disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the **insured member** expects to retire.

- If an **insured member** is not in any form of paid employment, permanent total disablement means:

  Loss of physical or mental ability which occurs as a result of **bodily injury** within 12 months of the date of the accident, to the extent that an **insured member** is unable to continue his/her education and/or will be unable ever to complete the material and substantial duties of a clerical/administrative occupation. The material and substantial duties are those that are normally required for, and/or form a significant and integral part of, the performance of a clerical/administrative occupation that cannot reasonably be omitted or modified. A **medical practitioner** must reasonably expect that the disability will last throughout life with no prospect if improvement, irrespective of when the cover ends.

- If an **insured member** is aged 18 or under (or up to 23 and in full time education excluding apprenticeships), permanent total disablement means:

Loss of physical or mental ability which occurs as a result of **bodily injury** within 12 months of the date of the accident, to the extent that an **insured member** is unable to continue his/her education ever again, or will be unable to perform material and substantial duties of a clerical/administrative occupation. The material and substantial duties are those that are normally required for, and/or form a significant and integral part of, the performance of a clerical/administrative occupation that cannot reasonably be omitted or modified. A **medical practitioner** must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends.

The maximum amount of benefit we will pay under this Cover Section 2 for one or more injuries sustained by an **insured member** during any **period of cover** shall not exceed £15,000. Only one benefit will be payable in any **period of cover**.

**What we will pay for:**

We will pay the following amounts in the event that an **insured member** sustains a **bodily injury** while on a **trip** during the **period of cover** which, within twelve months from the date of the accident, results solely and independently in the **insured member's** death, **loss of limb(s)**, **loss of sight** or **permanent total disablement**:

| Benefit | Under age 16 years | Age 16 years or over |
|---|---|---|
| (a) Death | £3,000 | £15,000 |
| (b) **Loss of limb(s)** or **loss of sight** | £15,000 | £15,000 |
| (c) **Permanent total disablement** | £15,000 | £15,000 |

**What we will not pay for** (the following exclusions apply to this Cover Section in addition to the General Exclusions on pages 24 to 26):

Any claim that does not relate directly to a **medical condition** for which we have paid benefit under Cover Section 1A - Medical and additional expenses or for which benefit would have been paid if the **insured member** had not used a UK Global Health Insurance Card (UK GHIC) to recover costs.

## Cover Section 3 - Personal baggage, loss of money and loss of passport

**Additional definition applying to Cover Section 3:**

**personal money** - cash, bank or currency notes, cheques, travellers cheques, postal or money vouchers, travel tickets or pre-paid vouchers.

We will pay up to the following amounts in all for each **insured member** for each **trip**:

| Loss of personal baggage | | | Loss of personal money | | Loss of passport | Delayed personal baggage |
|---|---|---|---|---|---|---|
| Maximum payable | Maximum payable for | | Maximum payable | Up to the following for cash | Maximum payable | Maximum payable |
| | Set of articles | Single article | | | | |
| £2,500 | £350 | £350 | £500 | £250 | £500 | £250 |

**What we will pay for:**

**(a) Lost, stolen or damaged personal baggage**

Loss or theft of, or damage to, **personal baggage** which is owned by the **insured member** and is taken on, sent in advance of, or purchased during, a **trip**. We will pay you the current market value, which takes into account a deduction for wear, tear and depreciation. Alternatively, at our option, we will replace, reinstate or repair **personal baggage** owned (but not leased, hired or borrowed) by the **insured member** following loss or damage.

**(b) Delayed personal baggage**

Emergency purchases of essential items of clothing, medication or toiletries which result from any temporary loss of **personal baggage** as a result of delay or misdirection in delivery by a carrier provided that such delay or misdirection lasts for more than twelve hours from the time the **insured member** arrives at the outward destination on his/her **trip**.

**(c) Personal money**

Loss or theft of your **personal money** during your **trip**.

**(d) Loss of passport**

Additional unplanned travel and/or accommodation costs necessarily incurred by the **insured member** to obtain a replacement passport or similar documentation to allow completion of the **overseas journey** where such passport has been lost, stolen or destroyed. We will pay for travel and accommodation expenses of a similar standard to that originally booked and paid for. Necessary statutory charges made by the relevant authority to provide such replacement passport or similar documentation.

**What we will not pay for** (the following exclusions apply to this Cover Section in addition to the General Exclusions on pages 24 to 26):

i) claims under both (a) and (b) in respect of the same loss;

ii) loss or damage arising from delay or confiscation or detention by customs or other officials;

iii) loss or theft of or damage to any property left **unattended** unless it is either booked into the care of a transport company and a receipt obtained, in locked accommodation or deposited in a hotel safe or safety deposit box;

iv) mobile phones, motor vehicle related equipment and any accessories;

v) loss or damage to:

   a. spectacles, contact lenses, sunglasses, dentures, hearing aids, dental or medical fittings

   b. sports equipment and protective clothing;

vi) loss of or damage to bonds, coupons, stamps, securities or documents of any kind;

vii) damage to perishable goods, glass, china, bottles, cartons in which goods are carried, or other brittle or fragile articles, or any subsequent damage caused whilst in transit;

viii) wear and tear, depreciation (loss of value) or loss or damage by atmospheric or climatic conditions, by moth, vermin, insects, processes of cleaning, repairing or restoring or mechanical or electrical breakdown;

ix) loss or damage to **personal baggage** whether or not carried in suitcases, trunks or containers of a similar nature unless at all times they are attended by the **insured member** or deposited in a safety deposit box (where available) or left in the **insured member's** locked personal accommodation other than **personal baggage** left in the locked boot or covered luggage area of a motor vehicle following forcible and violent entry;

x) loss of travellers cheques unless the loss is immediately reported to the local branch or agent or issuing authority. Benefits are, in any event, only payable in respect of losses not recoverable by replacement of such travellers cheques;

xi) devaluation of currency or shortages due to errors or omissions during monetary transactions;

xii) loss of promotional vouchers of any description (including air miles and timeshare points); and

xiii) the first £75 of each and every claim per incident for each **insured member** (this will not apply to (b)).

**Special conditions**

1. The **insured member** must take reasonable precautions at all times to ensure the safety and supervision of any property and the **insured member** should take all practicable steps to recover property lost or stolen. If it is lost or damaged while in care of a transport company authority or hotel, the **insured member** must report to them details of the loss or damage and obtain a property irregularity report.
2. You must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of any property.
3. If you claim for a part of a pair or set of articles, we will only pay for the part of the pair or set which is accidentally lost or damaged.

## Cover Section 4 - Loss of deposits, cancellation and curtailment

Please Note: Cancellation cover under this Cover Section 4 is provided from the start date of your **period of cover** as stated in your Insurance Schedule or the time of booking any **trip**, whichever is the later date, and terminates on the commencement of any **trip**.

**Additional definition applying to Cover Section 4:**

**close business colleague** - any person whose absence from business for one or more complete days at the same time as an **insured member's** absence prevents the proper continuation of that business.

We will pay up to £5,000 for each **insured member** for each **trip** if you are forced to cancel your **trip** unexpectedly before the start date or **curtail** your **trip** before completion, because the following happened which you could not have foreseen:

- an **insured member** became ill with an infectious or contagious disease (including contracting Covid-19) in the 14 days prior to the start of your **trip** or at any time during your **trip**.

Note: Please read the information contained under "Covid-19 cover" at the end of this Cover Section 4 for full details of the cover provided in relation to Covid-19 and the evidence you will need to supply in order to make a claim;

- you, a travel companion, a **close relative**, a **close business colleague**, or the person you were going to stay with became ill (excluding contracting Covid-19), was injured or died or suffers complications as a direct result of pregnancy;
- your home was burgled, or seriously damaged by fire, storm or flood;
- your pre-booked accommodation was damaged by a natural disaster such as an earthquake, flood or hurricane during your **trip**, and alternative accommodation was not provided;
- you or a travel companion were called for jury service or required as a witness in a court of law;
- you or a travel companion were made redundant;
- you or a travel companion had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government;
- fire, earthquake, storm, flood, riot or civil unrest in the area of the destination you are travelling to;
- the Foreign, Commonwealth and Development Office (FCDO) or the government of the country you were due to visit change the travel advice to advise against all or all but essential travel within 50 miles of your chosen destination.

**We will pay:**

a) for cancellation prior to departure, any irrecoverable payments and charges (whether paid or contracted to be paid) that you cannot get back from anyone else or which cannot be transferred or used for another purpose for travel, accommodation, tours or excursions.

b) for **curtailment** after departure, any irrecoverable unused travel and accommodation costs, pre-booked excursion costs, and other pre-paid charges which you have paid or are contracted to pay, together with any additional travel expenses incurred.

**Note: Where return to the United Kingdom is necessary in an emergency situation you should contact Healix Medical Assistance Services who may be able to assist in having existing air tickets amended.**

**What we will not pay for** (the following exclusions apply to this Cover Section in addition to the General Exclusions on pages 24 to 26):

- there is no cover for Loss of Deposit or Cancellation benefit under this Cover Section unless you are **medically fit to travel** on the date of booking any **trip**.
- for Curtailment benefits under this Cover Section, you must be **medically fit to travel** on the date of departure on the **trip**.

- any claim resulting directly or indirectly from any **medical condition** you have with which a **medical practitioner** has advised you not to travel, or would have done so had you sought his/her advice, and despite this you still travel;
- if an **insured member** is terminally ill (which means the **insured member** has been given a life expectancy of less than 12 months) we will not pay any claims caused directly or indirectly by that terminal illness;
- any claim arising directly or indirectly from:
  - misconduct leading to dismissal, or resignation or voluntary redundancy, or where you received a warning or notification of redundancy before this insurance was purchased or at the time of booking any **trip**; or
  - circumstances known to you before this insurance was purchased, or at the time of booking any **trip**, which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.
- any claim if you are unable to provide evidence from a medical professional confirming your illness or infectious or contagious disease;
- if you cancelled or **curtailed** your **trip** because:
  - you chose to quarantine or isolate as a result of exposure to an infectious or contagious disease including Covid-19;
  - you simply did not want to travel or had a fear of travelling;
  - you could no longer afford to pay for the **trip**;
  - of normal pregnancy or childbirth where you are more than 29 weeks pregnant;
- if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers;
- if you ask us to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements;
- if you ask us to pay for the cost of your original return ticket when we have paid for a new ticket or arranged your medical **repatriation**;
- the first £75 of each and every claim per incident for each **insured member**.

**Covid-19 Cover**

If, in the 14 days prior to the start of your **trip** or at any time during your **trip**, an **insured member** becomes ill following a positive diagnosis of Covid-19 and you are forced to cancel your **trip** or **curtail** your **trip** before completion, the insurance provides the following cover:

- For cancellation prior to departure – Cover for any irrecoverable cancellation costs and charges if you are unable to travel to or enter any country because you have tested positive for Covid-19 and are unable to demonstrate that you are symptom free or have tested negative for Covid-19. This cover is only provided where you were travelling to a country which requires you to provide evidence of a negative test for Covid-19 prior to travelling to or entering the country;

- For **curtailment** after departure – Cover any irrecoverable unused travel and accommodation costs, any other pre-paid charges which you have paid or are contracted to pay, and any additional travel expenses incurred.

There is no cover under this insurance:

- For irrecoverable cancellation costs and charges unless you provide evidence from a **medical practitioner** that you have been unable to travel to or enter any country because you have tested positive for Covid-19;
- For any irrecoverable unused travel and accommodation costs, any other pre-paid charges which you have paid or are contracted to pay, and any additional travel expenses incurred, if you are unable to provide evidence from a **medical practitioner** confirming that you have contracted Covid-19;
- If you cancelled or **curtailed** your **trip** because:
  - you chose to quarantine or isolate as a result of exposure to an infectious or contagious disease including Covid-19; or
  - you simply did not want to travel or had a fear of travelling.

## Cover Section 5 - Delayed departure or extended delay

We will pay up to the following amounts for each **insured member** for each **trip**:

| Delayed departure | | Maximum | Extended delayed departure | Cancellation due to delayed departure |
|---|---|---|---|---|
| First complete 12 hours | Each subsequent complete 12 hours | | | |
| £50 | £50 | £200 | £2,000 | £5,000 |

**What we will pay for:**

In the event that any train, coach, aircraft or sea vessel in which the **insured member** had arranged to travel from or back to the **United Kingdom** departs more than 12 hours after the time specified in the relevant itinerary supplied to the **insured member** due to:

- strike or industrial action; or
- adverse weather conditions; or
- mechanical breakdown; or
- technical fault.

We will pay benefits as follows:

### A - Delayed departure

up to the amount set out in the Table of Benefits above for the first completed 12 hours of delay and for each full 12 hours' delay thereafter, up to 48 hours.

### B - Extended delayed departure

if the departure is delayed by 24 hours or more we will pay the percentage of irrecoverable travel and accommodation expenses you have paid or are contracted to pay that the days of delay bear to the total days of the **trip**, provided you do not cancel your **trip** and you do proceed to your destination.

For example, if you are delayed by 2 days and your **trip** duration was due to be for 10 days, you will receive benefit equivalent to 20% of irrecoverable travel and accommodation expenses.

### C - Cancellation due to delayed departure

for irrecoverable travel and accommodation expenses you have paid or are contracted to pay if after a minimum 12 hours has elapsed you choose to cancel your **trip**.

**What we will not pay for** (the following exclusions apply to this Cover Section in addition to the General Exclusions on pages 24 to 26):

i) any claim arising directly or indirectly from strike or industrial action or air traffic control delay existing or publicly declared by the date the **insured member** booked the **trip**, or the date this insurance commenced.

ii) any claim arising directly or indirectly from the withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.

iii) the first £75 of each and every claim per incident in respect of each **insured member** for B - Extended delayed departure or C - Cancellation due to delayed departure.

**Special conditions**

1. An **insured member** cannot claim under both this Cover Section 5 (Delayed Departure or Extended Delay) and Cover Section 6 (Missed Departure) in respect of the same loss.
2. The **insured member** must obtain written confirmation from the carriers (or the handling agents) of the number of hours delay in departure giving the reason for such delay.

## Cover Section 6 - Missed departure

We will pay up to £1,000 for each **insured member** for each **trip**.

**What we will pay for:**

Additional transport charges necessarily incurred to enable the **insured member** to reach the destination stated in the relevant itinerary because the **insured member** failed to reach either the point of departure from or return to the **United Kingdom** in time to join the booked train, aircraft or sea vessel. Failure to reach such point of departure in time must have been caused by one of the following:

1. the mechanical breakdown of the motor vehicle in which the **insured member** was travelling (unless such breakdown was the direct result of failure to carry out routine maintenance to the vehicle).
2. an accident which renders the motor vehicle in which the **insured member** was travelling unroadworthy.
3. the failure of **public transport** scheduled services (including scheduled flights) due to:
   a) strike or industrial action; or
   b) adverse weather conditions; or
   c) mechanical breakdown; or
   d) technical fault.

4. delay to the motor vehicle in which the **insured member** was travelling due to unforeseen heavy traffic or road closures.

**Please note:** We will pay for transport expenses of a similar standard to that originally booked and paid for.

**What we will not pay for** (the following exclusions apply to this Cover Section in addition to the General Exclusions on pages 24 to 26):

i) mechanical breakdown or accident rendering the motor vehicle in which the **insured member** was travelling unroadworthy unless the **insured member** has obtained a written statement from a recognised breakdown recovery service or repairer confirming the fact of mechanical breakdown, or a police report of the accident;

ii) failure of **public transport** scheduled services unless the **insured member** has obtained written confirmation from the **public transport** authority of the cause and length of the delay;

iii) costs if the transport operator has offered alternative travel or accommodation arrangements of a similar standard to that originally booked and paid for;

iv) the first £75 of each and every claim per incident for each **insured member**.

**Special conditions:**

1. We will pay for missed departure provided the **insured member** has allowed reasonable time within the itinerary to enable you to make your connections given the normal operation of the outbound flight from the international departure point.
2. An **insured member** cannot claim under both Cover Section 5 (Delayed Departure or Extended Delay) and this Cover Section 6 in respect of the same loss.

## Cover Section 7 - Catastrophe cover

**What we will pay for:**

Accommodation and transport costs the **insured member** incurs when they need to move to other accommodation of a similar standard to that originally booked and paid for, if, as a result of fire, flood, earthquake, avalanche, storm or local government directive during the **trip**, the **insured member** cannot use the accommodation.

We will pay up to a maximum £1,000 for each **trip**.

**What we will not pay for** (the following exclusions apply to this Cover Section in addition to the General Exclusions on pages 24 to 26):

i) any costs or expenses payable by or recoverable from your tour operator, airline, hotel or other provider of accommodation.

ii) any costs or expenses if the **insured member** decides not to remain in the booked accommodation, although it is considered safe and acceptable to continue staying there.

## Cover Section 8 - Legal expenses

**What we will pay for:**

Legal costs which the **insured member** or his or her personal representatives have to pay to pursue a civil action for compensation in the event of the **insured member's** death or personal injury caused by the fault of someone else during the **period of cover**.

The most we will pay for each **insured member** for each **trip** is £25,000.

Where there are two or more **insured members** covered by this insurance, the maximum we will pay in respect of all claims under this Cover Section 8 is £50,000.

**What we will not pay for** (the following exclusions apply to this Cover Section in addition to the General Exclusions on pages 24 to 26):

i) any claim where, in our opinion there are no reasonable prospects of success in obtaining compensation;

ii) any claim not notified to our **claims handler** within 90 days after the commencement of the event giving rise to the claim. However, if there is a delay in notifying your claim, it is not our intention to decline your claim or to reduce any cover provided or payment amount, provided that the delay has not prejudiced our appointed agents' ability to pursue a civil action in any respect;

iii) any claim against a carrier, or the travel or holiday agent or tour operator arranging the **trip**; or against us;

iv) any claim against a person with whom you were travelling;

v) any legal action where the estimated amount of damages is less than £500, but our appointed agents will try to obtain an amicable settlement in those circumstances;

vi) legal costs in respect of actions undertaken in more than one country;

vii) any legal fees incurred on the contingency that your action is successful;

viii) any legal consultation which is in respect of any invoices unpaid by you;

ix) any legal costs or expenses incurred before our **claims handler** accepts your claim in writing;

x) any claims made by an **insured member** other than in his or her private capacity;

xi) any claim arising from participation in any sport listed in the General Exclusions section on pages 24-26.

**Conditions relevant to this Cover Section 8**

1. We shall supervise any legal action through agents we nominate and will decide the point at which negotiations cannot usefully be pursued further. After that, no further claims can be made against us in respect of the event giving rise to that legal action.
2. We shall have complete control over the legal case through agents we nominate, by appointing agents of our choice on your behalf with the expertise to pursue your claim.
3. You must follow our agent's advice and provide any information and assistance required within the requested timescale.

4. You must advise us of any offers of settlement made by the negligent third party and you must not accept any such offer without our permission.
5. We may include a claim for our legal costs and other related expenses.
6. We may, at our own expense, take proceedings in your name to recover compensation from any third party for any legal costs incurred under this insurance. You must give us any assistance we require from you and any amount recovered shall belong to us.

## Cover Section 9 - Personal liability

We will provide cover up to £2,000,000 in total (inclusive of legal costs) for each **insured member** for each **trip** or for any claim or series of claims arising from any one event or source of original cause.

**What we will pay for:**

a) any amounts the **insured member** becomes legally liable to pay as compensation whilst undertaking a **trip** within the **period of cover** as a result of:

   i. accidental injury to a person;

   ii. accidental loss or damage to material property belonging to a third party;

   iii. any third party costs and expenses which are recoverable from the **insured member** by the third party under English law;

b) the **insured member's** costs and expenses provided that such costs and expenses have been incurred with our **claims handler's** prior written consent;

c) the cost of a visit by a local lawyer to provide initial consultation if criminal proceedings are brought against an **insured member** in a court as a result of any accidental action by the **insured member**.

**What we will not pay for** (the following exclusions apply to this Cover Section in addition to the General Exclusions on pages 24 to 26):

i) employers' liability, contractual liability or liability to a member of your family or household;

ii) liability arising out of the ownership, possession or use of any vehicle, aircraft or water craft (other than manually propelled rowing boats, punts or canoes);

iii) liability arising out of property belonging to or held in trust by or in the custody or control of the **insured member**;

iv) liability arising out of the carrying on of any trade, profession or business; and

v) damage, illness or disease directly or indirectly arising out of a communicable disease.

**Please note:** It is a condition of any claim under this Cover Section 9 that the **insured member** shall make no admission, offer, promise, payment or undertaking of payment without our **claims handler's** prior written consent. You must tell our **claims handler** if you are aware of any writ, summons or impending prosecution.

## Cover Section 10 - Winter Sports

The cover under this Cover Section is automatically included in your insurance cover. We will not cover you for skiing off piste or any other winter sports activity carried out off piste.

Winter sports cover is limited to a maximum total of 17 days in any **period of cover**.

**What we will pay for:**

**a) piste closure**

We will pay up to £200 for the cost of the **insured member's** transport and accommodation expenses to an alternative site if weather conditions, the non-function of ski lift(s) or avalanche result in the total closure of skiing facilities in the resort in which the **insured member** has prebooked and it is not possible to ski as long as such conditions prevail at the resort.

If no alternative sites are available we will pay compensation at the rate of £20 per day up to £200.

**b) delay due to avalanche**

We will pay up to £100 for additional travel and accommodation costs necessarily incurred by the **insured member** to get to or return home from the pre-booked **winter sports resort** if the transport on which the **insured member** is pre-booked is delayed for more than 12 hours due to avalanche.

Please note: In relation to both a) and b) above, we will pay for travel and accommodation expenses of a similar standard to that originally booked.

**c) ski hire**

Up to £20 for each **insured member** for each full 24-hour period the **insured member** necessarily hires skis, ski boots, ski bindings or ski poles, following:

- accidental loss or damage to the **insured member's** own skis; or
- those skis being lost or misplaced by an airline or other carrier on the outward journey from the **United Kingdom** so that they are delayed for at least 12 hours after the **insured member's** arrival at the holiday destination.

The maximum benefit payable under this Cover Section is £200 for each holiday.

Please note: There is no cover for ski hire following damage to skis which are more than five years old.

**d) loss of ski pass**

Up to £500 in total for each **insured member** for each **trip** for the loss or theft of the **insured member's** ski lift pass. Reimbursement will be based on the outstanding number of days from the date of reported loss to a maximum of £500.

Please note: an **insured member** cannot claim under both this Cover Section 10. d) and Cover Section 3 (Loss of Personal Money) in respect of the same loss.

**e) physiotherapy in the United Kingdom**

We will pay up to £50 per session and a total of £300 for any physiotherapy required by an **insured member** on return to the **United Kingdom** as a direct result of an injury sustained while partaking in winter sports on any **trip** outside the **United Kingdom**.

**What we will not pay for** (the following exclusions apply to this Cover Section in addition to the General Exclusions on pages 24 to 26):

i) claims arising from skiing off piste or any other winter sports activity carried out off piste;

ii) claims arising from piste closure due to lack of snow before 1 December of any year or after 1 April of any year (or such season as is suitable for skiing in the relevant **winter sports resort**);

iii) any expenses incurred unless written confirmation from the holiday representative, their handling agents or ski-lift operators is obtained confirming the piste(s) closure, the duration of the closure and the reason for such closure;

iv) expenses incurred owing to strike or industrial action of the piste and/or ski-lift operators in the resort in which the **insured member** was scheduled to stay and which existed or was known to be anticipated on the date the **overseas journey** was booked;

v) where the **insured member** fails to obtain written confirmation from the carriers (or the handling agents) of the number of hours' delay giving the reason for such delay;

vi) ski hire following the delay, detention, seizure or confiscation of skis by Customs or other officials;

vii) ski hire following damage to skis more than five years old;

viii) loss of a ski lift pass not reported to the police within 24 hours of discovery and supported by a written report obtained from them;

ix) the first £75 of each and every claim per incident for each **insured member**;

x) any claim for physiotherapy treatment following the return to the **United Kingdom** (see 10. e), which does not relate directly to a **medical condition** for which we have paid benefit under Cover Section 1A - Medical and additional expenses or for which benefit would have been paid if the **insured member** had not used a UK Global Health Insurance Card (UK GHIC) to recover costs.

## Cover Section 11 - Travel within the United Kingdom only

If the **insured member** is undertaking a journey solely within the **United Kingdom**, it follows that some Cover Sections of this Evidence of Insurance will not apply to the cover we offer for such a journey.

The following modifications therefore apply to your insurance in respect of any journey made solely within the **United Kingdom**:

1. In Cover Section 2 of this document the following definitions are modified.
   a. The definition of '**overseas journey**' does not apply and the following replaces it:

      **United Kingdom journey**

      A journey which does not involve travelling outside the **United Kingdom** and must include at least two nights' pre-booked accommodation.

For the purposes of the cover provided under this Cover Section 11, the term '**United Kingdom** journey' shall replace the term '**overseas journey**' throughout this document and where the document refers to departure from or to the **United Kingdom** this shall be interpreted as departure from or return to the departure point within the **United Kingdom**.

b. For this Cover Section 11 only we have defined 'departure point' as:

**Departure point**

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

2. In Cover Section 3 of this document the provisions of Cover Section 3.1 (commencement of cover) do not apply.

   Cover for each **United Kingdom** journey begins when the **insured member** leaves the departure point to commence the **United Kingdom** journey and continues until the arrival back at the departure point on the completion of the **United Kingdom** journey.

   Cancellation cover under Cover Section 4 is provided from the start date of your **period of cover** as stated in your Insurance Schedule or the time of booking any **United Kingdom** journey, whichever is the later date, and terminates on the commencement of any **United Kingdom** journey.

3. The following benefits are not available to **insured members** travelling solely within the **United Kingdom**:
   i) Cover Section 1 - Medical benefits
   ii) Cover Section 3 - Loss of passport
   iii) Cover Section 10 - Winter sports

You are reminded that we will not pay for any costs of medical expenses incurred in the **United Kingdom** due to illness or injury under this insurance.

# 6 Complaint and regulatory information

## Complaints Procedure

Our aim is to provide you with a high quality service at all times, although we do appreciate that there may be instances where you feel it is necessary to lodge a complaint.

If you do wish to complain, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note however that should you wish to direct your complaint directly to Lloyd's in the first instance, you may do so by using the contact information referenced in step 2 below.

**Step 1:**

In the first instance, if your complaint does not relate to a claim please direct it to:

PJ Hayman & Company Limited
Stansted House, Rowlands Castle
Hampshire PO9 6DX

Tel: 02392 419 875 (this is a basic rate number)

Email: membershipschemes@pjhayman.com

If your complaint does relate to a claim, please direct it to:

Roger Rich & Company Part of the Claims Consortium Group
2a Marston House, Cromwell Park
Chipping Norton, Oxfordshire OX7 5SR

Tel: 01608 641351 (this is a basic rate number)

Email: ComplaintsTPA@Claimsconsortiumgroup.co.uk

**Step 2:**

Should you remain dissatisfied with the outcome of your complaint from PJ Hayman & Company Limited or Roger Rich & Company Part of the Claims Consortium Group you may refer your complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's
Fidentia House, Walter Burke Way
Chatham Maritime, Kent ME4 4RN

Tel: +44 (0)20 7327 5693 (this is a basic rate number)

Email: complaints@lloyds.com

Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help", which is available at www.lloyds.com/complaints. Alternatively, you may ask Lloyd's for a hard copy.

## Complaint and regulatory information (continued)

**Step 3:**

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to an alternative dispute resolution (ADR) body.

If you live in England, Scotland, Wales or Northern Ireland, the contact information is:

Financial Ombudsman Service
Exchange Tower, London E14 9SR

Tel: 0800 0234 567 (calls to this number are free on mobile phones and landlines)

Tel: 0300 1239 123 (calls to this number cost no more than calls to 01 and 02 numbers)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

If you live in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman
PO Box 114, Jersey, Channel Islands JE4 9QG

Jersey: +44 (0)1534 748610

Guernsey: +44 (0)1481 722218

International +44 1534 748610

Fax: +44 1534 747629

Email: enquiries@ci-fo.org

Website:www.ci-fo.org

If you live in the Isle of Man, the contact information is:

Financial Services Ombudsman Scheme
Thie Slieau Whallian, Foxdale Road, St John's, Isle of Man IM4 3AS

Tel: +44 (0) 1624 686500

Fax: +44 (0) 1624 686504

Email: ombudsman@iomoft.gov.im

Website: https://www.gov.im/oft/ombudsman/

### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation under the scheme if we are unable to meet our obligations to you under this contract. Further information can be obtained from:

Financial Services Compensation Scheme
PO Box 300, Mitcheldean GL17 1DY, United Kingdom

## Complaint and regulatory information (continued)

Tel: +44 0 800 678 1100 (calls to this number are free) or
+44 0 20 7741 4100 (this is a basic rate number)

Website: www.fscs.org.uk

### Data Protection Notice

We and PJ Hayman & Company Ltd (the Scheme Administrator) are the **data controllers** (as defined by the Data Protection Act 2018 and all applicable laws which replace or amend it, including the General Data Protection Regulation) who may collect and process your personal information.

For full details of what data we collect about you, how we use it, who we share it with, how long we keep it and your rights relating to your personal data, please refer to our Privacy Notice which is available on our website www.canopius.com/privacy. If you do not have access to the Internet, please write to the Group Data Protection Officer (address below) with your address and a copy will be sent to you in the post.

In summary:

We may, as part of our agreement with you under this insurance, collect personal information about you, including:

- Name, address, contact details and date of birth
- Financial information such as bank details
- Details of any claim

We will also collect personal information about any additional people who you wish to be insured.

We may also collect sensitive personal information about you, and any additional people who you wish to be insured, where the provision of this type of information is of legitimate interest, including:

- Medical records to validate a claim should you be claiming for injury or illness.

We collect and process your personal information for the purpose of insurance and claims administration.

All phone calls may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

Your personal information may be shared with third parties which supply services to us or which process information on our behalf (for example, premium collection and claims validation, or for communication purposes related to your cover). We will ensure that they keep your information secure and do not use it for purposes other than those that we have specified in our Privacy Notice.

Some third parties that process your data on our behalf may do so outside of the European Economic Area ("EEA"). This transfer and processing is protected by EU Model Contracts which aim to provide the equivalent level of data protection to that found in the EU.

## Complaint and regulatory information (continued)

We will keep your personal information only for as long as we believe is necessary to fulfil the purposes for which the personal information was collected (including for the purpose of meeting any legal obligations).

We will share your information if we are required to by law. We may share your information with enforcement authorities if they ask us to, or with a third party in the context of actual or threatened legal proceedings, provided we can do so without breaching data protection laws.

If you have any concerns about how your personal data is being collected and processed, or wish to exercise any of your rights detailed in our Privacy Notice, please contact:

Group Data Protection Officer
Canopius Managing Agents Limited
Floor 29, 22 Bishopsgate, London EC2N 4BQ, UK

Email: privacy@canopius.com

Tel: + 44 20 7337 3700 (this is a basic rate number)

### Sanctions

You agree that the provision of any cover, the payment of any claim and the provision of any benefit under this insurance will be suspended, to the extent that providing any cover, the payment of any claim or the provision of any benefit would expose us to any sanction, prohibition or restriction under any:

a) United Nations' resolution(s); or

b) the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

The suspension will continue until we are no longer exposed to any sanction, prohibition or restriction.

### Several Liability

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

### Safeguarding your Premium and Claim Payments

All premium payments from you and due to us for this policy will be held by your Scheme Administrator on our behalf. Your Scheme Administrator will also hold any premium refund that is due to you from us.

Any claim payments that are due to you from us will be paid to you by your **claims handler**.

In these roles, your Scheme Administrator and **claims handler** are acting as our agents. This means that once a premium is paid to the agent it is considered to have been received by us and that all claim payments and premium refunds are not considered to have been paid until you have received them.

## Complaint and regulatory information (continued)

### The Insurer

This insurance is underwritten by Lloyd's Syndicate 4444 which is managed by Canopius Managing Agents Limited. Registered Office: Canopius Managing Agents Limited, Floor 29, 22 Bishopsgate, London EC2N 4BQ. Registered in England no. 01514453.

Canopius Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference: 204847.

In exchange for payment of the premium shown in your Insurance Schedule, you are insured in line with the terms & conditions in these documents (and any amendments made to them) for the **period of cover**.

Signed by

Authorised signatory of PJ Hayman & Company Limited

Stansted House, Rowlands Castle, Hampshire PO9 6DX

## Key contact numbers

### PJ Hayman & Company Ltd travel team

Tel: 02392 419 856 (this is a basic rate number)

Email: direct.sales@pjhayman.com

### Travel insurance claims

+44 (0) 1608 641 351 (this is a basic rate number)

### 24-hour international medical assistance

+44 (0) 20 3869 1108 (this is a basic rate number)

FPS travel cover

This insurance is arranged for members of the Forces Pension Society.

FPStravelcover is a trading name of PJ Hayman & Company Limited, authorised and regulated by the Financial Conduct Authority; firm reference number 497103.

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