



# **Sports Travel Insurance Policy Wording**



## Travel Schedule

<b>Policy Number:</b>	8U4860PAA240
<b>Insured:</b>	Wales Dragon Masters Hockey Little House Broadwell Hayes Tenby SA70 8DL United Kingdom
<b>Insured Person(s):</b>	As per details declared to Underwriters and noted by endorsement
<b>Period of Insurance:</b>	<b>From:</b> 13/02/2024 <b>To:</b> 12/02/2025
<b>Geographical Limits:</b>	Worldwide excluding USA/Canada
<b>Winter Sports Included:</b>	No
<b>Additional Hazardous Pursuits Included:</b>	Yes

(See General Definitions for sports and adventure activities already included)

<b>Premium:</b>	<b>Insurance Premium Tax</b>	<b>Total Amount Due</b>
GBP 1,000.00	GBP 200.00	GBP 1,200.00

This page is the schedule and must be attached to and read in conjunction with your travel insurance document.

<b>Operative Time:</b>	OT1
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**HEALTH CONDITIONS:** This insurance contains restrictions and exclusions regarding medical conditions. Please ensure you read and understand these as they apply to all persons insured under the policy and persons upon whom travel is dependent (e.g. a relative or friend for whom you would cancel or cut short your trip if they were taken ill).

If you are travelling to **Europe**, you should obtain a Global Health Insurance Card (GHIC) or if travelling to Australia apply for Medicare. Please note: You can use Your current European Health Insurance Card (EHIC) until the expiry date printed on the card. See the “Before you go” section in the policy.



## The contract of insurance

This insurance has been arranged by **your** broker who will administer the policy on behalf of AXIS Specialty Europe SE (UK Branch) trading as AXIS Specialty London.

This policy wording, the **Schedule** and any endorsements set out the conditions of this insurance between **you** and **us**. They should be read together to avoid any misunderstanding of the terms and conditions of this insurance and **you** should pay particular attention to the General Exclusions and General Conditions which apply to the whole policy.

This contract is written in English and all communications about it will be in English.

In return for the payment of the premium shown in the **Schedule**, **we** agree to provide indemnity, subject to the terms and conditions contained in (or endorsed on) **your** policy documents, in respect of the cover detailed within this policy wording for death, disability, damage, liability or loss which occurs during the **period of insurance**.

**You** are only covered for the insured events which have a sum insured shown against them in the **Schedule**. Where an insured event has not been selected, the words 'Not Covered' are shown next to that insured event.

Please note that separate insurance is provided under this insurance for **bodily injury** caused by an **accident** and for **illness**. This is not a general health or private medical insurance policy and will only cover **you** if **you** have a sudden and unexpected **accident** or fall ill. It does not cover:

- non-emergency treatment; or
- any treatment that **you** knew **you** might need whilst on **your** trip; or
- claims arising from any **pre-existing condition** unless declared to and accepted by **us** in writing.

It is very important that **you** read the Medical Declaration below and provide complete and accurate information. This applies each time **you** book a trip that **you** wish to be covered by this policy. It applies to all **insured persons** and anyone else upon whose good health the trip depends, even if they are not travelling with **you**.

### Medical Declaration – applicable to each insured person

At the time of buying or renewing **your** policy or booking a trip **you** must tell **us**, via **your** broker, if any **insured person**:

- a. suffers from any **pre-existing condition**;
- b. is under investigation or awaiting results for any diagnosed or undiagnosed medical condition;
- c. is on a waiting list for, or aware of the need for, in-patient treatment for any diagnosed or undiagnosed medical condition;
- d. has received a terminal prognosis;
- e. is travelling against the advice of a doctor or purposely travels without medical advice when it was reasonable for the **insured person** to have consulted a doctor; or
- f. knows of any **close relative**, close business colleague, travelling companion or person they plan to stay with (and upon whose good health the trip depends), who has a serious illness, injury or disease which could affect their decision to take or continue the trip.

A handwritten signature in black ink, appearing to read "Neil Ross".

Neil Ross  
Head of Casualty and Professional Indemnity  
AXIS Underwriting Limited



## Information you have given us

### 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**. **You** have a duty to inform **us** of every material circumstance that **you** know or ought to know, in a way that is reasonably clear and accessible to **us**. A matter is material if it would influence the judgement of a prudent insurer as to whether to accept the risk or the terms of the insurance (including premium).

For the purposes of 'every material circumstance' mentioned above, **you** are expected to know the following:

1. If **you** are an individual, what is known to the individual and anybody who is responsible for arranging **your** insurance.
2. If **you** are not an individual, what is known to anybody who is part of **your** senior management or anybody who is responsible for arranging **your** insurance.
3. Whether **you** are an individual or not, what should reasonably have been revealed by a reasonable search of information available to **you**. The information may be held within **your** organisation or by any third party (including, but not limited to, the broker, subsidiaries, affiliates or any other person who will be covered under the insurance). If **you** are insuring subsidiaries, affiliates or other parties, **we** expect that **you** will have included them in **your** enquiries, and that **you** will inform **us** if **you** have not done so. The reasonable search may be conducted by making enquiries or by any other means.

**You** also have a duty to answer any questions **we** have asked of **you** accurately and to ensure that any information provided by **you** is correct. If **we** establish that **you** breached **your** duty to make a fair presentation of the risk and this was deliberate or reckless, **we** may treat this contract as if it had never existed, refuse to pay all claims and need not return any of the premiums paid.

If **we** establish that **you** breached **your** duty to make a fair presentation of the risk and this was not deliberate or reckless:

- If **we** would not have entered into the contract at all, **we** will treat this contract as if it had never existed and refuse to pay all claims, but must return the premiums paid;
- If **we** would have entered into this contract but on different terms (other than terms relating to the premium), **we** will treat the contract as if it had been entered into on those different terms from the outset;
- If **we** would have entered into the contract but would have charged a higher premium, **we** may reduce the amount **we** pay for a claim (and if applicable, the amount already paid on prior claims) by the proportion of the underpaid premium. For example, if the premium would have been 25% higher based on the correct terms, a claim payment will be reduced by 25%;
- **We** may cancel **your** insurance in accordance with General Condition 5 of this policy wording.



## Notifying us of any changes or inaccuracies

If **you** become aware that information **you** have given **us** is inaccurate or has changed, **you** must inform **your** broker as soon as practicable. **You** must also tell **us** about the following changes:

- Any change to **your** or an **Insured Person**'s health or the health of anyone else the trip depends on (e.g. a travelling companion, or a **close relative** - even if they are not travelling with **you** or the **Insured Person**).
- **You** or an **Insured Person** are travelling to a country that is not included in the area covered under **your** policy, other than refuelling stops that do not include an overnight stay.
- **You** or an **Insured Person** are planning a trip that is over the trip duration as shown in **your** policy.

When **we** are notified that information **you** previously provided is inaccurate, or of any changes to that information, **we** will tell **you** if this affects **your** insurance. For example **we** may amend the terms of **your** insurance or require **you** to pay more for **your** insurance or cancel **your** insurance in accordance with General Condition 5 of this policy wording.

If **you** fail to notify **us** that information **you** have provided is inaccurate, or **you** fail to notify **us** of any changes, this insurance may become invalid and **we** may not pay **your** claim, or any payment could be reduced.



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## Travel advice

### Important Notice

**This is not a private medical insurance. If you or an Insured Person need any medical treatment whilst abroad, you must contact the 24-hour emergency assistance company. Full details are shown in the 'What to do in a serious medical or other emergency section'. Not contacting them or not following their instructions, could affect your claim.**

The information in this Travel advice section is provided for guidance only, does not form part of the policy and is no substitute for professional advice or training.

### Before you go

1. Check the Foreign, Commonwealth and Development Office (FCDO) travel advice online at [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)
2. Check that the travel insurance provided in this policy meets **your** needs for the trip. If **you** have any questions, please contact the broker who arranged this insurance for **you**.
3. Find out about local laws and customs.
4. Make sure **you** and an **Insured Person** have a valid passport and necessary visas.
5. Check what vaccinations **you** and an **Insured Person** need at least six weeks before **you** and an **Insured Person** go.
6. Check to see if **you** and an **Insured Person** need to take extra health precautions.
7. Make sure whoever **you** book through is with ABTA (Association of British Travel Agents) or ATOL (Air Travel Organisers' Licensing).
8. Make copies of **your** and an **Insured Person's** passport, insurance policy, 24-hour emergency number and ticket details. Leave copies with family and friends.
9. Take enough **money** for the trip and some back up funds (eg traveller's cheques, Sterling or US Dollars).
10. Leave a copy of the itinerary and a way of contacting **you** or an **Insured Person**, such as e-mail, with family and friends.

### Global Health Insurance Card (GHIC)

The Global Health Insurance Card (GHIC) has been introduced to replace the European Health Insurance Card (EHIC). The GHIC is free of charge and can help you obtain emergency and medically necessary treatment when visiting an EU country, on the same terms as a local resident of that country.

**You** or an **Insured Person** can find out more and apply for a GHIC at <https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic/>

Note that **You** or an **Insured Person** can use a current EHIC until the expiry date printed on the card and whichever card **You** or an **Insured Person** have, we recommend that a photocopy of a valid EHIC is left with a friend or relative.

It should be noted that these cards are no substitute for travel insurance as **You** or an **Insured Person** may not be covered for all medical costs or for any emergency flights home.



## **Getting medical treatment abroad**

The UK has reciprocal healthcare agreements with some countries, which enables travellers to receive free or low cost emergency care, and public hospitals should be used where practical. In most countries around the world, medical treatment is carried out in private hospitals or clinics.

In the case of a serious medical emergency, contact must be made with the 24-hour emergency assistance company.

## **United States of America – ‘Patient Protection and Affordable Care Act’**

This insurance is not subject to, and does not provide certain insurance benefits required by, the Patient Protection and Affordable Care Act (PPACA).

This insurance does not provide (nor does it intend to provide) the minimum essential coverage under the PPACA and benefits will not be provided in excess of those specified in the policy.

This insurance is not subject to guaranteed issuance or renewal other than as specified in the policy.

The PPACA requires certain residents of the United States to obtain PPACA compliant health insurance. In some circumstances penalties may be imposed on persons who do not maintain compliant cover.

**You** or an **insured person** should consult an attorney or tax professional to determine whether the PPACA requirements are applicable.





## What to do in a serious medical or other emergency

**Not making contact or not following instructions could affect a claim. The emergency assistance company must agree beforehand any emergency travel expenses involving air travel.**

**You** or the **insured person** must do this immediately in the case of a serious medical emergency abroad where **you** or they will need to stay in hospital, have hospital treatment or change travel arrangements. If **you** or the **insured person** cannot contact them immediately, **you** or they must do so as soon as possible.

When calling for help, please provide the following information:

- The **insured person**'s name and the address they are staying at;
- the phone number that the **insured person** is calling from;
- the name and phone number of the doctor and hospital treating the **insured person**;
- the UMR (shown on **your Schedule**) (if available);
- the nature of the emergency.

If cover cannot be confirmed at the start of a medical emergency, it is agreed that **you** will guarantee payment until such time as **we** have confirmed cover.

**Contact details for the emergency assistance company are as follows:**

Northcott Global Solutions Ltd

Telephone Number: +44 (0) 20 7183 8910

Back-up Operations Mobile: +44 (0) 7785 627433

E-mail: [ops@northcottglobalsolutions.com](mailto:ops@northcottglobalsolutions.com)

For any other claims under this policy, please refer to the 'Claims Procedure' section of this document.



## Summary of benefits

Section	Sum Insured (up to)
1 Medical and additional expenses	£10,000,000
2 Cancellation and curtailment	£5,000
3 Journey continuation	£500
4 Travel delay	£500
5 Personal liability	£2,000,000
6 Legal expenses	£25,000
7 Personal accident	£50,000
8 Hospital benefit	£2,000
9 Accompanied personal baggage, clothing or effects and money	£2,500
10 General average	£300
11 Hijack, kidnap and detention	£500



## General definitions

Wherever the following words appear in bold throughout this insurance, they will have the meanings shown below.

### Accident

A sudden, unexpected, unusual, specific event which occurs at an identifiable time and place during the **Period of Insurance**, but also includes exposure resulting from an accident involving transportation in which an **insured person** is travelling.

### Additional hazardous pursuits

All terrain boarding, American or Australian rules football, BMX riding, canoeing, kayaking or rafting (including white water), glacier skiing, gymnastics, hang-gliding\*, heli-skiing, hiking or trekking (under 5,000 metres excluding climbing with ropes), hockey, hot air ballooning\*, ice hockey, kite-sailing, kite-surfing, martial arts, microlighting\*, mountain biking, parachuting (solo or tandem but not base jumping or skydiving), paragliding\*, parascending (over land), polo, quad biking, rugby union or league, sailing, yachting or motor boating (over 3 miles from shore), scuba diving to maximum 30 metres\* (PADI/BSAC qualified or under supervision), weightlifting, wrestling.

If an activity is not shown here or under **sports and adventure activities**, it is excluded unless it has been referred to **us**, cover agreed and an endorsement applied to the policy.

\* Where an activity is followed by an \*, there are additional terms and conditions as shown under 'The Cover' – Endorsements.

### Bodily injury

Physical injury (including **illness** directly resulting from that physical injury) caused by an **accident** which results in an **insured person's** death or disability within 12 months of the date of that **accident**.

### Child or children

Any person who is not married and is under the age of 18 (or 23 if in full time education) who lives with or is travelling with an **insured person** who is authorized by the Policyholder.

### Claims Administrator

The company who will handle any claims on behalf of AXIS Specialty London. Please refer to the 'Making a Claim' section of this policy wording for full details.

### Close relative

Husband, wife, civil **partner**, **partner**, common-law **partner**, fiancé(e), parent, grandparent, brother, sister, son, daughter, adopted or fostered children, grandchild, step parent, step child, step brother or step sister.

### Geographical limits

The areas or countries **you** selected cover for when **you** applied for this insurance.

### Hijack(ed)

The illegally seizing, or wrongfully taking control of, an aircraft, ship, train or vehicle in which an **insured person** is travelling.

### Illness

Sickness or disease, the symptoms of which first appear during the **period of insurance**, which solely and independently of any other cause result in total disablement within 12 consecutive months of the symptoms first appearing.



### **Insured person(s)**

Any person shown in the **Schedule** as being an **insured person**.

### **Legal representative**

A solicitor, firm of solicitors or any appropriately qualified person, firm or company, appointed to act for an **insured person** in line with the terms of this insurance.

### **Loss of a limb**

The permanent physical loss of:

- a hand at or above the wrist;
- a foot at or above the ankle; or
- the permanent and total loss of use of a hand, arm, foot or leg.

### **Loss of sight**

The permanent and total loss of sight which **we** consider as having happened:

- in both eyes if an **insured person**'s name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or
- in one eye if, after correction, the degree of sight an **insured person** has left in that eye is 3/60 or less on the Snellen Scale (meaning they can see at three feet what they should be able to see at 60 feet).

### **Manual Work**

Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant (other than in a purely managerial or supervisory, sales or administrative capacity), working as a plumber, electrician, lighting or sound technician, carpenter, painter or decorator or builder or carrying out manual labour of any kind (other than in the catering industry).

### **Money**

Coins, bank or currency notes, travellers cheques, passports, green cards, petrol coupons, phone cards or travel tickets or credit cards, charge cards or banker's cards.

### **Operative Time**

Any Trip commencing during the **Period of Insurance** to outside the **United Kingdom** which starts from the time of leaving home or the Policyholder's premises (whichever is left first) and continues until arrival back at home or the Policyholder's premises (whichever is reached last).

### **Partner**

The spouse or registered civil partner (under the Civil Partnership Act 2004) who permanently resides with **you** or the **Insured Person**, or a person who is permanently living with **you** or the **Insured Person** and has been for at least six (6) months and the relationship is of the nature of a marriage (even though it has not been legally formalised).

### **Period of insurance**

The **Period of Insurance** specified in the **Schedule**, or until cancelled.

### **Permanent total disability**

Disability which entirely prevents an **insured person** from carrying out all parts of their usual business or occupation for at least 52 consecutive weeks and shows no signs of ever improving.



### **Pre-existing condition**

Any condition, whether diagnosed or not, for which **you** or an **insured person** have sought advice, diagnosis, treatment, or counselling during the 12 months prior to the start date of the current **period of insurance**.

### **Schedule**

The document showing **your** name, the **insured persons**, the sums (amounts) insured, the **period of insurance** and the sections of this insurance which apply.

### **Sports and adventure activities**

Abseiling, archery, athletics training (not competing), badminton, baseball, basketball, body boarding, bungee jumping, canoeing/kayaking/rafting (inland excluding white water), cycling (excluding competitions or mountain biking), deep sea fishing (excluding commercial or competitions), elephant riding or trekking, fell walking or running, fencing, football or soccer (excluding American or Australian rules), go-karting, golf, gliding (with an instructor), hiking or trekking (under 1,500 metres with no ropes or guides), horse riding (hacking only wearing a helmet), in-line or roller skating, motorcycling wearing a helmet (excluding competitions, track days or quad biking), netball, orienteering, paintballing, parascending (over water only), pony trekking, rollerblading, rowing (inland only), sail-boarding, sailing, yachting or motor boating (inland and coastal waters within 3 miles of shore), shooting with licensed guns, skateboarding, snorkelling, squash, surfing, swimming, tennis, tug of war, volleyball, wakeboarding, water polo, water skiing, windsurfing, **winter sports\***, zorbing.

If an activity is not shown here then it is excluded unless **you** have selected **additional hazardous pursuits cover**, or it has been referred to **us**, cover agreed and an endorsement applied to the policy.

\* Where an activity is followed by an \*, there are additional terms and conditions as shown under 'The Cover' – Endorsements.

### **United Kingdom**

England, Scotland, Wales and Northern Ireland.

### **Valuables**

Jewellery, items made of precious metals or stones, furs, watches, binoculars, telescopes, photographic, audio, electronic and electrical equipment of any kind (including CDs, DVDs and other transportable media such as MP3 players, USB sticks, memory cards, computer and laptop equipment), telecommunications and video equipment.

### **We, us, our**

AXIS Specialty Europe SE (UK Branch) trading as AXIS Specialty London.

### **Winter Sports**

Dry slope skiing, ice skating, ski blading, skiing, mono-skiing, snowboarding and skiing off piste with a local guide or another adult who is insured to ski off piste in areas that resort management consider to be safe.

### **You, your**

The person(s) named as 'the policyholder' in the **Schedule**.



## Extended benefits

### Extension 1

This insurance automatically includes **sports and adventure activities**. Please see the definitions section of this policy for details of the activities which are covered.

### Extension 2

If an **insured person** has not returned to the **United Kingdom** before the end of a trip for reasons which are beyond their control, this insurance will remain in force for a further 21 days or until their return, whichever is earlier, without additional premium.

In the event of an **insured person** being the victim of a **hijack**, cover will continue while that **insured person** is subject to the control of the person(s) or group making the **hijack** and while they travel directly to their home and/or original destination after being released. This extension applies for up to 12 months from the date of the **hijack**.

## Endorsements

The following endorsements apply if **additional hazardous pursuits** cover is selected, the appropriate additional premium has been paid and the **Schedule** is marked accordingly.

1. Winter Sports - We will not cover any claims due to **winter sports** involving ski and ski-bob racing in international or national events, services or inter-services championships or heats or officially organised practice or training for these events, ski jumping, ski stunting, ski mountaineering, ski randonee, freestyle skiing, the use of skeletons, bobsleighs or luges.
2. Scuba diving - The **insured person** must hold a recognised dive qualification by PADI, BSAC or CMAS and the dive must be within the recommended dive club guidelines, complying at all times with their safety rules and regulations and remaining at all times within the limits of the **insured person's** own qualification.

If the **insured person** does not hold a recognised dive qualification, a person who is qualified must accompany them.

This insurance does not cover, unless agreed by **us**, cave diving, wreck diving, diving at depths greater than 30 metres, decompression dives, solo diving or diving for gain or reward. The **insured person** should not engage in any form of flying within 24 hours of diving.

3. Hang-gliding, hot air ballooning, microlighting or paragliding – Any exclusion in this insurance for flying other than as a fare paying passenger is deleted.



## Section 1: Medical and additional expenses

The following cover applies only if the Schedule shows that it is included.

### The Cover

We will pay **you** or the **insured person** the following expenses for any **insured person** who suffers **bodily injury** or **illness** during the **operative time**.

1. Normal and necessary expenses incurred outside the **United Kingdom** for medical or surgical treatment including specialists' fees, emergency dental treatment (up to £500 for the immediate relief of pain only), emergency ophthalmic fees, hospital, nursing home and nursing attendance charges, physiotherapy, massage and manipulative treatment, surgical and medical requisites and ambulance charges.
2. Necessary additional accommodation and repatriation expenses incurred by the **insured person** and any one member of their family or travel party who has to remain or travel with the injured or ill **insured person**.
3. Necessary travel and accommodation expenses of one person to travel from the **United Kingdom** if their presence with the injured or ill **insured person** is necessary on medical grounds.
4. Necessary expenses incurred in transporting the remains or ashes of the **insured person** to their former home in the **United Kingdom** or necessary funeral expenses incurred abroad.
5. Expenses incurred with the prior consent and authorisation of the 24-hour emergency service company appointed by **us**, whose full details are given within the 'Claims procedure' section of this policy wording, for the provision of an air ambulance or the use of air transport, including qualified attendants, to repatriate the seriously ill or injured **insured person** to the **United Kingdom**.

The most **we** will pay for any one claim is £10,000,000. If a claim involves more than one **insured person**, this limit applies to each **insured person**.

6. Additional travelling costs incurred in returning children under 18 years of age to their home address in the United Kingdom if incapacity of the responsible adult leaves such children unsupervised. A competent person will be provided to accompany the children home.

### Exclusions applicable to Section 1

(Please note the General Exclusions also apply to this section)

We will not pay for:

1. Any claim due to **winter sports** if the **insured person** has participated in **winter sports** for more than 17 days during the **operative time**, unless otherwise noted on the **Schedule**.
2. Any claim due to the **insured person** participating in:
  - a) mountaineering and/or rock climbing normally involving the use of ropes and/or guides, or pot holing;
  - b) motor competitions; or
  - c) flying other than as a fare paying passenger.
3. Any claim due to the **insured person** being refused travel by a carrier, having travelled against a carrier's policy or travelling contrary to the health and safety restrictions of a carrier or any publicly licensed sea vessel, train or coach.

For the purpose of this exclusion, any reference to a carrier includes their handling agents.



4. Any claim for surgery or treatment that is intended to prevent an illness or condition (other than necessary surgery or treatment recommended by a suitably qualified medical specialist to prevent the **insured person** developing a potentially life-threatening disease), elective or cosmetic surgery, the reversal of cosmetic surgery or any corrective treatment as a result of previous cosmetic surgery or treatment or surgery that is not medically necessary.
5. The first £50 (the excess) of each and every loss for each **insured person**.
6. The costs of continuing regular medication for any condition for which medical advice or treatment is being followed at the time of booking or commencing a trip.
7. Any claim arising from a health condition of the **insured person** where such condition has already been the subject of a claim under this insurance.
8. Any expenses incurred more than twelve (12) months after the date on which an expense was first incurred, or any continuing expenses incurred after the **insured person** is fit to travel to the **United Kingdom**.
9. Any loss which is also covered by any other valid and collectable insurance, of which **you** or an **insured person** are the policyholder.





## Section 2: Cancellation and curtailment

The following cover applies only if the Schedule shows that it is included.

### The Cover

We will pay **you** or the **insured person** up to £5,000 for any irrecoverable payments paid or contracted to be paid for travel, accommodation, and unused pre-booked excursions (including necessary additional travel and accommodation expenses incurred for return to the **United Kingdom**) should a trip be cancelled before commencement or curtailed before completion, as a direct result of:

1. Death, **bodily injury**, **illness** or compulsory quarantine of:
  - a) an **insured person**;
  - b) any member of the travel party;
  - c) any person with whom an **insured person** intends to reside with during the trip; or
  - d) any **close relative** or business associate necessitating an **insured person's** presence in the **United Kingdom**.
2. Redundancy (provided that such redundancy qualifies for payment under the **United Kingdom's** Redundancy Payments Acts) or marital breakdown (provided that formal legal proceedings have been commenced) of:
  - a) an **insured person**; or
  - b) any member of the travel party.
3. Summoning to jury service or witness attendance in a court of the **United Kingdom** or an unavoidable requirement to be present in the **United Kingdom** for service in any military or civil emergency of:
  - a) an **insured person**; or
  - b) any member of the travel party.
4. Major damage or burglary at the home or place of business of:
  - a) an **insured person**;
  - b) any member of the travel party; or
  - c) any person with whom an **insured person** intends to reside with during the trip.
5. Adverse weather conditions making it impossible for an **insured person** to travel to the point of departure of an outward trip.

We will also pay unused kennel, cattery or professional carer's fees which **you** or an **insured person** have paid or legally have to pay and cannot get back, up to maximum of £200.

The amounts shown above are the most **we** will pay for any one claim. If a claim involves more than one **insured person**, these limits apply to each **insured person**.



## Exclusions applicable to Section 2

(Please note the General Exclusions also apply to this section)

We will not pay for:

1. Any claim due to the **insured person** being refused travel by a carrier, having travelled against a carrier's policy or travelling contrary to the health and safety restrictions of a carrier or any publicly licensed sea vessel, train or coach.

For the purpose of this exclusion, any reference to a carrier includes their handling agents.

2. Any claim for surgery or treatment that is intended to prevent an illness or condition (other than necessary surgery or treatment recommended by a suitably qualified medical specialist to prevent the **insured person** developing a potentially life threatening disease), elective or cosmetic surgery, the reversal of cosmetic surgery or any corrective treatment as a result of previous cosmetic surgery or treatment or surgery that is not medically necessary.
3. The first £50 (the excess) of each and every loss for each **insured person**.
4. Any claim resulting from any condition or set of circumstances known to the **insured person** at the time of taking out this insurance or booking a trip, where such condition or set of circumstances could reasonably have been expected to give rise to cancellation or curtailment of a trip.
5. Any claim arising from a health condition of the **insured person** where such condition has already been the subject of a claim under this insurance.
6. Any claim where medical or other suitable evidence is not provided as proof that it was necessary to cancel or curtail a trip.
7. Any loss which is also covered by any other valid and collectable insurance, of which **you** or an **insured person** are the policyholder.

Additionally, in respect of curtailment only, **we** will not pay for:

8. Any claim due to **winter sports** if the **insured person** has participated in **winter sports** for more than 17 days during the **operative time**, unless otherwise noted on the **Schedule**.
9. Any claim due to the **insured person** participating in:
  - a) mountaineering and/or rock climbing normally involving the use of ropes and/or guides, or potholing;
  - b) motor competitions; or
  - c) flying other than as a fare paying passenger.



### **Section 3: Journey continuation**

**The following cover applies only if the Schedule shows that it is included.**

#### **The Cover**

We will pay **you** or the **insured person** up to £500 for necessary additional travel and accommodation expenses incurred in meeting a reserved overseas travel connection or reaching reserved accommodation if, at the commencement of, or during a trip, an **insured person** misses a reserved air, sea, coach or rail journey through any of the causes listed below which directly affects the means of transport in which they are travelling or intending to travel.

1. If travel is by non-scheduled transport (a routine public service not operated in accordance with a timetable) – interruption caused by strike, locked out workers, industrial action, riot or civil commotion, bomb scare, criminal or terrorist action, **hijack**, fire, avalanche, landslide, earthquake, flood, or accident to or mechanical breakdown of such non-scheduled transport.
2. If travel is by scheduled transport (a routine public service operated in accordance with a timetable) – the causes specified in 1 above and adverse weather conditions.

The amount shown above is the most **we** will pay for any one claim. If a claim involves more than one **insured person**, this limit applies to each **insured person**.

#### **Exclusions applicable to Section 3**

(Please note the General Exclusions also apply to this section)

We will not pay for:

1. The first £50 (the excess) of each and every loss for each **insured person**.
2. Any claim arising out of any of the causes specified in 1 or 2 above if they had already started or been forecast before the original reservations were made.
3. Any loss that is also covered by any other valid and collectable insurance, of which **you** or an **insured person** are the policyholder.



## Section 4: Travel delay

The following cover applies only if the Schedule shows that it is included.

### The Cover

We will pay **you** or the **insured person** up to £500 (in accordance with the following scale) if the aircraft, sea vessel, coach or train on which an **insured person** is booked to travel is delayed as a result of strike, locked out workers, industrial action, riot or civil commotion, a bomb scare, criminal or terrorist action, **hijack**, fire, avalanche, landslide, earthquake, flood or adverse weather conditions, or an accident to or the mechanical breakdown of such passenger transport.

1. £40 for the first completed 12-hour period of delay; and
2. £20 for each subsequent completed 12-hour period of delay.

In the event of a delay due to any of the causes specified above of at least 24 hours, **we** will pay up to £5,000 for each **insured person** for any irrecoverable payments paid or contracted to be paid in respect of travel and accommodation in the event of the cancellation of a trip.

We will also pay unused kennel, cattery or professional carer's fees which **you** or an **insured person** have paid or legally have to pay and cannot recover up to £200.

The amounts shown above are the most **we** will pay for any one claim. If a claim involves more than one **insured person**, these limits apply to each **insured person**.

### Exclusions applicable to Section 4

(Please note the General Exclusions also apply to this section)

We will not pay for:

1. Any claim attributable to any condition or set of circumstances known to **you** or the **insured person** at the time of taking out this insurance or booking a trip, where such condition or set of circumstances could reasonably have been expected to give rise to a claim under this section.
2. Any claim arising out of or in any way connected with the failure of the **insured person** to check-in according to the itinerary supplied to them. Written confirmation must be obtained from the carriers, or their handling agents, of the number of hours delay and the reason for such delay.
3. Any loss that is also covered by any other valid and collectable insurance, of which **you** or an **insured person** are the policyholder.
4. Any claim for which **we** pay a claim under Section 2 – Cancellation and curtailment – of this policy wording.



## Section 5: Personal liability

The following cover applies only if the Schedule shows that it is included.

### The Cover

We will pay **you** or the **insured person** up to £2,000,000 for any one event or series of events arising from the same incident (including legal expenses), if an **insured person** is held legally liable for accidental **bodily injury** to a member of the public or for the accidental loss of or damage to property occurring during the **operative time**.

The amount shown above is the most **we** will pay for any one claim. If a claim involves more than one **insured person**, this limit applies to each **insured person**.

### Exclusions applicable to Section 5

(Please note the General Exclusions also apply to this section)

We will not pay for:

1. Any claim arising out of **bodily injury** to any member of **your** association or club, to which this insurance applies, an **insured person's** family or household or to any employee.
2. Any claim arising out the accidental loss of or damage to property belonging to or in the care, custody or control of any member of **your** association or club, to which this insurance applies, an **insured person** or any member of their family or household or of an employee.
3. Any claim arising out of the ownership, possession or use of any mechanically propelled vehicle (other than golf buggies), aircraft (including drones), waterborne craft (other than sailboards, surfboards, canoes, rowing dinghies, foot or hand propelled paddle boats and inflatable dinghies), firearms or animals.
4. Any claim arising out of the ownership, possession, occupation or use of land or buildings.
5. Any claim arising out of the profession, occupation or business of the **insured person** or arising out of liability assumed under a contract unless an **insured person** would have had that liability anyway.
6. Any liability that is also covered by any other valid and collectable insurance, of which **you** or an **insured person** are the policyholder.

### Special conditions

1. **You** must, without delay, send **us** every communication about a claim against **you** or an **insured person** (including any writ, summons or claim form) without answering it first. If legal proceedings are under way, **you** must tell **us** without delay and take all reasonable steps to reduce the costs of these proceedings as far as possible. **You** must not admit any liability or make, arrange, offer or promise any payment without **our** written permission. (Please refer to the 'Claims Procedure' section of this policy for details on how to notify a claim to **us**.)
2. **We** are entitled to take over and conduct, in the name of the **insured person**, the defence of any claim, or to prosecute in their name, for **our** own benefit, any claim for indemnity or damages against any third party. **We** will have full discretion in the conduct of any negotiations or proceedings or the settlement of any claim.
3. The **insured person** must, whenever possible, give all such information and assistance as **we** may require. **We** will only request information relevant to the claim.



## Section 6: Legal expenses

The following cover applies only if the Schedule shows that it is included.

### The Cover

We will pay **you** or the **insured person** up to £25,000 for legal expenses incurred in the pursuit of a claim for damages against a third party who has caused **bodily injury** or **illness** or the or death of that **insured person** as the result of an **accident** during the **operative time**.

The amount shown above is the most **we** will pay for any one claim. If a claim involves more than one **insured person**, this limit applies to each **insured person**.

### Exclusions applicable to Section 6

(Please note the General Exclusions also apply to this section)

We will not pay for:

1. Any legal expenses incurred without **our** written permission (which **we** will not unreasonably withhold).
2. Any legal expenses for action against **you**, **us** or **our** agents, travel agents, tour operators or a member of **family** any member of the association or club, to which this insurance applies, or an employee of an **insured person**.
3. Any **legal expenses** that are also covered by any other valid and collectable insurance, of which **you** or an **insured person** are the policyholder.

### Special conditions

1. Arc Legal Assistance can appoint a **legal representative** to act on **your** or an **insured person's** behalf, however, **you** or an **insured person** are free to choose a legal representative if **you/they** wish. Arc Legal Assistance will have direct access to the **legal representative** at all times.

Where **you** or an **insured person** wish to exercise **your/their** right to choose, **you/they** must contact Arc Legal Assistance with **your/their** preferred representative's contact details. If **you** or an **insured person** do choose **your/their** own **legal representative**, the amount payable for their services will be on the basis of Arc Legal Assistance's standard terms of appointment for legal representation or other terms of appointment to which Arc Legal Assistance agree, their agreement not to be unreasonably withheld.

If **you** or an **insured person** dismisses the **legal representative** without good reason, or withdraws from the claim without Arc Legal Assistance's written agreement or if the **legal representative** refuses with good reason to continue acting for **you** or an **insured person**, cover will end with immediate effect.

2. Arc Legal Assistance reserve the right to withdraw at any stage and after that **we** will not be liable for any further expenses.



## Section 7 – Personal Accident

The following cover applies only if the Schedule shows that it is included.

### The Cover

This section only covers claims which fall within the definition of **bodily injury**.

We will pay **you** or the **insured person** up to the sum insured shown in the Schedule of Benefits below if, during the **operative time**, an **insured person** suffers **bodily injury**. Cover extends to include while playing, practicing, or training in connection with the declared sporting activity.

The sum insured is the most **we** will pay for any one claim. If a claim involves more than one **insured person**, this limit applies to each **insured person** but the most **we** will pay in total is £2,000,000. If a claim goes over this limit **we** will pay an amount equal to £2,000,000 divided by the number of **insured persons you** are claiming for.

### Schedule of Benefits

Benefit	Sum Insured
<b>1.</b> Death ( <b>we</b> will also pay the sum insured for death if an <b>insured person</b> disappears, is not found within 90 days, and <b>we</b> receive enough evidence to assume that a <b>bodily injury</b> caused their death).	£50,000
<b>2.</b> Loss of sight.	
<b>3.</b> Loss of a limb.	
<b>4.</b> Permanent total disability (other than loss of sight or loss of a limb).	

### Exclusions applicable to Section 7

(Please note the General Exclusions also apply to this section)

We will not pay for:

- Any claim due to **winter sports** if the **insured person** has participated in **winter sports** for more than 17 days during the **period of insurance**, unless otherwise noted on the **Schedule**.
- Any claim due to the **insured person** participating in:
  - mountaineering and/or rock climbing normally involving the use of ropes and/or guides, or potholing;
  - motor competitions; or
  - flying other than as a fare paying passenger.
- Any claim due to the **insured person** participating in Military, Air Force or Naval Service or Operations (other than reserve or volunteer training).
- Any claim caused by alcohol abuse, drugs, or solvents (other than drugs prescribed by a registered medical practitioner but not for the treatment of drug addiction).



### **Special Conditions**

- 1. We will only pay one item listed in the Schedule of Benefits in respect of the consequences of any one accident.**
- 2. The sum insured under benefit 1 of the Schedule of Benefits is limited to £7,500 in respect of a child or children.**
- 3. In the event of a claim for the disappearance of an insured person, you must sign an agreement to confirm that if the insured person is later found to be alive, you will return the claim payment to us.**





## Section 8: Hospital benefit

The following cover applies only if the Schedule shows that it is included.

### The Cover

We will pay **you** or the **insured person** £20 per day for each completed 24-hour period, up to a maximum limit of £2,000, if an **insured person** suffers **bodily injury** or **illness** during the **operative time** which requires inpatient hospital treatment outside the **United Kingdom**.

The amounts shown above are the most **we** will pay for any one claim. If a claim involves more than one **insured person**, these limits apply to each **insured person**.

### Exclusions applicable to Section 8

(Please note the General Exclusions also apply to this section)

We will not pay for:

1. Any claim due to **winter sports** if the **insured person** has participated in **winter sports** for more than 17 days during the **period of insurance**, unless otherwise noted on the **Schedule**.
2. Any claim due to the **insured person** participating in:
  - a) mountaineering and/or rock climbing normally involving the use of ropes and/or guides, or potholing;
  - b) motor competitions; or
  - c) flying other than as a fare paying passenger.
3. Any claim due to the **insured person** being refused travel by a carrier, having travelled against a carrier's policy or travelling contrary to the health and safety restrictions of a carrier or any publicly licensed sea vessel, train or coach.

For the purpose of this exclusion, any reference to a carrier includes their handling agents.

4. Any claim for surgery or treatment that is intended to prevent an illness or condition (other than necessary surgery or treatment recommended by a suitably qualified medical specialist to prevent the **insured person** developing a potentially life threatening disease), elective or cosmetic surgery, the reversal of cosmetic surgery or any corrective treatment as a result of previous cosmetic surgery or treatment or surgery that is not medically necessary.
5. Any claim arising from a health condition of the **insured person** where such condition has already been the subject of a claim under this insurance.
6. Any loss which is also covered by any other valid and collectable insurance, of which **you** or an **insured person** are the policyholder.



## **Section 9: Accompanied personal baggage, clothing or effects and money**

**The following cover applies only if the Schedule shows that it is included.**

### **The Cover**

We will pay **you** or the **insured person** up to £2,500 in the event of the loss of or damage to accompanied personal baggage, clothing or effects and **money** (including necessary expenses incurred as a result of loss of **money**) during the **operative time**, subject to:

1. A limit of £2,000 for personal baggage, clothing or effects.
2. A limit of £300 any one article or pair or set of articles.
3. A limit of £750 for **money**, subject to a maximum of £250 for cash, bank or currency notes.
4. A limit of £500 each in respect of loss or theft of, or damage, to playing kit of the **insured person**

The amounts shown above are the most **we** will pay for any one claim. If a claim involves more than one **insured person**, these limits apply to each **insured person**.

In respect of foreign currency and travellers cheques only, cover is effective from the time of collection from a bank or travel agent or from 72 hours prior to commencement of a trip, whichever later, and ends 48 hours after the completion of a trip or at the time of conversion or encashment, whichever is earlier.

### **Baggage delay extension**

If accompanied personal baggage, clothing or effects is temporarily lost for more than 12 hours by the carrier, **we** will pay up to £150 for the purchase of immediate necessities, but any payment **we** make will be deducted from the final claim if the loss becomes permanent.

Receipts for such purchases must be provided.

### **Exclusions applicable to Section 9**

(Please note the General Exclusions also apply to this section)

We will not pay for:

1. Any claim due to moth, vermin, wear and tear and gradual deterioration.
2. **Money** shortages due to error, omission or depreciation in value.
3. Any claim in respect of **money** not reported to the police as soon as possible after discovery. A police statement must be obtained.
4. Any claim arising from confiscation or detention by customs or any other authority.
5. Any claim for property which is also covered by any other valid and collectable insurance, of which **you** or an **insured person** are the policyholder.
6. The first £50 (the excess) of each and every loss for each **insured person**.
7. Any loss or damage whilst in the custody of a carrier, unless reported to the carrier as soon as possible and a report obtained.



8. Any claim in respect of **valuables** or **money** whilst in the custody of a carrier and outside the control of the **insured person**.
9. Any claim due to loss or damage whilst left unattended, unless in a locked hotel room, safe, apartment, holiday residence or motor vehicle. If left in a motor vehicle overnight, **we** will not pay any claim unless the motor vehicle is contained in a securely locked garage or secure compound.
10. Any claim arising out of electrical and/or mechanical breakdown.
11. Any claim arising from the fraudulent use of credit cards, charge cards or banker's cards if the **insured person** has not reported the loss of the card to the issuing bank or company or has not complied with the terms and conditions under which the card was issued. **We** will only pay for a loss which is not covered by any guarantee given by the issuing bank or company to the **insured person**.

### **Special conditions**

1. The **insured person** must, in the event of any loss or damage, take all reasonable steps to make a recovery.
2. If the **insured person** purchases a comparable replacement for a lost or damaged article, **we** will pay for the replacement cost, providing that the article was less than two years old at the time, and that evidence of the original purchase is provided. For articles of two years old or more, or if the article is not actually replaced, or evidence of the original purchase cannot be provided, payment will be based upon the value of the article at the time of loss or the cost of repair.



## **Section 10: General average**

**The following cover applies only if the Schedule shows that it is included.**

### **The cover**

We will pay **you** or the **insured person** up to £300 for payments made for general average and/or salvage charges levied under maritime law or contract of carriage by carriers to obtain the release of property described in section 9 of this policy wording if, during the **operative time**, an **insured person** is travelling by sea when a general hazard arises and the carriers, in the interests of the common safety of their passengers and/or cargo as a whole, incur liability and/or expenses.

The amount shown above is the most **we** will pay for any one claim. If a claim involves more than one **insured person**, this limit applies to each **insured person**.



## Section 11: Hijack, kidnap and detention

The following cover applies only if the Schedule shows that it is included.

### The cover

We will pay **you** or the **insured person** the following expenses in the event of the detainment, internment, **hijack** or kidnap of an **insured person** during the **operative time**.

1. £50 for each completed 24-hour period of detention, up to £500.
2. Legal, travel, accommodation and related incidental expenses necessarily incurred to secure the release of an **insured person**.

The most we will pay in total is £7,500 for any one claim / during any one **period of insurance**.

If a claim involves more than one **insured person**, this limit applies to each **insured person**.

### Exclusions applicable to Section 11

(Please note the General Exclusions also apply to this section)

We will not pay for:

1. Any claim relating to the payment of ransom monies.
2. Any claim arising out of any act by an **insured person** which would be considered an offence by a court of the **United Kingdom** if committed in the **United Kingdom**.
3. Any claim where the detainment, internment, **hijack** or kidnap of an **insured person** is for a period of less than 3 days.
4. Any loss that is also covered by any other valid and collectable insurance, of which **you** or an **insured person** are the policyholder.
5. Any claim if the **insured person** has engaged in any political or other activity which would prejudice this insurance.
6. Any claim if the **insured person** has family or business connections that could be expected to prejudice this insurance or increase **our** risk.
7. Any claim unless all visas and other relevant documents are in order.



## General exclusions

The following exclusions apply to the whole of this insurance.

This insurance does not cover death, disability, damage, liability or loss directly or indirectly caused or contributed to by, resulting from or in connection with the following.

1. Any trip which is booked or commenced by an **insured person**:
  - a) contrary to medical advice; or
  - b) to obtain medical treatment; or
  - c) after a terminal prognosis has been made.
2. Any **pre-existing condition** unless **we** have specifically agreed cover for that condition. However, **we** will provide cover if an **insured person** has one (and only one) medical condition and it is listed below.

If a claim arises from that condition, the **insured person's** doctor must confirm, in writing, the date of diagnosis, that the condition was stable prior to travel and that there was no foreseeable reason why the **insured person** should need to claim on this policy.

Acid reflux	Dyspepsia
Acne	Eczema
Arthritis	Glaucoma
Asthma (if well controlled by using inhalers only)	Gout
Benign lumps	Hayfever
Blindness	Hernia
Cataracts	Hypertension (high blood pressure)*
Cholesterol (if well controlled)	Hyperthyroidism (over-active thyroid)
Colds/flu	Hypothyroidism (under-active thyroid)
Deafness	Irritable bowel syndrome
Dermatitis	Meniere's disease
Diabetes (if well controlled and no associated conditions, eg glaucoma or other eye problems, kidney problems or peripheral vascular disease)	Migraine
	Varicose veins

\* Hypertension will be covered provided there has been no change to an **insured person's** medication in the last 6 months and they have not been admitted to hospital in the last 12 months.

3. An **insured person** having neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type.
4. A chronic pain syndrome, including but not limited to, Chronic or Complex Regional Pain Syndrome or fibromyalgia (a syndrome characterised by chronic pain in the muscles and soft tissues surrounding the joints, fatigue and tenderness at specific sites in the body).
5. Any part of any trip that is booked or commenced by an **insured person** knowing that a trip will be longer than 60 days.
6. The **insured person** engaging in **manual work**.



7. Any trip undertaken by a **child or children** unless accompanied by an adult insured under this insurance who is authorised by the Policyholder.
8. An **insured person's** intentional self-injury, suicide or attempted suicide.
9. An **insured person's** deliberate exposure to exceptional danger (except in an attempt to save human life).
10. An **insured person** having neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or any other mental or emotional diseases or disorders of any type.
11. An **insured person** having a sexually transmitted disease, including Human Immune Deficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or any related condition, however these have been acquired or may be named.
12. An **insured person's** deliberate exposure to exceptional danger (except in an attempt to save human life).
13. An **insured person** being under the influence of alcohol, drugs or solvents (other than drugs taken as prescribed by a medical practitioner but not for the treatment of drug addiction).
14. Any claim arising from or in any way related to travel to any travel involving travel to areas where the Foreign Commonwealth and Development Office has advised against 'all travel' and 'all but essential travel'. If **you** are not sure whether there is a travel warning for **your** destination, please check their website.
15. Any claim arising from or in any way related to the failure of an airline or tour operator where they have ABTA (Association of British Travel Agents) or ATOL (Air Travel Organisers' Licensing) membership and where a compensation requirement exists.
16. Any claim arising from any sport or activity except those defined under **sports and adventure activities** or **additional hazardous pursuits** for which the appropriate additional premium has been paid and the **Schedule** marked accordingly, unless declared to and accepted by **us**.
17. Any claim for an **insured person** who is over 69 years of age at the start of the **period of insurance** unless this has been agreed by **us** in writing and the appropriate additional premium has been paid.
18. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
19. The actual or threatened malicious use of pathogenic or poisonous biological or chemical materials by any person(s) committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public or any section of the public in fear.
20. Nuclear reaction, nuclear explosion, nuclear radiation or radioactive contamination, however such reaction, explosion, radiation or contamination may have been caused.
21. **We** will not provide any cover for a claim which is in any way caused by, or results from, any disease, or the fear or threat of any disease, which:
  - Is notifiable to the government or local authority under any law, order, act or statute; and/or
  - Is declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organisation.



22. We will not pay any claim which is caused by, contributed to by or arises out of:

- i. the use of, or inability to use, any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
- ii. any computer virus;
- iii. any computer related hoax relating to i and/or ii above.

However, this exclusion does not apply to the following sections of **your** policy if an **insured person** suffers **bodily injury** or **illness** which is accidentally caused by, contributed to by or arises out of i, ii or iii above:

- Section 1 – Medical and additional expenses
- Section 2 – Cancellation and curtailment
- Section 7 – Personal Accident

In respect of Section 2 - Cancellation and curtailment, **we** will also provide this cover for any member of the travel party, any person with whom an **insured person** intends to reside during the trip, and a **close relative** or business associate if their **bodily injury** or **illness** necessitates an **insured person's** presence in the **United Kingdom**.





## General conditions

The following conditions apply to the whole of this insurance.

### 1. Claims under more than one section

In the event of a single incident giving rise to claims under more than one section of this insurance, only one amount of £50 (the excess), if applicable, is payable for each **insured person**, which will be deducted from the total amount of the claim.

### 2. Fraudulent claims

- a) If **you** make a fraudulent claim under this insurance, **we**:
  - i) are not liable to pay the claim; and
  - ii) may recover (from **you**) any sums paid by **us** to **you** in respect of the claim; and
  - iii) may, by notice to **you**, treat the contract as having been terminated with effect from the time of the fraudulent act.
- b) If **we** exercise **our** right under clause a) iii) above:
  - i) **we** will not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise **our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
  - ii) **we** need not return any of the premiums paid.
- c) If a fraudulent claim is made by an **insured person** other than **you**, **we** may exercise the rights set out in clause a) above as if there were an individual insurance contract between **us** and the **insured person**. However, this does not affect the cover provided under the contract for any other person.

### 3. Cooling off period

If **you** decide not to proceed with this insurance, the policy may be cancelled, without giving reason, by giving cancellation instructions to **your** broker within 14 days of either:

- a) the date **you** receive **your** insurance documentation; or
- b) the start date of the **period of insurance**,  
whichever is later.

If **you** cancel this insurance within the cooling off period specified above then, provided **you** have not made a claim and no incidents have arisen which may result in a claim, **we** will refund in full any premium **you** have paid.

### 4. Cancellation by you

Following the cooling off period explained in general condition 3 **you** can cancel this insurance at any time by contacting **your** broker.

If no claims have been reported, no incidents have arisen which could result in a claim and **you** have not travelled during the current **period of insurance**, **you** will be entitled to a refund of the premium paid less a deduction for any time for which **you** have been covered. For example, if **you** have been covered for 6 (six) months, the deduction for the time **you** have been covered will be half of the annual premium.

If a claim payment has been made, a claim submitted or there has been an incident likely to give rise to a claim during the current **period of insurance**, there will be no refund of premium.



## 5. Cancellation by us

**We** can cancel this insurance by giving **you** twenty-eight (28) days' notice in writing where there is a valid reason for doing so. **We** will send **our** cancellation letter to the latest address **we** hold for **you** and set out the reason for cancellation in this letter.

Valid reasons include, but are not limited to:

- i) Where **we** have been unable to collect a premium payment. In this case **we** will contact **you** in writing to request payment by a specific date. If the payment is not received by this date, a letter will be issued to confirm that the cancellation has taken place.
- ii) Where **you** are required in accordance with the terms of this policy to co-operate with **us** and fail to do so in a way that materially affects **our** ability to process a claim or **our** ability to defend **our** interests.
- iii) Where **we** reasonably suspect fraud.
- iv) The use of threatening or abusive behaviour or language, or intimidation or bullying of staff or suppliers.

If no claims have been reported and no incidents have arisen which could result in a claim during the current **period of insurance**, **you** may be entitled to a refund of the premium paid less a deduction for any time for which **you** have been covered. For example, if **you** have been covered for 6 (six) months, the deduction for the time **you** have been covered will be half of the annual premium.

If a claim payment has been made, a claim submitted or there has been an incident likely to give rise to a claim during the current **period of insurance**, there will be no refund of premium.

## 6. Contribution

Under Section 9: Accompanied personal baggage, clothing or effects and money, the Association of British Insurers' practice is for insurers to contribute to the settlement of each other's claims when a loss is covered under more than one policy. This spreads the cost and helps to keep premiums down. **You** must provide details of the household contents insurance of the **insured person** making a claim. If **you** fail to give this information, **your** claim under this section may be delayed.

## 7. Benefit Payments

Unless agreed otherwise **we** will pay any benefit due under this policy to **you** on behalf of the **insured person**.

## 8. Reasonable care

**You** and each **insured person** must take all reasonable steps to avoid or reduce any loss, damage or **bodily injury** as far as possible. **You** must also make every effort to recover any property which has been lost.

## 9. Transferring this policy

**You** cannot transfer the benefit of this policy to anyone else or use this contract of insurance as security or guarantee for a mortgage or commitment of any kind.



## Legal and regulatory information

### 1. Several Liability Notice

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.

### 2. The Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance. However, this does not affect any other rights they may have.

### 3. Privacy Notice

#### What is this notice?

This is the short form version of "AXIS UK-EU Privacy Notice". This Notice applies to all individuals purchasing an insurance policy with a firm of the AXIS Capital Group ("AXIS") or benefitting from an insurance policy purchased by an employer or third party on their behalf ("you").

In this Notice, we provide you with a summary of when, why and how we collect and use your personal data, the conditions under which we may disclose it to others, how we keep it secure and your rights under UK and EU data protection laws.

#### Who collects your personal data?

The AXIS entity that originally collected your personal data is responsible for managing your personal data ("Data Controller") and is responsible for deciding how your personal data is held and used. To find out the identity of the Data Controller, you can contact the AXIS company you contracted with, your broker or your employer.

#### What type of personal data do we collect about you?

We process personal data you provide us and personal data which is provided to us by third parties. We process personal data you provide to us, which may include the following categories of information:

- Anti-fraud information
- Banking information
- Claims/Policy numbers
- Credit History and Credit Score
- Date and Place of birth
- Gender
- Family information
- Government identification numbers
- Marital Status
- Name, Address, phone number, email
- Risk information

And the following categories of special category personal data:

- Criminal history
- Health data/Medical History
- Racial or ethnic origin

Where we will process special category personal data about you, we will apply safeguards in accordance with the applicable data protection legislation.

#### How do we collect personal data about you?

If you are an insured or potential insured, we collect data from you or your representative through the policy application process. We may also collect data about you from your family members or employer, credit reference agencies, anti-fraud databases, sanctions lists, and relevant government agencies, including public registers or databases.



If you are a claimant, we collect data about you when you notify us of a claim, or if the claim is made by someone with a close relationship to you or who otherwise has authority to make a claim on your behalf. We may also collect personal data about you from others who are involved in the claim, including lawyers, witnesses, experts, and adjusters. Finally, we may consult other public sources to validate the claim or protect against fraud or other financial crime.

If you decide not to supply personal data that we have requested and as a result we are unable to comply with our professional, legal or regulatory obligations, then we may be unable to enter into a relevant contract with you. Where we already have a contractual relationship with you, a decision by you not to provide the requested personal data may cause delay in fulfilment of our contractual obligations or may result in our being unable to continue the relationship.

#### **Why do we collect personal data about you?**

We collect your personal data for the following purposes:

- Account setup, including background checks [Legitimate interest, legal obligation, performance of a contract]
- Complying with legal or regulatory obligations [Legal obligation]
- Customer service communications [Performance of a contract]
- Defending or prosecuting legal claims [Establish, exercise, or defend legal claims]
- Direct marketing activities [Consent, legitimate interest]
- Evaluating risks to be covered [Legitimate interest, performance of a contract]
- Investigating or prosecuting fraud [Establish, exercise, or defend legal claims, Legitimate interest]
- Managing insurance or reinsurance claims [Legitimate interest, performance of a contract]
- Payments to/from individuals [Performance of a contract]
- Risk modelling and underwriting [Legitimate interest, performance of a contract]

#### **How long do we keep your personal data?**

We will retain your personal data in accordance with our retention policies and, in any case, for no longer than necessary to provide the services agreed in your contract with us or to comply with legal or regulatory requirements. Retention periods for personal data are reviewed periodically.

**Where does your personal data go?** We may need to transfer your personal data to third parties or to other AXIS group companies.

#### **Transferring your personal data outside the UK or EEA**

We may transfer your personal data to other companies in AXIS and to our agents and contractors in the United States, Bermuda, India, Singapore, Dubai, and the Philippines. Whenever we transfer your personal data outside the UK or EEA, we take appropriate steps to ensure your personal data and your privacy rights are adequately protected.

#### **Your Rights**

Under UK and EU data protection laws, you have certain rights in relation to your personal data. You may also file a complaint with a local supervisory authority regarding how your personal data is collected and processed. We aim to respond to all valid requests within one month of receipt and generally will not charge any fee when processing your request.

#### **How to Contact Us**

Please address all inquiries, requests, and other communications regarding your personal information or this Privacy Notice to: Contact: Data Protection Officer Email: [dpo@axiscapital.com](mailto:dpo@axiscapital.com) Address: 52 Lime Street, London EC3M 7AF Phone: +44-20-7877-3800  
<https://www.axiscapital.com/who-we-are/privacy>



#### **4. Financial Services Compensation Scheme**

AXIS Specialty London are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the FSCS if AXIS Specialty London is unable to meet its obligations to **you** under this insurance.

If **you** are entitled to compensation from the FSCS, the level and extent of the compensation will depend on the nature of this insurance. Further information about the FSCS is available on their website: [www.fscs.org.uk](http://www.fscs.org.uk) or you can write to them at PO Box 300, Mitcheldean, GL17 1DY.

#### **5. The Insurer**

AXIS Specialty London. AXIS Specialty London is a trading name of AXIS Specialty Europe SE. AXIS Specialty Europe SE is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

#### **6. Law and Jurisdiction**

Unless **we** have agreed otherwise, the law applying to this contract will be law of England and Wales and the contract is subject to the exclusive jurisdiction of the courts of England and Wales.

#### **7. Sanctions**

**We** will be not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.



## Claims procedure

If **you** need to make a claim, except under Section 6 – Legal expenses, please contact:

Van Ameyde UK Ltd  
42 Kings Hill Avenue  
West Malling  
Kent  
ME19 4AJ

Telephone Number: 0208 315 0731  
E-mail: [NGSclaims.UK@vanameyde.com](mailto:NGSclaims.UK@vanameyde.com)

In the event of a serious medical or other emergency:  
**Contact details for the emergency assistance company are as follows:**

Northcott Global Solutions Ltd  
  
Telephone Number: +44 (0) 20 7183 8910  
  
Back-up Operations Mobile: +44 (0) 7785 627433  
  
E-mail: [ops@northcottglobalsolutions.com](mailto:ops@northcottglobalsolutions.com)

For claims under Section 6 – Legal expenses, please contact:

Trowers & Hamblins LLP  
The Senate  
Southernhay Gardens  
Exeter  
EX1 1UG

Telephone Number: + 44 (0)1392 671439  
[axislegalclaims@trowers.com](mailto:axislegalclaims@trowers.com)

**You** must report any claim as soon as possible.

**You** must also contact the **claims administrator** as soon as an **insured person** finds out about any condition or circumstances which may cause an insured trip to be cancelled or cut short.

In the event of an **accident** or **illness**, the **insured person** must consult a doctor as soon as possible. **You** must provide, at **your/the Insured person's** own expense, evidence to support a claim. **We** will only request information in relation to the claim and/or a related **pre-existing condition**. An **insured person** must have any medical examinations **we** decide are necessary and **we** will pay the cost of these.

If **you** or an **insured person** fails to follow instructions or advice given by the **Claims Administrators**, it may mean that the claim will be delayed or even remain unpaid.

Each **insured person** must take all reasonable steps to avoid and/or minimise any loss or damage and must also make every effort to recover any property covered by this policy which has been lost or stolen.



## Complaints procedure

We aim to provide **you** with a high standard of service at all times, although **we** appreciate that there may be occasions where **you** feel it is necessary to make a complaint.

If **you** wish to make a complaint in relation to the sale of this insurance policy or the service received from **your** broker, please contact the broker who arranged cover for **you**.

If **you** or and **insured person** wish to make a complaint about any aspect of a claim, please contact the **claims administrator** whose details are shown in the 'Claims procedure' section of this policy wording.

If **you** or and **insured person** wish to make a complaint about any other aspect of this insurance, please contact **us** at:

Complaints  
AXIS Specialty London  
C/o 52 Lime Street  
London  
EC3M 7AF  
Tel: +44(0)20 7050 9000  
Fax: +44 (0)20 7050 9001  
E-mail: [complaints@axiscapital.com](mailto:complaints@axiscapital.com)

If **you** or and **insured person** are dissatisfied with the outcome of **your** or their complaint, **you** or they may have the right to refer the complaint to an alternative dispute resolution body.

If **you** or and **insured person** reside in the United Kingdom or the Isle of Man, the contact information is:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR  
Tel: 0800 023 4567 (calls to this number are free from "fixed lines" in the UK)  
Tel: 0300 123 9123 (calls to this number cost the same as 01 and 02 numbers on mobile phone tariffs in the UK)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If **you** or and **insured person** reside in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman  
PO Box 114  
Jersey  
Channel Islands  
JE4 9QG  
Tel: Jersey +44 (0)1534 748610; Guernsey +44 (0)1481 722218; International +44 1534 748610  
Fax +44 1534 747629  
Email: [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org)  
Website: [www.ci-fo.org](http://www.ci-fo.org)

This complaints procedure does not affect **your** or and **insured person's** right to take legal action.



## ENDORSEMENTS

The following endorsements attach to and form part of Policy Number **8U4860PAA240** in the name of **Wales Dragon Masters Hockey** :

### Endorsement 1

The premium is noted as a minimum and deposit adjusted on the actual number of **insured persons** based on the following rates:

#### Europe

Over 60s: Player GBP 2.65 per person per day / Non-players GBP 1.42 per person per day  
Over 65s: Player GBP 3.10 per person per day / Non-players GBP 1.42 per person per day  
Over 70s: Player GBP 3.54 per person per day / Non-players GBP 1.42 per person per day  
Over 75s: Player GBP 4.41 per person per day / Non-players GBP 1.42 per person per day

#### ROW (Ex north America)

Over 60s: Player GBP 6.00 per person per day / Non-players GBP 3.25 per person per day  
Over 65s: Player GBP 7.00 per person per day / Non-players GBP 3.25 per person per day  
Over 70s: Player GBP 8.00 per person per day / Non-players GBP 3.25 per person per day  
Over 75s: Player GBP 10.00 per person per day / Non-players GBP 3.25 per person per day

Plus 20% IPT

### Endorsement 2

General Exclusion 17 is amended to read:

Any claim for an **insured person** who is over 82 years of age at the start of the **period of insurance** unless this has been agreed by **us** in writing and the appropriate additional premium has been paid

### Endorsement 3

Solely in respect of any **insured person** who is over 82 years of age at the start of the **period of insurance** cover is restricted to travel to Europe only and a valid Global Health Insurance Card (GHIC) should be in place prior to travel. A letter should also be obtained from a General Practitioner confirming that the **insured person** was fit to travel prior to departure. If this is not possible a letter should be obtained in the event of a claim.

### Endorsement 4

Cover under **Additional hazardous pursuits** is only applicable in respect of hockey

### Endorsement 5

Cover is extended to include leisure time immediately before or after a trip organised by the **you** subject to a total of 10-days chargeable at the following rates:

#### Europe

GBP 1.42 per person per day

#### ROW (Ex north America)

GBP 3.25 per person per day

Plus 20% IPT

All other terms, conditions, exclusions and limitations in this policy remain unaltered.