one world insure

Travel Insurance
Policy Wording

OWI/PW/IG/1.0/01.09.2026

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About your policy

Thank you for being a customer of Chase Heptons Limited. This insurance policy is distributed exclusively by One World Insure, which is a trading name of Chase Heptons Limited.

It is our ambition to provide both great insurance and great customer service. If you have any compliments or complaints about how we're doing, any ideas about how we can help you more, or any questions about One World Insure or your policy please get in touch:

- **Phone:** 020 4623 8945
- **Email:** enquiries@oneworldinsure.com
- **Visit our website at**: www.oneworldinsure.com, or scan the QR code below.

This policy aims to financially protect and help travellers in unforeseen events or emergencies before or during a trip. You've been given the following documents related to this:

- This document, which holds everything you need to know about your insurance policy, and explains what is covered and what is not covered by your insurance.
- An Insurance Product Information Document (IPID), which gives summary information about this policy in a standard format.
- The policy schedule, which outlines the selected cover, your cover limits and the individuals covered by the policy in a summary format.
- A medical declaration document documenting the declared medical conditions of each traveller. If you have declared pre-existing medical conditions, you should contact us as soon as possible if you need to make any amendments to your medical disclosure.
- Gadget Insurance Policy Wording.

Please read these documents carefully - they should answer any questions you have about your insurance. If you're still unsure about anything, or if something doesn't look right, please contact us at the above details.

When we use the term "policyholder", we mean the person who applied for this policy. They'll be listed as the policyholder in the policy schedule.

- When we use the terms "you" or "your", we mean the policyholder and anyone else who is named on the policy schedule. No one else has rights under this policy.
- When we use the term "dependent child", we mean your children up to their 18th birthday. This includes adopted, foster and stepchildren.
- All adults insured under this policy must be under the age of 80 on the start date of this policy.

This insurance policy is distributed exclusively by Chase Heptons Limited. Chase Heptons Limited is registered in England (reference number 13603286), with a registered address of 17-21 New Century House, New Century Road, Basildon, Essex, UK, SS15 6AG. Chase Heptons Limited is authorised and regulated by the Financial Conduct Authority (FRN 1015079).

Your insurance is provided by Mission UK Series 1 Limited, trading as OneBefore. OneBefore operates as an Appointed Representative of Mission Underwriting UK Limited, authorised and regulated by the UK Financial Conduct Authority (FCA) under FRN 314946. The FCA FRN for OneBefore is 998001. Mission Underwriting UK Limited's Company House reference number is 05314336, with a registered office at One Fleet Place, London, EC4M 7WS.

Your policy is underwritten by Accelerant Insurance UK Limited. Accelerant Insurance UK Limited is registered in England and Wales with company number 03326800 and has its registered office at One Fleet Place, London, England, EC4M 7WS. Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reference number 207658).

When we use the terms "us", "we" and "our" in this document, we mean OneBefore and Accelerant Insurance UK

Limited.

This is an agreement between us and you. No one else has any rights under this agreement, other than your legal representative or anyone else you choose to execute your wishes if you die.

This policy covers residents of the United Kingdom (UK), the Isle of Man and the Channel Islands who are registered with a GP in one of those places. Each insured person must meet this requirement – see the Who is covered section.

Your policy is governed by the laws of the UK, which apply to the part of the UK where you were living at the time you bought this policy.

Quick read info

Before you travel

If you need to make any changes to your policy, if you need to cancel, or if you notice anything that doesn't look right with your documents, please call One World Insure on **020 4623 8945**.

Before you travel, you should obtain a Global Health Insurance Card (GHIC) by completing an application form via http://www.ghic.org.uk.

This card allows UK residents and European citizens to take advantage of the health agreements between countries in the EU. A UK-issued EHIC (European Health Insurance Card) is also still valid and accepted until expiry and can be used in place of a GHIC.

If you need medical attention while travelling to a country in the European Union (EU), you should receive inpatient treatment in a public hospital where possible. If you are admitted to a public hospital, you should present your GHIC / EHIC to the hospital; if you are unable to do so, you must cooperate with the medical assistance department to obtain a card.

If you use a valid GHIC or EHIC when receiving state-provided medical treatment in Europe, we will waive the excess that would otherwise apply to your Medical Emergency and Repatriation Expenses claim.

This benefit only applies where the GHIC/EHIC has been presented and used for the medical treatment giving rise to the claim.

Please check the countries where you can use a GHIC/EHIC card as this can change. Countries where you can use each card are listed on the following website:

http://www.nhsbsa.nhs.uk/get-healthcare-cover-travelling-abroad/where-you-can-use-your-card

If your policy is a Single Trip type policy, the maximum duration of the single trip covered by this policy is 365 consecutive days from the date you leave your home country, or until the date you return, as shown as the end date on your Policy Schedule, whichever is sooner.

If your policy is an Annual Multi-Trip type policy, the maximum duration for any annual multi-trip is shown in your policy schedule, together with details of any Trip Extension Upgrade you have purchased. Cover applies only up to the maximum trip duration shown on your policy. No cover is available for any part of a trip that extends beyond this limit.

If you have already travelled and need assistance

If you have an emergency, please call IMG Global on **+44 2921 684 259**.

This line is open 24 hours a day, 365 days a year.

- **Email:** 247assistance@imglobal.com

If you want to extend your trip, or have a general enquiry, please call us on **+44 (0) 20 4623 8945.**

If you need to make a claim when you return to the UK

If you need to make a claim when you return to the UK, you can register one with our claims administrator, Rightpath Claims, at:

https://rpclaims.com/oneworldins, or scan the QR code below.

You can also contact Rightpath Claims at:

- **Email:** claim@rpclaims.com
- **Phone: 020 4639 9394**

Benefits, cover amounts and excess information

A summary of the cover provided by your policy is shown in your policy schedule. This includes the amount you are covered for and the amount of the excess for each insured person. The excess is the amount of money you are required to contribute towards the cost of a claim. We will take this off the amount you're claiming for per person.

The specific level of cover that you have chosen is shown in your policy schedule. Sections 1 to 12 of this policy automatically apply to you.

Section 13, Winter sports upgrade, is a mandatory upgrade you must have chosen when you bought your policy if you are going on a winter sports trip. Please check your policy schedule.

Section 14, Cruise upgrade, is a mandatory upgrade you must have chosen when you bought your policy if you are going on a cruise. Please check your policy schedule.

The maximum sum insured, and the excess shown in your policy schedule is per insured person.

How this policy works

Giving us the facts

It's important you give us complete and accurate information at all times. If you don't provide accurate information, we may not be able to pay the claim.

If you notice that any information in your medical declaration isn't right, or if your circumstances change, you should tell us straight away. For example, if your medical conditions change after you buy your policy, you should let us know, by contacting One World Insure**:**

- **Phone**: **020 4623 8945**
- **Email:** enquiries@oneworldinsure.com

This policy covers unexpected events. Claims related to circumstances that you were aware of at the time you bought this insurance that you did not disclose to us are not covered.

Throughout this policy, when we say "unexpected", we mean that you had no reason to think this would happen when you booked your trip or bought this insurance.

Who is covered

Everyone named in your policy schedule is covered by this insurance policy. No one else has rights under this policy.

Each insured person must be registered with a doctor's surgery (GP practice) in the United Kingdom, the Isle of Man or the Channel Islands when you buy this policy, and must stay registered for the period of insurance.

If an insured person is not registered, you must tell us when you buy the policy or as soon as you become aware. We will let you know whether we can still provide cover and whether any changes to the terms or premium apply.

If an insured person is not registered with a GP, or you do not tell us, we may reject or reduce any claim for that person where not being registered, or not telling us, is relevant to the claim. For example, it is relevant where it meant a medical condition was not declared, could not be verified, or affected the treatment or care involved in the claim.

We understand that people can be unregistered for a short time, for example after moving house, starting university or arriving in the UK. If this applies to you, please contact us as soon as possible.

What dates are you covered from and to

This policy covers insured claim events that take place within the start and end dates of your insurance which are shown on your policy schedule, subject to the terms and conditions of this policy.

If you travel within the UK, you must stay away for at least 2 nights. Your accommodation must be booked before the trip begins.

If you bought a single trip policy

Trip cancellation cover starts from the purchase of your insurance until the day of departure. All other benefits on your policy provide cover from the day of departure until your return to home.

The date of purchase of your insurance, date of departure and date of return are shown on your policy schedule.

This insurance is valid only when it is purchased before you depart for your planned trip.

If you bought an annual multi-trip policy

When your cover applies

Your cover starts and ends on the dates shown on your policy schedule.

Before your cover ends we will write to you with your renewal terms and premium, and your cover will continue for a further 12 months unless you tell us you do not want it to.

Which trips are covered

You can take as many trips as you like during the period of insurance, provided no single trip lasts longer than the maximum trip duration shown on your policy schedule.

Your trip must start after your policy has begun. We cannot cover trips that started before your policy start date.

If a trip starts before your policy ends, cover will continue until you return home, provided the trip does not exceed the maximum trip duration shown on your policy schedule.

Cancelling a trip

Cancellation cover starts when you book a trip or, if later, when your policy starts.

Cancellation cover ends when you leave home to begin your trip.

We will cover cancellation of trips due to start before your policy end date.

If we tell you that we can no longer cover a change in the health of a person whose health may affect your trip, you may still be able to claim for cancellation of a trip booked during the period of insurance, even if it was due to start after your policy has ended.

Please see the Changes in your health section for more information.

Where you are covered

You're covered for travel to the countries, territories, or region listed in your policy schedule.
Your cover is subject to any travel restrictions or exclusions issued by the Foreign, Commonwealth and Development Office (FCDO). For more information, please see the Hazardous territories section of this policy.

- If you bought a single trip policy, your cover applies only to the countries shown in your policy schedule.
- If you bought an annual multi-trip policy, your cover applies to trips within the geographic region shown in your policy schedule.

Hazardous territories

Before you travel, it's important to check the Foreign, Commonwealth and Development Office (FCDO) website at www.gov.uk/foreign-travel-advice for crucial travel advice, tips, and current information about different countries.

We won't cover trips to countries or regions with "all" or "all but essential" travel advisories from the FCDO.

- You may be able to claim for trip cancellation if the advice is in place 30 days before your departure and wasn't in place when you booked your trip.

- You're not covered if you cancel because the Foreign, Commonwealth & Development Office (FCDO) or the government advises against travel due to a communicable disease. Communicable disease has the meaning given under Cover for communicable diseases.

For health-related information and advice by country, refer to the World Health Organisation (WHO) website at www.who.int.

This insurance does not provide coverage for trips booked to certain hazardous territories, including Cuba, Iran, Syria, North Korea, Russia, Belarus, Crimea, Sevastopol and all non-government-controlled areas of Ukraine.

What you pay for your policy

The amount you pay for your policy, which is referred to as "premium", is the total we charge you to provide you with your travel insurance cover. The amount includes:

- The cost of providing your protection.
- Any extra amount for medical conditions you've told us about.
- The cost of any optional cover or upgrades you've chosen.
- Any taxes and administration charges that apply.

This total amount is shown in your policy schedule and must be paid before your cover begins.

What we mean by doctor or midwife

Throughout this policy, the terms "doctor" or "midwife" refers to a person who is registered as a medical practitioner and has no personal or family relationship with you.

If you have a pre-existing medical condition

When we use the term "pre-existing medical condition", we mean any condition you declared or should have declared to us based on the medical questionnaire you answered when purchasing this policy. These pre-existing medical conditions are listed in the medical declaration we issued to you when purchasing this policy.

This policy covers claims related to a pre-existing medical condition if it is listed in your medical declaration. Please check that this list is an accurate reflection of your health. If there are any issues, please get in touch using the details below.

You must inform us about all pre-existing medical conditions for each person listed in your medical declaration. If you notice anything that doesn't look right or is missing, please contact us using the details below.

This policy provides cover for claims arising from a pre-existing medical condition only if:

- The condition was declared to us;
- We agreed to provide cover; and
- It is listed in your medical declaration.

Please check your medical declaration carefully to ensure it is accurate.

What's not covered if you have a pre-existing medical condition

We will not pay claims arising directly or indirectly from:

- A pre-existing condition not listed in your medical declaration.
- A medical condition that has changed and was not disclosed to us before travel or before booking a trip.
- If you know you will need medical treatment during your journey.
- If one of the purposes of your journey is to obtain medical treatment (including cosmetic and dental procedures).
- If you are not fit to travel on your journey or travelling against the advice of a doctor. This also applies where you have not seen a doctor before travelling, but based on your medical condition, a registered doctor would have advised that you were not fit to travel.

Changes in your health

You must tell us about changes in health

You must tell us if the health of anyone insured under this policy changes. Please tell us as soon as you can, and in any event:

- before you book a new trip; and
- before you start any trip.

You can inform us of changes in your health by contacting One World Insure:

- **Phone: 020 4623 8945**
- **Email:** enquiries@oneworldinsure.com

Alternatively, you can scan the QR code below to be taken to our customer portal:

What changes do we need to know about?

You must tell us if an insured person:

- develops a new medical condition;
- experiences a deterioration in an existing medical condition;
- is prescribed new medication or their prescribed medication changes;
- is referred to, or sees, a consultant or specialist;
- is admitted to hospital; or
- is waiting for tests, investigations, surgery, treatment or the results of any tests or investigations.

Why this is important

We will review the change in health and let you know whether:

- we can continue to cover the medical condition at no extra cost;
- we can continue to cover the medical condition for an additional premium; or
- we are unable to continue cover for that medical condition.

If you book a trip before telling us about a change in health and we are unable to continue cover for that condition, you may not be covered if you need to cancel your trip because of that condition.

If we cannot continue providing cover

If we are unable to continue cover for an insured person's medical condition, or you choose not to pay an additional premium we have quoted, you may choose **one** of the following options:

Cancel the policy

We will refund your premium in accordance with the Your right to cancel section.

Remove the affected person

If more than one person is insured, you may remove the affected person and continue cover for everyone else. We will refund the appropriate part of the premium in accordance with the Your right to cancel section. Cover will continue for everyone else.

Make a cancellation claim

If you have already booked a trip, you may choose to make a cancellation claim for that trip, provided the claim is otherwise covered by this policy. If you choose this option, no premium refund will be payable.

If you are on a waiting list for treatment

If you are awaiting a medical diagnosis for symptoms that you are currently experiencing, we will not be able to provide cover until you have a confirmed diagnosis, unless we have agreed to do so, and it is stated in your medical declaration.

If you do have a confirmed diagnosis and are currently on a waiting list for treatment or investigation, you are covered under this policy if your conditions are shown in your medical declaration, except for the following sections where cover is excluded:

- Section 1: If you need to cancel your trip, and
- Section 2: If you need to cut your trip short

If you are on a waiting list for treatment or investigation, this does not affect your insurance cover on this policy other than as stated above. So, if you need medical assistance when on your trip for conditions which you have declared to us, or for new medical conditions that arise, then this policy will provide cover to you, subject to the terms and conditions stated in this document.

Should you become aware of a change in your diagnosis before you depart on your trip, please notify One World Insure immediately through:

- **Phone**: 020 4623 8945
- **Email:** enquiries@oneworldinsure.com

Pregnancy

A summary of the pregnancy-related cover provided by this policy is shown below. The full terms, conditions, and exclusions are contained in:

- Section 1: If you need to cancel your trip
- Section 2: If you need to cut your trip short
- Section 5: Medical expenses, Emergency assistance and Personal accident

What is covered

1. Cancellation (before you travel)

   We may cover cancellation where:

   - You become pregnant after booking your trip or purchasing this insurance (whichever is later) and you will not meet your transport operator's conditions of carriage; or
   - A doctor or midwife confirms in writing that you are medically unfit to travel due to unexpected pregnancy complications (as defined below).

2. Cutting short your trip (after you have started your trip)

   We may cover unused travel and accommodation costs and the reasonable additional cost of returning home early if a doctor or midwife confirms in writing that you are medically unfit to continue your trip due to unexpected pregnancy complications (as defined below).

3. Medical expenses (while you are on your trip)

   We may cover emergency medical treatment arising from unexpected pregnancy complications (as defined below), subject to the policy terms, conditions and exclusions. We do not cover routine pregnancy care or planned childbirth.

Pregnancy complications – meaning

For the purposes of this policy, "pregnancy complications" means a medical condition arising from pregnancy that:

- Was not known or reasonably foreseeable at the time you booked your trip or purchased this insurance (whichever is later);
- Requires medical assessment or treatment;

- Is not part of the normal progression of pregnancy; and
- Is serious enough to prevent travel or require you to cut your trip short (as applicable).

Examples include (but are not limited to): pre-eclampsia, placenta praevia, placental abruption, premature rupture of membranes, premature labour, miscarriage, hyperemesis gravidarum requiring medical treatment, and gestational diabetes requiring medical treatment.

Pregnancy-related medical limits and key exclusions

Pregnancy-related medical cover is not provided for routine antenatal care, normal pregnancy symptoms, planned or elective treatment, or planned/expected childbirth or delivery.

If you are more than 28 weeks pregnant at the start of your trip (24 weeks for multiple pregnancy), pregnancy-related medical cover applies only if you have written confirmation from a doctor or midwife that you are fit to travel. We require this medical certification regardless of your method of transport, for instance if you plan to take a driving holiday to France.

We do not cover pregnancy-related medical costs if you are more than 32 weeks pregnant during your trip (28 weeks for multiple pregnancy).

Please refer to Sections 1, 2 and 5 for full details, evidence requirements and exclusions.

Cover for communicable diseases

For the purposes of this policy, when we say 'communicable disease' we mean any disease that can be transmitted from one person to another, or from an animal to a person, by any means.

You're covered if you, a travelling companion or a close relative contract a communicable disease, provided the circumstances are covered under the relevant section of this policy.

A close relative includes your partner (if you live together), parent, stepparent or parent-in-law, child or stepchild, sibling or stepsibling, a grandparent or step-grandparent, a grandchild or step-grandchild, aunt, uncle, niece, or nephew.

You're not covered for any other claim arising from or relating to a communicable disease. This includes claims resulting from FCDO or government advice against travel, travel restrictions, quarantine requirements, border closures or lockdowns.

Please be aware:

- We will require confirmation from a doctor that the illness is severe enough to make cancelling or cutting your trip short medically necessary.
- There is no cancellation cover for a communicable disease during the first 14 days after you buy this policy. We will not pay a cancellation claim if you, a travelling companion or a close relative contract the communicable disease during those first 14 days.

Volunteering and volunteer work

You are covered for the following volunteer activities, subject to the terms and conditions of this policy:

- Volunteering, to include participation in community or wildlife-based conservation or project work, when arranged by a professional organisation.
- Charity-based supervised building or renovation projects, provided these do not involve the use of plant, trade, or industrial machinery during your trip.

Activities that are covered

The table below lists activities that are covered by your insurance, either as standard cover and therefore automatically included, or included on payment of an additional premium. If you intend to participate in an activity on your trip, it must be listed below to be covered by this insurance. Specific terms and conditions may apply to an activity. To understand these, and to understand how to cover yourself while participating in an activity, please see the notes column.

Activity	Standard Cover	Upgrade Required	Notes
Abseiling	✓		
Aerial Safari		✓	Enhanced activity package
Archery	✓		
Badminton	✓		
Ballooning (Hot Air)	✓		
Banana boat rides (as a beach activity)	✓		
Baseball	✓		
Basketball	✓		
Blade skating	✓		
Bone fishing	✓		
BOSS (breathing observation submersible scooter)	✓		
Bowls	✓		
Boxing Training (non-contact)		✓	Enhanced activity package
Bungee Jump (maximum 3 jumps)		✓	Enhanced activity package
Camel riding (single excursion)	✓		
Camel/Elephant Riding/Trekking activity holiday		✓	Enhanced activity package
Canoeing (in calm waters)	✓		
Catamaran sailing (European waters only)	✓		
Clay pigeon shooting	✓		
Climbing wall	✓		
Cricket	✓		
Cross country skiing (on recognised paths)		✓	Winter sport upgrade
Curling	✓		
Cycle Touring/Mountain Biking activity holiday		✓	Enhanced activity package
Cycling (excluding BMX and mountain biking)	✓		
Deep Sea Fishing		✓	Enhanced activity package
Dog Sledding		✓	Enhanced activity package
Dry skiing		✓	Winter sport upgrade
Fell running	✓		
Fell walking	✓		
Fishing (from land)	✓		
Football (soccer not American football)	✓		
Gaelic football	✓		
Go Karting (motorised - specific use)		✓	Enhanced activity package
Go Karting (up to 120cc)	✓		
Golf	✓		
Gymnastics		✓	Enhanced activity package
Heli-skiing		✓	Winter sport upgrade
Heptathlon	✓		
Hobie catting (European waters only)	✓		
Hockey (amateur)		✓	Enhanced activity package
Horse riding (single excursion)	✓		
Horse riding activity holiday		✓	Enhanced activity package, (up to 7 days - no polo, hunting or jumping)
Hot Air Ballooning activity holiday.		✓	Enhanced activity package
Hurling (amateur)		✓	Enhanced activity package

Activity	Standard Cover	Upgrade Required	Notes
Hydro Zorbing		✓	Enhanced activity package
Ice skating	✓		
Indoor climbing	✓		
Inner tubing (in snow)		✓	Winter sport upgrade
Inner tubing (on land or water)	✓		
Jeep/car trekking	✓		
Jet boating	✓		
Jet skiing (single excursion)	✓		
Jet Skiing activity holiday		✓	Enhanced activity package
Jungle surfing	✓		
Kayaking white water and/or activity holiday		✓	Enhanced activity package. Up to Grade 4
Kayaking (single excursion)	✓		No white water
Kite buggying	✓		
Martial Arts (training only)		✓	Enhanced activity package
Mono skiing (on snow)		✓	Winter sport upgrade
Motorcycling (up to 125cc)		✓	Enhanced activity package. Must be licenced to the applicable cc, wearing a crash helmet and no racing)
Netball	✓		
Off piste skiing		✓	Winter sport upgrade
Orienteering	✓		
Parasailing (over water)	✓		
Parascending (over water)	✓		
Passenger sledge (horse and carriage)	✓		
Pedaloes	✓		
Polo	✓		
Pony trekking	✓		
Quad Biking		✓	Enhanced activity package
Racket ball	✓		
Rifle range	✓		
Roller skating/blading	✓		
Rounders	✓		
Rowing (coastal waters within 12 miles of land.)		✓	
Rowing (inland)	✓		
Rubber ring rides (beach activity)	✓		
Rugby		✓	Enhanced activity package. Amateur competition only
Running	✓		
Safari		✓	Enhanced activity package. Tour operator organised and not involving use of firearms
Gorilla trekking		✓	Enhanced activity package
Sail boarding	✓		
Sailing	✓		Within 12 miles of coastal waters. European waters only
Scuba diving (up to 10 metres deep)	✓		
Scuba Diving (up to 30 metres)		✓	Enhanced activity package. PADI qualified or equivalent

Activity	Standard Cover	Upgrade Required	Notes
			to that depth and provided adequately supervised
Skateboarding	✓		
Skiing		✓	Winter sport upgrade
Sky diving indoor	✓		
Sledging		✓	Winter sport upgrade
Snorkelling (to 10 metres deep)	✓		
Snow boarding		✓	Winter sport upgrade
Snow mobile		✓	Winter sport upgrade
Snow shoeing		✓	Winter sport upgrade
Squash	✓		
Street hockey	✓		
Surfing	✓		
Table tennis	✓		
Ten pin bowling	✓		
Tennis	✓		
Tobogganing		✓	Winter sport upgrade
Track Events (Athletics)			
Tree trekking	✓		
Trekking/Hiking/Rambling (Over 2,000 metres and up to 4,000 metres)		✓	Enhanced activity package
Trekking/Hiking/Rambling (Up to 2,000 metres)	✓		
Volleyball	✓		
Wake Boarding	✓		
War games/paint balling	✓		
Water polo	✓		
Water skiing	✓		
White water kayaking/rafting (Grades 1 to 3)	✓		
White water kayaking/rafting (Grade 4)		✓	Enhanced activity package
Black Water Rafting (Grades 1 to 4)		✓	Enhanced activity package
Windsurfing	✓		
Yachting		✓	Enhanced activity package. European waters only

Standard cover activities

When we use the term 'Standard cover activities' we mean activities that are automatically covered by your policy.

For cover to be valid, you must adhere to the following requirements when taking part in these activities:

- You are, or you are accompanied by, an experienced and/or suitably qualified instructor or guide.
- You are not taking part on a semi-professional or professional basis.
- You are using natural, or purpose-built facilities approved for use for the activity by a local or national regulatory authority.
- When required to, you wear protective clothing and headgear.

Enhanced activity package

The 'Enhanced activity package' activities listed above (marked in the Notes column) are included if you have paid the extra premium, and this cover is shown in your policy schedule.

For your insurance to be valid during these activities, you must follow the following requirements when taking part in any of the listed activities:

- You are, or you are accompanied by, an experienced and/or suitably qualified instructor or guide.

- You are not taking part on a semi-professional or professional basis.
- You are using natural, or purpose-built facilities approved for use for the activity by a local or national regulatory authority.
- When required to, you wear protective clothing and headgear.
- Please note that there is no cover available for Section 10: If you are held personally liable for an accident during your trip while participating in these activities.

Winter sports upgrade

The activities above listed as 'Winter sport upgrade´ in the Notes column are included if you have bought the Winter sports upgrade and it is listed in your policy schedule.

Your right to cancel

If the policyholder decides this policy does not meet their needs, they may cancel it by contacting us on

020 4623 8945.

The refund rules are explained below. In all cases, these refunds are available only where:

- no insured person has started a trip under the policy;
- no insured person has made a claim (whether accepted or not); and
- the policyholder confirms in writing that no claim will be made.

If you cancel within the 30-day cooling off period

Your policy has a 30-day cooling-off period from the receipt of your policy documents. Within the 30-day cooling-off period, we will provide you with a full refund.

If you cancel your policy after the 30-day cooling off period

If you cancel your policy after the 30-day cooling-off period we will refund 50% of the premium for single trip policies and 5% of the annual premium for annual multi-trip policies for each full calendar month remaining.

If we are unable to continue your cover following a change in health

Please read the Changes in your health section. If you tell us about a change in health and we are unable to continue cover or you choose not to pay an additional premium, the following refund rules apply:

If you cancel the whole policy:

We will refund the premium for the unexpired period of cover. We work this out as the number of whole days of cover remaining, divided by the total number of days of cover, multiplied by the premium you paid.

If you remove the affected person:

Where other insured persons remain on the policy, we will refund the appropriate proportion of premium for the removed person, calculated on the same basis.

We will calculate any refund from the date you notified us of the change in health, not the date we complete our assessment.

If you choose to make a cancellation claim instead, no premium refund will be payable.

When we might cancel your policy

We may cancel this policy if:

- you do not comply with the terms and conditions of this policy; or
- we decide to withdraw this product.

If we do, we will give the policyholder at least 30 days' written notice.

Cancellation will not affect any rights or obligations that arose before the cancellation date.

If we cancel because we have withdrawn the product, we will refund the premium for the unexpired period of cover, provided no insured person has made a claim (whether accepted or not).

Financial Services Compensation Scheme

Accelerant Insurance UK Limited is covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that we cannot meet our liabilities to you, then you may be able to claim money from the FSCS. Your rights will depend on the type of policy you have bought and the events surrounding your claim. Further information about the scheme can be obtained from the FSCS at:

- **Phone:** 0800 678 1100 or 0207 741 4100
- **Email:** enquiries@fscs.org.uk
- **Website**: www.fscs.org.uk

How to make a claim

Telling us what happened

When managing your claim, we will ask for information to verify your cover and the details of the claim. You should let us know as soon as possible if any issues arise on your trip so we can start dealing with your claim. If you don't, we might need to reduce the amount we pay you or reject your claim altogether.

24-hour emergency assistance

If you need urgent assistance, medical or other, while on your trip, you can contact our international emergency assistance provider, IMG Global, on **+44 2921 684 259**.

This assistance service is available 24 hours a day, 365 days a year.

- **Email:** 247assistance@imglobal.com

Any other claims

For all other claims, you can contact our claims administrator, Rightpath Claims:

https://rpclaims.com/oneworldins, or scan the QR code below.

You can also contact Rightpath Claims at:

- **Email:** claim@rpclaims.com
- **Phone: 020 4639 9394**

How to make a complaint

We hope you're happy with your cover and the service you receive. But if you're unhappy about something, we'd like to try to put things right.

Please contact us using the details below, providing the policy or claim number.

If your complaint relates to the sale of the policy

- **Phone: 020 4623 8945**
- **Email:** complaints@oneworldinsure.com
- **Post:** One World Insure, New Century House, 17-21 New Century Road, SS15 6AG

If your complaint relates to medical assistance or the outcome of a claim

- **Phone: 020 4639 9394**, Monday to Friday between 9.00 am and 5.00 pm
- **Email:** complaint@rpclaims.com
- **Post:** Rightpath Claims, PO Box 6430, Basildon, SS14 0QT, UK

Contacting the Financial Ombudsman Service

If you're not happy with how your complaint was managed – or 8 weeks have passed since you raised it – you may be able to contact the Financial Ombudsman Service. Please be aware that the Financial Ombudsman Service may not be able to consider your complaint if you haven't given us the chance to resolve it first.

The Financial Ombudsman Service is an independent complaints service that's free to use. You can find out more about them and how to complain at financial-ombudsman.org.uk.

You can also contact them in the following ways:

- **Phone: 0800 023 4567**
- **Email:** complaint.info@financial-ombudsman.org.uk
- **Post:** The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Please note that you will need to refer your complaint to the Financial Ombudsman Service within six months of receiving our final response.

What this policy covers

Section 1: If you need to cancel your trip

You are covered up to the amount shown in your policy schedule if you need to cancel your trip for one of the reasons stated in What's covered if you need to cancel your trip.

- We will only pay the amount you lose if you cancel your trip. So, if you only paid a deposit for your trip, or if you receive a refund when you cancel, we will take this into account when calculating our payment to you.
- We will ask for proof from you of what you paid for your trip, and confirmation from your trip operator on your refund rights and any refund amount, if applicable.
- We will only cover the loss that you cannot get back from other providers, for example, your credit card provider or airline.
- If you are travelling with someone who is not insured under this policy, we will not pay their cancellation costs, even if the trip was paid for jointly or by another person.
- An excess, which is shown in your policy schedule, will be applied to this benefit. We'll take this off the amount you are claiming for.

What's covered if you need to cancel your trip

1. Your unexpected death, a serious illness, or a serious injury. This also applies to close relatives, or a person you planned to travel with or stay with while travelling.

   For injury and illness, your doctor must confirm your condition is serious enough to require you to cancel your trip. The confirmation must be:

   - issued after your policy starts,
   - obtained before your scheduled departure date, and
   - clearly dated and timestamped.

   A close relative includes your partner (if you live together), parent, stepparent or parent-in-law, child or stepchild, sibling or stepsibling, a grandparent or step-grandparent, a grandchild or step-grandchild, aunt, uncle, niece, or nephew.

2. Within the 30 days before your planned departure date, the Foreign, Commonwealth and Development Office are advising against "all" or "all but essential" travel to your destination.

   For this to apply, the travel advice should not have been in place at the time of booking your trip or buying this insurance.

3. You being called for jury service or as a witness in a court of law, and this could not be postponed.

This does not apply if you are summoned as an expert witness or where your employment would normally require you to attend court.

4. Your unexpected involuntary redundancy or the unexpected involuntary redundancy of a person you planned to travel with.

   This only applies if at the time of booking your trip or buying this insurance, you had no reason to think this might happen.

5. If, within 7 days of your departure date, you cannot live in your home because of damage due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes or impact by aircraft.

6. If, within 7 days of your departure date, your home is burgled or vandalised, and the police request your presence at your home.

7. Your passport is stolen during the 7 days before your departure date. This only applies if an emergency or replacement passport cannot be produced. You must provide a police report of the theft to claim for this benefit.

8. If you are a member of the armed forces or emergency services, you being ordered to return to duty. Written confirmation of your agreed period of leave must be provided, and it must include the date on which the period of leave was agreed.

9. We have told you that we cannot continue to cover a change in the health of an insured person and you choose to cancel a trip that was booked before you told us about the change. You do not need to show that cancelling the trip was medically necessary.

10. Pregnancy:

    - Where you become pregnant after booking your trip or purchasing this insurance (whichever is later) and you will not meet your transport operator's conditions of carriage; or
    - Your doctor or midwife confirm you are unfit to travel due to unexpected pregnancy complications (as defined in the Pregnancy section of this policy).

    Confirmation must be provided in writing and be time stamped with a date that is after you booked your trip or bought your policy (whichever is later).

11. If a natural disaster or terrorist attack happens within 14 days of your planned departure date and within 20km of your accommodation.

    Natural disasters include storms, floods, earthquakes, and volcanic eruptions.

What's not covered if you need to cancel your trip

1. The excess per insured person that is shown in your policy schedule, unless you have bought the excess waiver upgrade. See Section 17: Excess waiver upgrade for details.

2. Any circumstance that you knew about at the time you booked your trip or bought your policy, and which could reasonably have been expected to prevent you from travelling.

   For example, if you bought this insurance after your child had already fallen ill, or after you already knew their condition might prevent you from travelling.

   This exclusion does not apply to any pre-existing medical conditions that you have already declared to us and that we have confirmed in writing as accepted and covered by your policy.

3. Any claim for cancelling your trip due to illness, injury or pregnancy complications (as defined in the Pregnancy section of this policy) if you do not have written confirmation from a doctor or midwife (as applicable) that you are medically unfit to travel.

   The confirmation must be in writing, must be dated after your policy starts, and must be obtained before you cancel your trip.

4. Any pre-existing medical condition that has not been declared to us and that is not listed in your medical declaration document.

5. If you are pregnant when you book your trip or buy this insurance (whichever is later), and you will not meet your transport operator's conditions of carriage as they relate to pregnancy.
6. Foreign, Commonwealth and Development Office (FCDO) advice against travel due to a communicable disease. Communicable disease has the meaning given under Cover for communicable diseases.
7. If you can't go on your trip because you don't have a valid passport or visa.
8. Any extra costs you pay that result from you not telling the travel provider or travel company as soon as you know that you must cancel your trip.
9. Any claim for a natural disaster or a terrorist attack where the local or national authorities have confirmed that it is safe to travel and stay at your destination.

   Natural disasters include storm, floods, earthquakes, and volcanic eruptions.
10. Any claim for not meeting your transport operator's conditions of carriage, which includes not having the recommended vaccines.
11. Any claim arising from a medical condition for which, at the time you booked your trip or purchased this insurance (whichever is later), you were on a waiting list for treatment, investigation or surgery.
12. Costs that can be recovered from other providers.
13. If you are self-employed and suffer involuntary redundancy.
14. Anything mentioned in the What this policy doesn't cover section.

Section 2: If you need to cut your trip short

If you need immediate assistance while on your trip, please contact our international emergency assistance provider, IMG Global, on **+44 2921 684 259**. This service is available 24 hours a day, 365 days a year.

You are covered up to the amount shown in your policy schedule if, while you are on a trip, you need to cut short your trip and return to your permanent residence for one of the reasons stated in What's covered when you need to cut your trip short.

- If you need to return home earlier than planned, you must have this approved by IMG Global before you book anything.
- We will cover the amounts you can't get back elsewhere when you cut your trip short. This includes the cost of travel, accommodation and prepaid activities which have not been used and have already been paid for.
- We'll calculate a proportionate amount for the unused part of your trip plus the reasonable additional cost of returning to your permanent residence (by economy class) earlier than planned.
- An excess, which is shown in your policy schedule, will be applied to this benefit. We'll take this off the amount you are claiming for.

What's covered when you need to cut your trip short

1. Your unexpected death, serious illness, or injury. This also applies to close relatives, a person you are travelling with or a person you are staying with while travelling.

   A close relative includes your partner (if you live together), parent, stepparent or parent-in-law, child or stepchild, sibling or stepsibling, a grandparent or step-grandparent, a grandchild or step-grandchild, aunt, uncle, niece, or nephew.

   By "unexpected", we mean that you had no reason to think this would happen when you booked your trip or bought this insurance.
2. The Foreign, Commonwealth and Development Office (FCDO) advise against "all" or "all but essential" travel to your destination.

   For this to apply, the travel advice should not have been in place at the time of booking your trip, buying this insurance, or starting your trip.
3. You being called for jury service or as a witness in a court of law, and this cannot be postponed.

This does not apply if you are summoned as an expert witness or where your employment would normally require you to attend court.

4. Your home becomes uninhabitable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes or impact by aircraft.
5. Your home is burgled or vandalised, and the police request your presence at your home.
6. Your passport is stolen and you are unable to continue your trip as planned.

   This only applies if an emergency or replacement passport cannot be produced. You must provide a police report of the theft to claim for this benefit.
7. If you are a member of the armed forces or emergency services, and you are ordered to return to duty. Written confirmation of your agreed period of leave must be provided, to include the date on which it was agreed.
8. Pregnancy:
   - A doctor or midwife confirms that you are not fit to continue your trip because of unexpected medical complications during pregnancy (as defined in the Pregnancy section of this policy).
   - Confirmation must be provided in writing and be time stamped with a date that is after you started your trip.
9. If a natural disaster or a terrorist attack happens within 20km of your accommodation.

   Natural disasters include storm, floods, earthquakes, and volcanic eruptions.

What's not covered when you need to cut your trip short

1. The excess per insured person that is shown in your policy schedule, unless you have bought the excess waiver upgrade. See Section 17: Excess waiver upgrade for details.
2. Any circumstance that you knew about at the time you booked your trip or bought your policy, and which could reasonably have been expected to result in your trip being cut short.

   For example, if you bought this insurance after your child had already fallen ill, or after you already knew their condition might prevent you from travelling.

   This exclusion does not apply to any pre-existing medical conditions that you have already declared to us and that we have confirmed in writing as accepted and covered by your policy.
3. Lack of enjoyment of your trip.
4. Any claim arising from you travelling when you were medically unfit to do so. This includes:
   - Travelling against the advice of a doctor; or
   - Travelling without seeking medical advice when, based on your symptoms at the time, a registered doctor would have advised you not to travel.
5. Any claim for cutting your trip short due to illness, injury or pregnancy complications (as defined in the Pregnancy section of this policy) if you do not have written confirmation from a doctor or midwife (as applicable) that you are medically unfit to continue your trip.

   The confirmation must be in writing, must be dated after your trip has started, and must be obtained before you return home.
6. If you cut your trip short because of a medical issue, where you do not obtain prior agreement from our emergency assistance provider, IMG Global.
7. Any pre-existing medical condition that has not been declared to us and that is not listed in your medical declaration document.
8. If the Foreign, Commonwealth and Development Office (FCDO) advise against travel due to a communicable disease. Communicable disease has the meaning given under Cover for communicable diseases.
9. If you don't have a valid passport or visa to continue your trip.

10. If there has been a natural disaster or a terrorist attack where the local or national authorities have confirmed that it is still safe to stay.

    Natural disasters include storms, floods, earthquakes, and volcanic eruptions.

11. If you don't meet your transport operator's conditions of carriage, which includes not having the recommended vaccines.
12. If you are called to court as an expert witness or where your employment would normally require you to attend court.
13. Any claim arising from a medical condition for which, at the time you started your trip, you were on a waiting list for treatment, investigation or surgery.
14. Costs that can be recovered from other providers.
15. Anything mentioned in the What this policy doesn't cover section.

Section 3: If you miss your departure

You are covered up to the amount shown in your policy schedule if you miss a scheduled departure that is part of your travel itinerary for one of the reasons stated in What's covered if you miss your departure.

- We will cover any necessary additional international travel and accommodation costs, to get you to your booked destination, that you cannot get back elsewhere (for example, compensation or money back from the airline).

  This excludes taxi fares, car parking fees, or any other such costs you incur in getting to your final destination.

- An excess, which is shown in your policy schedule, will be applied to this benefit. We'll take this off the amount you are claiming for.

What's covered if you miss your departure

1. The failure of scheduled public transport due to poor weather conditions, natural disaster, terrorist attack or unexpected strike or industrial action that directly impacts your travel itinerary.
2. An accident to or breakdown of the vehicle in which you are travelling (this would not include your vehicle running out of petrol, oil or water, or having a flat battery).
3. An accident or breakdown occurring to another vehicle ahead of you on a road, which causes an unexpected delay to the vehicle in which you are travelling.

What's not covered if you miss your departure

1. The excess per insured person that is shown in your policy schedule, unless you have bought the excess waiver upgrade. See Section 17: Excess waiver upgrade for details.
2. A mechanical issue with your vehicle, or the vehicle you intend on travelling in, before you commence your journey.

   For example, if your vehicle has a flat tyre or puncture, you are not covered for missing your departure.

3. Any circumstance that you knew about, or was common knowledge, or widely reported in the media at the time you booked your trip or bought your policy.

   For example, a strike or industrial action that affects your trip, which was announced or had started before you booked your trip or bought this insurance.

4. The cost of food, drink, and telephone/mobile expenses are not covered.
5. If you don't allow enough time to arrive at your point of departure.
6. If you don't allow enough time between connecting flights.
7. Anything mentioned in the What this policy doesn't cover section.

Section 4: If your trip is delayed or abandoned

You are covered up to the amount shown in your policy schedule if your trip is delayed or abandoned for one of the reasons stated in What's covered if your trip is delayed or abandoned.

- We will cover the amounts you can't get back elsewhere when your trip is delayed or abandoned.
- An excess, which is shown in your policy schedule, will be applied to this benefit. We'll take this off the amount you are claiming for.

For a claim under this section, we will usually ask you to provide:

- written confirmation from the airline, train, coach or sea carrier (or their handling agent) showing the cause and length of the delay, and
- your tickets, booking confirmation or boarding passes.

What we mean by trip delay and trip abandonment

- Trip delay**:** Your departure is delayed by more than the delay limit shown in your policy schedule. This applies only if you continue your trip to your intended destination after the delay.
- Abandoned trips: You decide to cancel your trip completely because your arrival at your final outbound destination would be delayed by more than 24 hours.

What's covered if your trip is delayed or abandoned

1. Severe weather conditions, natural disaster, terrorist attack or unexpected strike or industrial action that directly impacts your travel itinerary.

   By "severe weather conditions", we mean weather for which:

   - in the UK, the Met Office has issued an amber or red weather warning; or
   - outside the UK, the relevant national meteorological service or officially designated government weather authority has issued a warning indicating an equivalent level of severity.

   The warning must relate to the area directly affecting your itinerary and the relevant date of travel. The carrier must confirm that the delay or cancellation was caused by the severe weather.
2. Natural disasters include floods, earthquakes, and volcanic eruptions.
3. Mechanical breakdown or technical fault at your port of departure or occurring to your aircraft, coach, train, or sea vessel.
4. A police, security or vandalism incident, accident or other emergency at your port of departure or affecting your aircraft, coach, train or sea vessel, which results in the cancellation or delay of your scheduled service by the carrier or relevant authorities.

What's not covered if your trip is delayed or abandoned

1. The excess per insured person that is shown in your policy schedule, unless you have bought the excess waiver upgrade. See Section 17: Excess waiver upgrade for details.
2. Any circumstance that you could have expected to happen at the time you booked your trip or bought this insurance. For example, a strike or industrial action that was announced or had started before you booked your trip or bought this insurance.
3. Any claim where compensation is available from your transport operator, unless you have a document from them explaining why no compensation was given.
4. If you abandon your trip and the delay between the original departure time and when you would have arrived at your final outbound destination is less than 24 hours.
5. Anything mentioned in the What this policy doesn't cover section.

Section 5: Medical expenses, Emergency assistance and Personal accident

This section explains what to do if you need medical assistance during your trip and what medical expenses we will pay.

When medical expenses are covered

All medical expenses claimed under this section must:

- Be medically necessary;
- Arise from a sudden illness, an unexpected deterioration of a pre-existing medical condition which is listed on your medical declaration or an accidental injury that occurs during your trip;
- Not be reasonably capable of being delayed until your return home;
- Be reasonable and customary for the country in which treatment was provided.

We reserve the right to obtain independent medical advice when assessing your claim.

This cover applies only while you are outside the UK, the Isle of Man and the Channel Islands.

Emergency medical assistance (serious illness or injury)

If you become seriously ill or injured during your trip, help is available 24 hours a day from our emergency assistance provider, IMG Global.

You (or someone acting on your behalf) should contact IMG Global as soon as reasonably possible on:

- **Phone: +44 2921 684 259** (available 24 hours a day, 365 days a year).
- **Email:** 247assistance@imglobal.com

IMG Global is there to support you. They will:

- Direct you to appropriate medical facilities;
- Liaise with treating doctors and hospitals;
- Confirm whether treatment is medically necessary;
- Provide payment guarantees where required;
- Arrange emergency evacuation or repatriation if needed.

To ensure you receive the right support and that your treatment is managed appropriately, you must contact IMG Global before incurring further treatment if:

- You are admitted to hospital as an inpatient;
- Surgery is being considered;
- Your condition is serious or potentially life-threatening;
- Emergency evacuation or repatriation may be required;
- You are advised to extend your stay for medical reasons;
- A medical provider requests a guarantee of payment;
- Significant further treatment is being proposed.

If you are unable to contact IMG Global yourself (for example, because you are incapacitated), this will not affect your cover. However, you, or someone acting on your behalf, should contact them as soon as reasonably practicable.

If IMG Global is not contacted where it would have been reasonable to do so, and this prevents us from managing your treatment or costs effectively, we may reduce or decline your claim.

Non-emergency medical treatment

If you require minor medical treatment during your trip that is not serious and does not require hospital admission or emergency assistance (for example, a GP consultation), you do not need to contact IMG Global in advance. In these cases, you must:

- Pay the provider directly.
- Obtain a written medical report confirming diagnosis and treatment and keep itemised invoices and receipts - your claim may be rejected if receipts are not provided.
- Submit these when you return home by contacting Rightpath claims. Please see the How to make a claim section.

What you are covered for

We will pay reasonable and necessary medical expenses incurred during your trip as a result of a sudden illness, an unexpected deterioration of a pre-existing medical condition which is listed on your medical declaration or an accidental injury that occurs during your trip.

We will pay up to the limits shown in your policy schedule. This includes:

1. Emergency medical and surgical treatment prescribed by a doctor.
2. Emergency dental treatment for pain relief only.
3. A daily inpatient hospital benefit.
4. Additional accommodation (room only) and travel costs if a doctor confirms you must remain at your destination for treatment or recovery.
5. Economy-class return travel unless medically certified otherwise.
6. If you did not purchase a return ticket, we may deduct the reasonable cost of a return ticket from your claim. We will use the cost of a return flight with the airline you originally flew with as a guide.
7. Repatriation costs approved by IMG Global.
8. If IMG Global, in consultation with your treating doctor, confirms that you are medically fit to return home, we have the right to arrange your return. If you refuse to return home, we may stop cover.
9. If, during your trip outside of the UK, the Isle of Man, and the Channel Islands, you die, we will pay up to the amounts shown on your policy schedule for the transport of your body or ashes back to your permanent residence or we will pay for your funeral outside of the UK, the Isle of Man, and the Channel Islands.
10. Non-refundable prepaid activities you were unable to use due to hospitalisation or serious illness. We will need confirmation from your treating doctor that your condition is serious enough to warrant you cancelling your prepaid activities.

    We will also need proof from the company you booked the prepaid activity with, that they are not refunding you.
11. If you're a child and have been advised by a doctor that it is medically necessary to be accompanied home, we'll pay for one person to travel to stay and return home with you. We'll pay for their room only and return travel in economy class.

If you need to use this benefit, please contact IMG Global for their approval before you book anything.

Pre-existing medical conditions

Cover under this section is subject to the terms set out in the Pre-existing medical conditions section of this policy.

We will only pay claims arising from a pre-existing medical condition if:

- The condition was declared to us
- We agreed to provide cover; and
- It is listed in your medical declaration.

If a pre-existing medical condition was not declared, not accepted, or is not shown in your medical declaration, claims arising from that condition will not be covered.

Pregnancy related cover and limitations

Pregnancy related medical expenses: What's covered

Pregnancy is not considered an illness under this policy.

We will cover emergency medical treatment arising from unexpected pregnancy complications (please read the Pregnancy section in the How this policy works section) during your trip, provided that:

- You were fit to travel at the start of your trip; and
- The complication was not known or reasonably foreseeable when you booked your trip or purchased this insurance.

Pregnancy related medical expenses: What's not covered

- Routine antenatal care;
- Planned or elective treatment;
- Planned or expected childbirth or delivery;
- Normal pregnancy symptoms (including fatigue, mild nausea, backache and general discomfort);
- Any pregnancy-related costs if you are more than 28 weeks pregnant at the start of your trip (24 weeks for multiple pregnancy) unless you obtained written confirmation from your doctor or midwife that you were fit to travel. This requirement applies regardless of your method of transport.

  If written confirmation was required but not obtained, and a claim arises, we reserve the right to decline or reduce the claim if medical evidence shows you were not fit to travel at the start of your trip.
- Any pregnancy-related costs if you are more than 32 weeks pregnant during your trip (28 weeks for multiple pregnancy).

Accidental death and permanent disability

If you suffer an accidental bodily injury during your trip that results in permanent disability or death within 12 months of the accident, we will pay up to the amount shown in your policy schedule.

For the purposes of this section:

- "Accident" means a sudden, unexpected and external event.
- "Permanent" means a disability which, in the opinion of a doctor appointed by us, is not expected to improve and is likely to be lifelong.

The amount payable depends on the extent of your disability and is shown in your policy schedule.

Examples of covered accidents include:

- A road traffic collision resulting in permanent paralysis.
- A fall from height caused by structural failure resulting in traumatic brain injury and permanent impairment.

The following examples would not meet the definition of an accident:

- An injury caused by illness (for example, a stroke or heart attack that leads to a fall).
- Gradual or repetitive strain injuries.
- Degenerative conditions or wear and tear.
- Straining a muscle while lifting luggage where no sudden external event occurred.

What's not covered in this section

1. The excess per insured person that is shown in your policy schedule, unless you have bought the excess waiver upgrade. See Section 17: Excess waiver upgrade for details.

2. Any circumstance that you could have been expected at the time you booked your trip or bought this insurance.
3. Claims arising directly or indirectly from a pre-existing medical condition that:
   - Was not declared to us during the medical screening process;
   - Was declared but not accepted by us; or
   - Is not listed in your medical declaration.
4. Treatment that was not medically necessary.
5. Treatment that could reasonably have waited until your return home.
6. Costs not approved by IMG Global where approval was reasonably required. This includes but is not limited to hospital treatment or repatriation.
7. Any further costs if you refuse to move hospital or return home after our medical adviser confirms it is safe to do so.
8. The cost of a single or private hospital room unless medically necessary.
9. Private treatment where suitable public treatment is available.
10. Any medical costs incurred after you return home.
11. Any claim arising from your travelling when you were medically unfit to do so. This includes:
    - Travelling against the advice of a doctor, or
    - Travelling without seeking medical advice when, based on your symptoms at the time, a registered doctor would have advised you not to travel
12. Dental treatment that is not an emergency or related to pain relief.
13. Claims related to medical expenses, including dental treatment, that occur in the UK, the Isle of Man or the Channel Islands.
14. The excess shown in your policy schedule, unless the excess has been waived following use of a valid GHIC or EHIC – please see the Before you travel section for more information.
15. Travel or transport-related costs, other than the international travel costs we agree to pay, to bring you home. This includes taxi and parking costs you or a companion pay because of your need for medical assistance.
16. Anything mentioned in the What this policy doesn't cover section.

Section 6: If your baggage is delayed

What's covered if your baggage is delayed

We will pay the amounts shown in your policy schedule for each 24-hour period that your checked-in baggage is delayed in reaching your outbound destination.

- Your checked-in baggage must be delayed for at least 24 hours before you can claim on this benefit. For the avoidance of doubt, this does not cover baggage or personal property delayed on the return leg of your trip home.
- For a valid claim, we will need to see a written statement from your transport operator or tour operator confirming the length of the delay. We will only pay this benefit if your carrier or tour operator has not compensated you for the delay.
- If your baggage proves to be permanently lost and you claim under Section 7: If your personal property is lost, stolen or damaged, we will deduct what we paid you for your delayed baggage from your lost baggage claim.
- An excess, which is shown in your policy schedule, will be applied to this benefit. We'll take this off the amount you are claiming for.

What's not covered if your baggage is delayed

1. The excess per insured person that is shown in your policy schedule, unless you have bought the excess waiver upgrade. See Section 17: Excess waiver upgrade for details.
2. Baggage delayed for less than 24 hours.
3. Baggage that is delayed or held by customs, the police, or other officials.
4. Any claim where compensation is available from your transport operator or tour operator, unless you have a document from them explaining why no compensation was given.
5. Winter sports equipment. This is covered by Section 13: Winter sports upgrade, if you bought the optional cover, paid the additional premium and the cover is listed on your policy schedule.
6. Baggage that is delayed on your return home.
7. Anything mentioned in the What this policy doesn't cover section.

Section 7: If your personal property is lost, stolen or damaged

This policy covers you up to the amount shown in your policy schedule, if your personal property is lost, stolen or damaged during your trip. We will pay up to the amounts shown in the table below to replace items, unless they can be repaired at a lower cost, in which case we will pay the cost of repairs.

Personal property includes items that belong to you and are listed in the table below.

- Please refer to the list of items not covered in the What's not covered if your personal property is lost, stolen or damaged section.
- Please note that mobile phones and other electronic devices are not covered by this policy.
- We'll cover your money if it's stolen, but not money that you accidentally lose or misplace.
- When we say 'valuables' we mean personal items of value including, but not limited to:
  - Jewellery and watches made of or containing gold, silver, precious metals, or precious and semi-precious stones.
  - Spectacles and sunglasses.
  - Antiques and anything made of fur or silk.

You must take care of your belongings. Failure to do so may result in a reduced payout or denial of your claim.

- When you are not with your property, it must be locked in your accommodation or vehicle.
- Valuables must be kept with you or kept under your direct supervision while traveling. They must not be checked in or placed in the luggage hold of a vehicle, coach, train or aircraft.
- Valuables must be kept in a safety deposit box if available.
- If an item comes in a pair or set, we will treat the pair or set as one item.

As part of the claim assessment, we will need to verify the ownership, condition and age of your personal property using original receipts, bank or card statements proving purchase, photographs, product registration, repair reports or other reasonable evidence.

- Any claim that is fraudulent or exaggerated will result in denial of the claim, cancellation of your policy, recovery of any payments made, and may be reported to law enforcement.
- All claims for loss, theft, or damage must be supported by independent evidence from an appropriate authority such as a police report, a letter from your tour operator, or airline.

We will only cover amounts that cannot be recovered elsewhere.

An excess, which is shown in your policy schedule, will be applied to this benefit. We'll take this off the amount you are claiming for.

If your winter sports equipment is lost, stolen or damaged

When the Winter sports upgrade has been selected, and is reflected in your policy schedule, winter sports equipment will be included as personal property and covered under this section, subject to its terms, conditions, limits and exclusions. Winter sports equipment will be assessed as Sports equipment in the table below. Please also read Section 13: Winter sports upgrade.

Examples of what we might need to assess your claim

- For claims related to stolen property we require police reports describing the stolen property and confirming the date, time, and location of the theft.
- For theft claims from your locked accommodation or vehicle we will ask to see evidence of visible signs of forced entry.
- For claims related to damaged property we require reports from reputable repair shops documenting the extent of the damage and the cost of repairs or that the item is damaged beyond economical repair.
- Where relevant, we may ask to see a written report from your transport operator, tour operator, or accommodation provider to support your claim.
- If your personal property is lost, stolen or damaged while in the care of an airline, another transport operator, or your accommodation provider, you must report it within 24 hours.
- We will need to see a written report from them, such as a Property Irregularity Report (PIR), which describes the event that led to your claim, alongside a notification from your airline of the amount of your loss that will be covered by them.

Covered personal property

Personal property includes items that belong to you and are listed in the table below.

The table below shows the percentage of the item's original value that we will pay, based on its age. If the item you are claiming for is not listed, we will use the most appropriate category to determine both its value and the category limit that applies to it.

Settlement values for personal property

Personal Property	Less than 6 months old	6 months to 1 year old	1 year to 2 years old	2 years to 3 years old	3 years to 4 years old	More than 4 years old
Valuables	95%	90%	85%	80%	75%	70%
Clothing, shoes and accessories	80%	70%	50%	20%	0%	0%
Sports equipment	80%	65%	45%	30%	20%	0%
Luggage, prams, car seats and other such items	95%	75%	50%	25%	0%	0%
Cosmetics, perfume, and other toiletries	60%	30%	0%	0%	0%	0%

If your money is stolen

We will pay up to the amount shown in your policy schedule if your money is stolen while you were carrying it on your person or if you left it in a locked room or safety deposit box.

- We will only cover amounts that cannot be recovered elsewhere.
- We will ask you for evidence, such as a police report, of the theft.
- We will ask for evidence, such as a bank statement, currency exchange receipt or cash withdrawal receipt, for any claim you make so that we can confirm that the money belonged to you.

If your passport, driving licence or travel documents are lost, stolen or damaged

We will pay up to the amounts shown in your policy schedule for passports, driving licences and travel documents that are lost, stolen or damaged abroad. We will only cover:

- Passports, driving licences or travel documents that are lost, stolen or damaged that you carry around, or that you left in a locked room or safety deposit box while abroad.
- the reasonable and necessary cost of obtaining a replacement passport, driving licence or emergency travel document issued during your trip.
- the cost of necessary travel and accommodation expenses (room only) to obtain an emergency passport or travel document.

We will ask you for evidence of the loss or theft. This could include a police report or confirmation letter from your tour operator or accommodation provider.

We will ask to see the receipts for any extra costs of getting a replacement passport, driving licence or travel document abroad.

If you lose your prescription medication

We will pay up to the amount shown in your policy schedule if your prescription medication is lost on your trip.

This is to cover the cost of buying necessary prescribed medication (including the additional costs incurred in arranging and transporting emergency prescribed medications if this is not available locally).

What's not covered if your personal property is lost, stolen or damaged

1. The excess per insured person that is shown in your policy schedule, unless you have bought the excess waiver upgrade. See Section 17: Excess waiver upgrade for details.
2. Items that have been hired or loaned.
3. Any item that is confiscated, seized, destroyed or detained by customs, police or other authorities.
4. Valuables that are held inside checked-in baggage or left unattended away from you while travelling (for example, left in a coach baggage hold).
5. Any amount that can be recovered from another source, including an airline, transport provider, accommodation provider, credit card provider or other insurer.
6. Winter sport equipment, unless you bought the Winter sports upgrade, paid the extra premium and the cover is shown in your policy schedule.
7. Sports equipment that is damaged while in use, unless the claim is for damage to winter sport equipment, and you paid the extra premium, and the cover is shown in your policy schedule.
8. Any claim where a safety deposit box is available but was not used.
9. Personal property left unsecured in your accommodation.
   We will not cover loss or theft of personal property from your accommodation unless:
   - The property was inside your locked private room, apartment or other accommodation; and
   - There is independent evidence of forcible and violent entry; or
   - The property was secured in a locked safe or locked storage facility (where available).

   This exclusion applies where property is left:
   - In an unlocked room or accommodation;
   - In a communal or shared area (including corridors, lounges, reception areas, shared ski lockers or similar areas); or
   - Outside your accommodation (including balconies, terraces, gardens or hallways).

   This exclusion does not apply where your personal property has been formally handed over to and accepted by an airline, transport provider or accommodation provider for safekeeping or carriage.

10. Personal property lost or stolen from accommodation that is not professionally managed, or where there is no independent evidence of the accommodation booking or the security of the premises. This includes staying in private homes, such as a friend's or relative's property.
11. Personal property left unattended in a public place or vehicle unless:
    - the items were left in a locked vehicle and were out of sight.
    - There is proof, such as photos, witness statements, or police reports, that someone used force to break into the vehicle.
12. Damage to fragile items like glassware.
13. Damage caused by something leaking in your luggage, such as powder or liquid.
14. Scratches and dents, unless they make the item unusable. We will require evidence, such as photographs to support your claims.
15. Damage caused by wear and tear, depreciation, moths, vermin, atmospheric or climate conditions.
16. Any item that is lost, stolen or damaged while you are swimming.
17. Mechanical breakdown of an item. For example, if your watch stopped working during your trip and there was no identifiable incident that caused the damage.
18. The following items are not covered under this section. Gadgets may be covered under Section 8: If your gadgets are lost, stolen or damaged, subject to its terms:
    - Mobile devices and smartphones – including, but not limited to iPhones, Android devices, and similar handheld communication devices.
    - Tablets or e-readers – such as iPads, Kindles, or other portable touchscreen devices.
    - Laptops and desktop computers – including chargers, keyboards, external drives and monitors.
    - Electronic accessories – such as smartwatches, fitness trackers, or augmented-reality glasses.
    - Audio-visual and entertainment devices – including cameras, camcorders, headphones, speakers, gaming consoles, and handheld gaming devices.
    - Other portable electronic devices – including drones, GPSs, and any other electronic equipment not listed in this policy wording.
    - Food and flowers.
    - Bikes and their accessories.
    - Dentures.
    - Hearing aids.
    - Contact lenses and solutions.
    - Paintings.
    - Prosthetics and orthopaedic devices.
    - Motor vehicles, including their accessories, for example, bike racks and roof boxes.
    - Wheelchairs and other mobility devices.
    - Money that you lose or misplace.
19. We don't cover passports, driving licences or travel documents that are lost in the UK, the Isle of Man or the Channel Islands.
20. Any claim where you fail to report the loss, theft or damage to:
    - The airline, transport provider or accommodation provider within 24 hours where the loss occurred while in their care; or
    - The police as soon as reasonably practicable where theft or malicious damage is suspected.

21. Any claim without independent evidence of loss, theft or damage.
22. Medication that is lost on trips within the United Kingdom, the Isle of Man, or the Channel Islands.
23. Failure to take a sufficient supply of your prescribed medication for the duration of your trip.
24. Anything mentioned in the What this policy doesn't cover section.

Section 8: If your gadgets are lost, stolen or damaged

This section provides mandatory gadget cover and automatically applies to everyone insured under this policy. The level of gadget cover, including limits and any applicable excess, is shown in your policy schedule.

This section should be read alongside the separate Gadget Insurance Policy Wording, which contains the full terms, conditions, definitions and exclusions that apply.

What's covered

We will provide cover for your insured portable electronic gadgets while you are on your trip if they are:

- Accidentally damaged,
- Lost,
- Stolen, or
- Suffer an electrical or mechanical breakdown (where applicable),

during the period of insurance.

Where possible, we will arrange a repair. If repair is not economical, we will provide a replacement or settlement in line with the gadget policy terms.

Cover also includes, where applicable:

- Liquid damage, and
- Unauthorised call or data use following the loss or theft of a mobile phone.

The maximum amount we will pay for any gadget, and the total amount payable under this section, are shown in your policy schedule.

Important conditions

- Your gadget must be owned by you, purchased in the UK, and in good working condition at the start of your trip.
- You must take reasonable care of your gadgets at all times and keep them secure when not in use.
- Claims must be supported by appropriate evidence, such as proof of ownership, police reports or confirmation from a transport or accommodation provider where relevant.
- A separate excess applies to gadget claims. This is shown in your policy schedule and applies in addition to any excess payable under other sections of this policy.

What's not covered

This section does not cover, among other things:

1. Gadgets that are left unattended, unsecured or not adequately protected,
2. Cosmetic damage that does not affect functionality,
3. Normal wear and tear or gradual deterioration,
4. Losses that can be recovered from another source, or
5. Any claim where the circumstances of loss, theft or damage cannot be verified.

For full details of what is and is not covered, please refer to the Gadget Insurance Policy Wording issued alongside this policy.

Section 9: If you have legal expenses resulting from your trip

You are covered up to the amounts shown in your policy schedule for reasonable and necessary legal costs to pursue legal action for compensation if someone else causes your bodily injury or death while on a trip. You are also covered to defend your legal rights in claims against you that are covered in Section 10: If you are held personally liable for an accident during your trip.

- You must tell us about your claim as soon as possible and no later than 180 days after the incident.
- An excess, which is shown in your policy schedule, will be applied to this benefit. We'll take this off the amount you are claiming for.

What's covered if you have legal expenses from your trip

1. We will only provide cover if we and your legal representative agree that your claim has a 51% or greater chance of achieving a successful outcome for the duration of the claim.
2. You must give us details of the lawyer who will represent you and you must obtain our approval before any legal action begins. We may appoint a lawyer on your behalf or require you to use a lawyer from our approved panel unless this conflicts with local legal requirements.
3. We reserve the right to stop paying legal costs if the legal costs are disproportionate to the value of the claim.
4. Any recovered legal expenses from other sources will be split between us and you in the same ratio as they were originally paid.

What's not covered if you have legal expenses from your trip

1. The excess per insured person that is shown in your policy schedule, unless you have bought the excess waiver upgrade. See Section 17: Excess waiver upgrade for details.
2. Claims made more than 180 days after the incident.
3. Legal costs incurred without our prior written approval.
4. If we think that you're more likely to lose your case, or that your case will cost more than the compensation you receive.
5. Any costs because of you making a claim against us.
6. Any costs relating to animals you own or look after.
7. Defending your legal rights in claims made against you, except as provided under Section 10: If you are held personally liable for an accident during your trip.
8. Any appeal where we did not provide cover for the original claim.
9. Anything mentioned in the What this policy doesn't cover section.

Section 10: If you are held personally liable for an accident during your trip

You are covered up to the amount shown in your policy schedule, if you are found legally liable for an accident during your trip that caused damage to someone else's property or bodily injury.

- This cover applies to events you are held liable for that occur outside of the UK, the Isle of Man and the Channel Islands.
- You must call our claim administrator, Rightpath Claims, straight away if an accident happens or if someone makes a legal claim against you.
- You must not admit or deny liability for any accident or negotiate or agree to pay anything unless you have permission from us in writing.
- An excess, which is shown in your policy schedule, will be applied to this benefit. We'll take this off the amount you are claiming for.

What's covered if you are held liable for anything during your trip

1. Accidental bodily injury caused by you to someone other than you, a member of your family, a member of your household or a person that is employed by you.
2. Accidental loss of or damage caused by you to any property belonging to a person that is not you, a member of your family, a member of your household or a person that is employed by you.
3. Accidental damage to your temporary holiday accommodation, which does not belong to you, caused by you, a member of your family, a member of your household or a person that is employed by you.

What's not covered if you are held liable for anything during your trip

1. The excess per insured person that is shown in your policy schedule, unless you have bought the excess waiver upgrade. See Section 17: Excess waiver upgrade for details.
2. Any liability arising from any trade, business or profession, or from any paid or unpaid work. This includes liability arising from advice or services you provide, whether or not you are paid for them.
3. We will not cover incidents that are the result of you owning or using:
   - any aircraft
   - any mechanically propelled watercraft
   - any mechanically propelled vehicle
   - any weapon or firearm.
4. We will not cover liability for bodily injury to another participant arising while you are both taking part in an organised contact sport, sporting match, race or competition.
5. We will not cover liability arising while you are taking part in an activity listed under the Enhanced activity package. Please see Activities that are covered for more information.
6. Damage to property belonging to you, a member of your family, a member of your household or a person that is employed by you.
7. Bodily injury to you, a member of your family, a member of your household or a person that is employed by you.
8. Bodily injury that is not caused by a sudden, unexpected, external accident.
9. Injury or damage caused by any animal other than a domestic cat or dog that is not registered as dangerous and is not being used for work purposes.
10. Anything mentioned in the What this policy doesn't cover section.

Section 11: If your accommodation becomes uninhabitable

What's covered if your accommodation becomes uninhabitable

You are covered up to the amount shown in your policy schedule for additional accommodation and transportation costs you incur to move to alternative accommodation, if at any time during your trip, you cannot use the accommodation you have paid for, because it has become uninhabitable due to:

1. Fire, flood, storm, explosion, landslide, avalanche, hurricane, earthquake, tsunami, or volcanic eruption making your accommodation uninhabitable.
2. An outbreak of food poisoning or an infectious disease at your accommodation, confirmed by the accommodation provider or local health authority.

Uninhabitable means the accommodation cannot be safely occupied due to physical damage, contamination, or an official order preventing access.

An excess, which is shown in your policy schedule, will be applied to this benefit. We'll take this off the amount you are claiming for.

What's not covered if your accommodation becomes uninhabitable

1. The excess per insured person that is shown in your policy schedule, unless you have bought the excess waiver upgrade. See Section 17: Excess waiver upgrade for details.
2. Any costs or charges that are covered under another section of this policy.
3. Costs that your package holiday provider is responsible for under the Package Travel Regulations 2018.
4. Additional travel or accommodation costs that are of a higher standard than those originally booked.
5. Any costs incurred by you which are recoverable from elsewhere, including those from the transport operator, the accommodation provider or your credit or debit card issuer or those for which you receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
6. Accommodation that is not commercially operated, or where there is no independent booking evidence (for example, staying with a friend or relative).
7. Costs you would have paid regardless of the accommodation becoming uninhabitable.
8. Anything mentioned in the What this policy doesn't cover section.

Section 12: Pet Care – Kennel and Cattery Fees

What's covered for kennel and cattery fees

We will cover professional kennel or cattery fees up to the amount shown in your policy schedule for each 24-hour period if you are unable to travel as planned due to either:

1. the cancellation or curtailment of your trip where pre-booked fees are non-refundable, or
2. the need to extend your trip due to an emergency medical condition accepted under Section 5 of this policy.

This cover applies where additional kennel or cattery fees are incurred as a result.

An excess, which is shown in your policy schedule, will be applied to this benefit. We'll take this off the amount you are claiming for.

What's not covered for kennel and cattery fees

1. The excess per insured person that is shown in your policy schedule, unless you have bought the excess waiver upgrade. See Section 17: Excess waiver upgrade for details.
2. Fees where the kennel or cattery was booked 14 days or less before your trip.
3. Fees for a kennel or cattery that was not booked through a professional kennel or cattery provider.

4. Anything mentioned in the What this policy doesn't cover section.

Section 13: Winter sports upgrade

If you intend to take a winter sports trip, you must have bought this winter sports upgrade for your policy to be valid. This section only applies if you are going on a winter sports trip, have paid the extra premium and this cover is shown in your policy schedule.

You must be under the age of 65 to be covered under the winter sports benefit.

The longest trip you can be covered for on this policy that includes winter sports is 90 days.

An excess, which is shown in your policy schedule, will be applied to the benefits offered in this section. We'll take this off the amount you are claiming for.

What we mean by winter sports

The activities considered winter sports and covered under the winter sports upgrade are listed in the Activities that are covered section of this policy.

Lost, stolen, or damaged winter sport equipment

When the winter sports upgrade has been selected, and shown in your policy schedule, winter sports equipment is treated as personal property and is covered under Section 7: If your personal property is lost, stolen or damaged, subject to that sections terms, conditions, limits and exclusions.

This policy covers you up to the limits shown in your policy schedule if your winter sports equipment is lost, stolen or damaged during your trip.

Hiring winter sports equipment

We will pay you up to the amount shown in your policy schedule for the reasonable cost of hiring replacement winter sports equipment because of the accidental loss, theft, damage, or delay of your own winter sports equipment during your trip.

For delayed winter sports equipment, the delay must be for at least 12 hours. We will ask to see confirmation of the delay from your carrier.

We don't cover winter sports equipment that is confiscated by customs, the police, or other officials.

Ski lift pass

If your pass for the ski lift is lost or stolen, we will pay you for the unused portion of your ski pass based on the value of the pass when it was lost or stolen.

All claims must be supported by independent evidence of loss or theft, and evidence of the original purchase and remaining validity (for example, a receipt, booking confirmation, bank or card statement, and confirmation from the resort or pass issuer).

Ski package (including ski lift pass)

If you get sick or are injured during your trip, and a doctor confirms that you are not able to ski or snowboard, or use the ski pack facilities, we will pay for the unused portion of your prepaid, nonrefundable ski or snowboarding package (including any unused ski lift pass element).

Ski package means your prepaid, non-refundable, package, for skiing or snowboarding, which may include a ski lift pass, hiring winter sports equipment, and/or lessons.

We will pay you up to the amount shown in your policy schedule for this benefit.

Piste Closure

We will pay the daily benefit shown in your policy schedule for each full 24-hour period during which all lift systems in your pre-booked ski resort are closed due to lack of snow and no alternative skiing is available within reasonable travelling distance.

Cover applies only:

- Where closure occurs during the published ski season for that resort; and

- Where your travel dates fall between December and April (Northern Hemisphere) or May and October (Southern Hemisphere).

You must obtain written confirmation from the ski resort management confirming:

- The reason for closure;
- The date and duration of closure; and
- That all lift systems were closed due to lack of snow.

We will not pay:

- If the resort is partially open;
- If closure is due to adverse weather other than lack of snow;
- If alternative skiing was available nearby;
- If you were aware of the closure before booking your trip or purchasing this insurance (whichever is later).

Avalanche Cover

You are covered for the additional costs for travel and accommodation you pay to reach your destination or to return home if your travel is delayed by at least 24 hours due to an avalanche or a landslide. The covered amount shown is per trip regardless of the number of times you are delayed on that trip. You must be able to provide a report from a relevant authority (tour operator, airline, or resort management for example) confirming the length and cause of the delay.

What's not covered by your winter sports upgrade

1. The excess per insured person that is shown in your policy schedule, unless you have bought the excess waiver upgrade. See Section 17: Excess waiver upgrade for details.
2. We will not pay for any claim under this upgrade to the extent it is payable under another section of this policy.
3. Any circumstance which, at the time you booked your trip or purchased this insurance (whichever is later), was known to you or was publicly known and could reasonably have been expected to affect your ability to take part in winter sports.

   This includes, but is not limited to:

   - A strike or industrial action affecting lift operations;
   - Closure of the ski resort or lift systems;
   - Lack of snow or piste closure;
   - Severe weather conditions affecting access to the resort; or
   - Government or local authority restrictions.
4. Any claim for both Ski package (including ski pass) and cutting your trip short relating to the same event.
5. Any claim that involves sickness or injury where you do not obtain confirmation from a doctor that your condition is severe enough to prevent you from skiing or snowboarding or using the ski package facilities.
6. For lost, stolen or damaged winter sports equipment, anything mentioned in Section 7, What's not covered if your personal property is lost, stolen or damaged.
7. Anything mentioned in the What this policy doesn't cover section.

Section 14: Cruise upgrade

If you intend to take a cruise, you must have bought this cruise upgrade for your policy to be valid.

This section only applies if you are going on a cruise, have paid the appropriate extra premium, and this cover is shown in your policy schedule.

All claims under this cruise upgrade must be supported by independent evidence of the event and of any costs you are claiming. This may include confirmation from the cruise operator, the ship's medical officer, a treating doctor, the transport provider, or other relevant authority, as well as receipts or booking confirmations.

An excess, which is shown in your policy schedule, will be applied to the benefits offered in this section. We'll take this off the amount you are claiming for.

Missed departure

This section covers you if, for a reason listed below, you miss the first international departure of your cruise (the first port where your cruise is scheduled to leave the UK).

We will pay up to the amount shown in your policy schedule for reasonable additional accommodation (room only) and necessary travel expenses incurred to join your cruise at the next docking port.

Covered reasons for missed departure

1. The failure of scheduled public transport due to poor weather conditions, natural disaster, terrorist attack or unexpected strike or industrial action that directly affects your travel itinerary.
2. An accident to or breakdown of the vehicle in which you are travelling (this does not include your vehicle running out of petrol, oil, or water, having a flat tyre, puncture or flat battery).
3. An accident or breakdown occurring to another vehicle ahead of you on a road, which causes an unexpected delay to the vehicle in which you are travelling.

Cabin confinement

You are covered up to the amounts shown in your policy schedule for each day that you are confined to your cabin by the ship's medical officer for medical reasons.

Enhanced cruise baggage cover

If you have purchased the Cruise Upgrade shown in your policy schedule, we will increase the maximum amount payable under Section 7: If your personal property is lost, stolen or damaged by the additional baggage limit shown in your policy schedule.

This additional limit applies to baggage, luggage, clothing and personal belongings taken on your cruise and is payable in addition to the standard baggage cover available under this policy.

All claims under this benefit remain subject to the terms, conditions, evidence requirements, valuation basis and exclusions contained within Section 7: If your personal property is lost, stolen or damaged.

This benefit does not increase any single item limit, valuables limit, money limit or any other sub-limit shown in your policy schedule unless specifically stated.

Evening wear

If your checked-in baggage is delayed, temporarily misplaced or permanently lost during an international outbound flight taken for the purpose of joining your cruise, and as a direct result you need to purchase or hire formal evening wear to attend pre-booked cruise events, formal dinners, gala evenings, captain's receptions or similar cruise functions, we will reimburse the reasonable and necessary costs incurred up to the amount shown in your policy schedule.

Conditions Applying to Evening wear cover:

- Your baggage must have been checked in with an airline prior to your international outbound flight.
- The delay or loss must occur on the outward journey to join your cruise.
- You must obtain written confirmation from the airline or handling agent confirming the delay or loss of your baggage.
- You must retain receipts for all purchases or hire charges.
- Cover is limited to the reasonable purchase or hire of evening wear necessary for the duration of the baggage delay or until your baggage is returned to you.
- Any settlement received from an airline, transport provider or other source for the same loss will be deducted from any amount payable under this section.

What is not covered:

We will not pay for:

1. Costs where no written confirmation of the baggage delay or loss is provided by the airline or handling agent.
2. Purchases or hire costs incurred after your baggage has been returned to you.
3. Jewellery, watches, handbags, accessories, cosmetics or toiletries.
4. Designer, luxury or specialist items where a lower-cost reasonable alternative was available.
5. Clothing purchased for convenience, preference or future use beyond the duration of the delay.
6. Any amount recoverable from an airline, transport provider or any other source.
7. Delays or losses occurring on your return journey home.
8. Anything mentioned in the What this policy doesn't cover section.

Unused prepaid activities

If you can't take part in a prepaid activity because you become ill, injured or are hospitalised during your cruise, we will pay up to the amounts shown in your policy schedule for the cost of the prepaid activities you do not use.

Missed excursion

You are covered up to the amounts shown in your policy schedule for each excursion you miss on your cruise because of conditions outside the control of the cruise operator. By "excursion", we mean a specific activity you had arranged to take part in during your cruise, for example, visiting a particular city, which involves disembarking your ship.

You must obtain written confirmation from the cruise operator, stating that you were scheduled to take part in the excursion and why it was missed.

Cruise interruption

If you are hospitalised during your trip, this section covers you up to the amounts shown in your policy schedule for any reasonable additional travel expenses you must pay to reach the next port to rejoin your cruise.

What's not covered by your cruise upgrade

1. The excess per insured person that is shown in your policy schedule, unless you have bought the excess waiver upgrade. See Section 17: Excess waiver upgrade for details.
2. We will not pay for any claim under this upgrade to the extent it is payable under another section of this policy.
3. Any circumstance that you knew about, or was common knowledge, or widely reported in the media at the time you booked your trip or bought your policy.
4. For example, a strike or industrial action that affects your trip, which was announced or had started before you booked your trip or bought this insurance.
5. Anything mentioned in the What this policy doesn't cover section.

Section 15: Gadget Extension

If you have purchased the Gadget Extension it will be shown in your policy schedule. This provides enhanced cover for your gadgets beyond the mandatory level of cover included within this policy.

This section only applies if you have chosen the Gadget Extension and it is shown in your policy schedule.

What this extension does

If selected, the Gadget Extension may:

- Increase the maximum value per gadget,
- Increase the total gadget cover limit,
- Reduce or modify the applicable excess, or
- Extend cover to include additional benefits or device types,

as shown in your policy schedule.

The exact benefits provided depend on the level of extension you have chosen.

Important conditions

- The Gadget Extension must be purchased before your trip starts.
- The extended cover must be shown in your policy schedule.
- All gadget claims remain subject to the terms, conditions, definitions and exclusions set out in the separate Gadget Insurance Policy Wording, and
- You must comply with all security, evidence and claims requirements outlined in that wording.

What is not covered

This extension does not:

- Override any exclusions that apply under the Gadget Insurance Policy Wording,
- Provide cover for gadgets not listed or insured under your gadget policy, or
- Extend cover beyond the limits shown in your policy schedule.

Section 16: Annual multi-trip: trip extension upgrade

If you've bought the Trip Extension upgrade, and it's shown in your policy schedule, the maximum duration of any single trip under your annual multi-trip policy is increased to the number of days shown on your policy schedule.

What this upgrade does

1. This upgrade increases the maximum number of consecutive days that any one trip may last.
2. The extended trip duration applies to each trip taken during the period of insurance, unless otherwise stated in your policy schedule.
3. The maximum trip duration includes the entire period you are outside your home country, including travel days and any stopovers.
4. All other terms, conditions, limits and exclusions of your annual policy continue to apply throughout the extended trip, subject to the new maximum trip duration.

Important conditions

- You must purchase the Trip Extension Upgrade before the start date of the trip you wish to extend.
- The upgrade must be shown in your policy schedule.
- The total period of insurance remains 12 months from the start date of your annual policy.

What is not covered

This upgrade does not:

1. Extend the overall period of insurance beyond 12 months.
2. Provide cover for any part of a trip that exceeds the maximum single-trip duration shown in your policy schedule.
3. Provide cover for trips that started before you purchased the Trip extension upgrade.
4. Override any other policy restriction, including but not limited to age limits, destination restrictions, medical exclusions or travelling against medical advice.

Section 17: Excess waiver upgrade

If you've bought the Excess waiver upgrade and it's shown in your policy schedule, we will waive the policy excess that would otherwise apply to a valid claim under this policy.

This means that where an excess (the first part of a claim that you would normally pay) applies, we will not deduct that amount from your claim amount.

What's covered by your excess waiver upgrade

1. The excess will be waived per insured person, per insured incident.
2. This upgrade only applies if it was purchased before the start of your trip and is shown in your policy schedule.
3. The excess waiver applies only to claims made under sections of this policy where an excess is shown in your policy schedule.

What's not covered by your excess waiver upgrade

1. The excess waiver does not apply to any excess already paid before the excess waiver upgrade was purchased.
2. Anything mentioned in the What this policy doesn't cover section.

What this policy doesn't cover

Activities that aren't covered

We will not cover any claim arising from:

- your participation in any professional or semi-professional sport or activity, including training or practice;
- any activity that is not listed in the Activities that are covered section;
- any activity listed in the Activities that are covered section, but where the appropriate upgrade has not been purchased and is not reflected on your policy schedule.
- flying or aerial activities unless you are travelling as a fare-paying passenger on a licensed commercial flight, or the activity is listed as covered in the Activities that are covered section and you have purchased any required upgrade.

Alcohol, medicine, and drugs

We won't pay a claim where alcohol or drugs caused or actively contributed to the event you are claiming for.

We also won't pay a claim where medicine caused or actively contributed to the event, if you did not follow the instructions that came with the medicine or that were given to you by the doctor who prescribed it.

When we say 'drugs' we mean any drug that is illegal in the United Kingdom or in the country you are visiting, and any prescription medicine that was not prescribed to you.

Being prescribed medicine does not affect your cover, provided you take it as directed. This includes medicine prescribed to treat a drug or alcohol addiction.

Asbestos

We will not pay any actual or alleged claim for loss directly or indirectly caused by, arising out of, resulting from, in consequence of, in any way involving, or contributed to by the hazardous nature of asbestos or any material containing asbestos, in whatever form or quantity.

Communicable diseases

We will not pay any claim directly or indirectly caused by, contributed to by, arising from, resulting from, or in connection with a communicable disease, or from the fear or threat of one, regardless of any other cause or event contributing at the same time or in any other sequence.

When we say 'communicable disease' we mean any disease that can be transmitted from one person to another, or from an animal to a person, by any means.

This exclusion applies notwithstanding any other section of this policy, except as provided in the Cover for communicable diseases section of this policy. That section explains what we do cover if you, a close relative or the person you planned to travel with is diagnosed with a communicable disease.

Crime

We won't cover you if doing so would mean we're breaking any laws or regulations.

We also won't cover claims that result from you breaking the law or taking part in a criminal activity. For example, if you drive while under the influence of alcohol.

Cyber events

We will not pay any claims which are caused by, contributed to by, or arise out of:

- the use of, or inability to use, any application, software, or programme in connection with any electronic equipment (for example, a computer, smartphone, or tablet).
- any computer virus.
- any computer related hoax.
- any failure, unavailability or reduction in the functionality of a computer system, network or device, or any failure in its security.
- the destruction, distortion, erasure, corruption or alteration of electronic data, from any cause whatsoever.

This exclusion applies regardless of any other cause or event contributing to the claim at the same time or in any other sequence.

When we say "electronic data", we mean facts, concepts and information converted into a form that can be used for communication, interpretation or processing by electronic, electromechanical or electronically controlled equipment.

When we say "computer virus" we mean corrupting, harmful or otherwise unauthorised instructions or code that can spread through a computer system or network. This includes, but is not limited to, Trojan horses, worms and time or logic bombs.

Electronic data

We will not pay for the value of any electronic data. If electronic data processing media (for example, a laptop, tablet, phone, USB stick, memory card, or other storage device) suffers physical loss or damage that is covered under this policy, the most we will pay is:

- the cost of repairing or replacing the blank media (at our choice), and
- the reasonable cost of copying electronic data back onto it from back-ups or from originals of a previous generation.

We will not pay for:

- research or engineering costs, or
- any costs of recreating, gathering, re-entering, or assembling electronic data. This does not reduce what we pay for the device itself. We will settle any claim for a lost, stolen or damaged device under the section of this policy that covers it.

If the media is not repaired, replaced, or restored, we will only pay the cost of the blank media.

This exclusion applies even if the electronic data cannot be recreated, gathered, or assembled.

Health of close relatives and other people

This applies where you are claiming because of the illness, injury or death of a close relative, a person you planned to travel with, or a person you planned to stay with.

A close relative includes your partner (if you live together), parent, stepparent or parent-in-law, child or stepchild, sibling or stepsibling, a grandparent or step-grandparent, a grandchild or step-grandchild, aunt, uncle, niece, or nephew.

We will not cover cancelling or cutting short your trip if, at the time you booked your trip or bought this insurance, that person:

- was receiving treatment for the condition that led to your claim, or was waiting for treatment or for the results of tests or investigations into it;
- had been told by a doctor that their condition was terminal; or
- had been advised by a doctor not to travel or was in hospital.

Injuries and conditions we don't cover

We won't cover any self-inflicted injuries. This includes if you injure yourself while trying to take your own life.

We won't cover injuries caused by you deliberately putting yourself in danger unless you're trying to save someone's life.

We won't cover claims for injuries resulting from a medical professional acting carelessly or recklessly.

We don't cover any claims if:

- Your state of health is significantly worse than you told us.
- You know you will need medical treatment during your journey.
- One of the purposes of your journey is to obtain medical treatment, including cosmetic treatment.

Known events

We will not cover any loss arising from a known event. A known event is any circumstance or event that you were aware of before the effective date of your policy or before you booked the trip you are claiming for, including (but not limited to) sickness or injury, natural disasters, epidemics, civil unrest or airline strikes.

This exclusion does not apply to a pre-existing medical condition that was disclosed to us before the policy started and that we agreed to cover. Please see the If you have a pre-existing medical condition section for more information.

Nuclear, chemical, radioactive and biological hazards

We won't pay any claims caused directly or indirectly by nuclear or radiological materials or by pollution or contamination arising from them. This could be from nuclear fuel (e.g. uranium), nuclear waste, or nuclear machinery.

It could be caused by an explosion, the nuclear product being set on fire, or just if you encounter it. This includes toxic, explosive, or dangerous substances.

We also won't pay any claim caused directly or indirectly by a chemical, biological, biochemical or electromagnetic weapon.

This exclusion does not apply to radioactive isotopes used for medical or other similar peaceful purposes.

Participation in war, riots, or terrorism

We won't pay claims for anything that results from you taking part in war, riots, or terrorism.

Sanctions

We won't provide any cover or benefits, or pay any claims, if in doing so we would breach any sanctions, laws or regulations that apply to us or our parent companies.

Sanctions, laws, and regulations can prevent us from doing business with or involving certain countries, groups, companies, and people.

Search and rescue

This policy does not cover the costs relating to finding and rescuing someone.

Terrorism

We cover cancelling or cutting short your trip, missing your departure, delays, medical treatment and personal accident caused by a terrorist attack, as described in Sections 1 to 5 - unless the claim is caused directly or indirectly by, or results from, biological, chemical, radiological or nuclear materials, or any pollution or contamination arising from them, which we do not cover. Please see the Nuclear, chemical, radioactive and biological hazards section.

Travelling to hazardous territories

We may not pay any claim that results from you travelling to a country or area listed as a hazardous territory in the Hazardous territories section of this policy. This includes where the Foreign, Commonwealth & Development Office (FCDO) have advised against "all" or "all but essential" travel.

War

We will not pay any claim caused directly or indirectly by, contributed to by, or arising from any of the following:

- war, whether declared or not
- invasion, or the act of a foreign enemy
- hostilities or warlike operations
- civil war, rebellion, revolution, insurrection or uprising
- military or usurped power
- property being taken, damaged or destroyed by order of any government or public authority.

This applies however the claim arises, and whether or not the event happens in the country you were travelling to. For example, we will not cover your claim if your flight is cancelled because an airport or airspace has closed as a result of any of these events, even if that airport is in a different country.

Where an event falls within both this section and the terrorism cover described in the Terrorism section, this section applies and we will not pay the claim.

How we use your personal information

To comply with data protection regulations, we are committed to processing personal information fairly and transparently. This section explains how we collect and use this information.

We may collect personal details including name, address, date of birth, email address and depending on the type of cover provided, sensitive information such as medical records. This is for the purpose of managing the products and services in place, and this may include underwriting, risk management and claims handling. We will obtain personal information either directly from you or from the solicitors or insurance brokers dealing with your claim.

For more details about your rights in relation to the personal information we hold about you, you can read our full privacy policy at https://oneworldinsure.com/privacy.html