

VERSION 01/2021 V3

FOR POLICIES ISSUED
AFTER THE 6TH
NOVEMBER 2020 -
IF YOU PURCHASED
YOUR POLICY BEFORE
6TH NOVEMBER 2020
PLEASE REFER TO
THE POLICY WORDING
SENT TO YOU WITH
YOUR POLICY EMAIL
CONFIRMATION



TRAVEL INSURANCE GUIDE
AND POLICY WORDING

VERSION 01/2021 V3



Your Snowcard Insurance Policy

Snowcard policies are intended for persons travelling on recreational adventure or activity holidays requiring emergency medical, rescue and repatriation cover. Snowcard policies also insure your personal belongings, equipment and/or certain travel contingencies such as cancellation, delay or missed departure. Snowcard policies cover many eventualities but not necessarily all risks you may encounter. Please therefore read this policy carefully to ensure you understand the insurance cover provided.

Thanks to the loyal support of our valued clients over the years Snowcard is now established as one of the leading specialist activity travel insurance providers.

Travel Insurance has often been trivialised and its importance should never be underestimated. Of all of the kit you buy for your chosen activity, your travel insurance should be looked at as one of the most important items.

Thank you for continuing to support our scheme, which exists to support your needs.

Russell Dadson,
Director

Snowcard Insurance Services Ltd
Daventry
Northants
NN11 6XZ

Email: assistance@snowcard.co.uk

www.snowcard.co.uk

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YOUR ACTIVITY INSURANCE

All insurance policies contain restrictions and exclusions which you should be aware of. It is important that you read this policy carefully because it is the basis upon which your insurers settle any claim. Please make sure that the cover meets your needs and that you have read the important information regarding pre-existing medical conditions on page 7. If you need more advice, please contact Snowcard Insurance Services Ltd - email assistance@snowcard.co.uk

Snowcard Insurance is designed to cover many events that may happen, but we cannot cover all expenses and possibilities.

Snowcard Insurance Services Ltd is an appointed representative of Linkham Services Ltd who are authorised and regulated by the Financial Conduct Authority, firm reference number 733481

Contract of travel insurance

IMPORTANT INFORMATION

PLEASE READ ALL OF THIS POLICY CAREFULLY, ESPECIALLY THE IMPORTANT INFORMATION REGARDING PRE-EXISTING MEDICAL CONDITIONS ON PAGE 7

You must meet the conditions or your claim will not be accepted. This policy will not cover you for all eventualities.

LIMIT OF COVER

Each section of the personal insurance cover shows the most you can claim, but other limits may apply. For example, under the Personal Belongings section, the overall limit is stated on the insurance schedule but there is a limit of £350 for any single item and a total limit of £350 for all valuables. The limits of cover apply to each individual person and each insured trip separately. We will work out how much we will pay you for baggage claims based on the value of the items at the time of the loss, not the cost of replacing them. The limits of cover apply to each trip separately.

ADVENTURE ACTIVITIES

If you are going to take part in any sporting or adventure activity, please read the activities list (see <https://www.snowcard.co.uk/activities-covered>) to make sure your activity can be covered. If your activity is not mentioned please contact Snowcard Insurance Services Ltd to confirm whether or not you can be covered.

PREMIUM REFUND

If you are not satisfied with this policy and have not taken a trip protected by the cover provided and have not made a claim against the policy and there has been no incident likely to give rise to a claim (such as the cancellation of a booked trip), you can cancel this policy within 14 days from the date you receive the policy wording and policy schedule. We will then refund your premium in full.

We will not refund your premium after the 14 day period. If you have a single trip policy, we will only refund your premium if the period from the date we issued the policy until your scheduled return date home is greater than 28 days. For both single trip and annual multi trip no refund of premium will be available after the 14 days. If you want to cancel your policy please contact Snowcard Insurance.

We or anyone we authorise have the right to cancel this policy at any time by sending you fourteen days notice in writing where there is a valid reason for doing so. We will send the notice to the last known address we have for you and we will set out the reason for cancellation in our letter. Valid reasons may include but are not limited to:

- Changes to the information given at the point of purchase which may result in the risk no longer being acceptable to us.
- Where we suspect fraud on this or any other related policy.
- Where a misrepresentation has been made that means we no longer wish to provide cover.

As long as you have not made a claim, we will refund you for the time that was left on your policy. If any claim has been made during the period of cover provided, you must pay the full premium and you will not be entitled to any refund.

EXCESSES

We will take off an excess (as stated on the insurance schedule) from each claim you make, per insured person, under certain sections of this insurance policy, unless you have paid the additional premium to remove the policy excess. The amount you will have to pay towards a claim is shown under each section. Please note that if you pay an additional premium to reduce or remove the excess, this does not apply to the Personal Liability section, where the excess shown will continue to apply.

If we agree to a claim for medical expenses which has been reduced by you using a reciprocal health agreement or private health insurance you will not have to pay the excess amount under the Medical Expenses Section. Where it is necessary for you to provide evidence of the medical costs incurred, this must show that the medical fee has been reduced by use of a reciprocal health agreement or private health insurance.

Australia and Non-European Economic Area (EEA) countries:

When you are travelling to Australia and you have to go to hospital, you must enrol for treatment under the National Medicare Scheme.

The United Kingdom also has reciprocal healthcare agreements with other non-EEA countries and territories. Details can be found at www.nhs.uk/NHSEngland/

MAKING A CLAIM

To help us deal with your claim quickly and efficiently, please read the claims procedure on page 16 of the general conditions. This explains what documents you will need to support your claim. You must collect some of the proof you need, for example a police report, while you are away from home. The general conditions on page 16 explain when you will need this kind of proof.

GEOGRAPHICAL LIMITS

EUROPEAN REGION – covers the UK, Europe including Scandinavia. Also, Turkey, Egypt, Tunisia and Morocco and countries bordering the Mediterranean including the Canaries and the Azores.

WORLDWIDE excluding USA, Canada and the Caribbean – covers all other countries in the world.

WORLDWIDE including USA, Canada and Caribbean – all countries in the world including the United States of America, Canada and the Caribbean.

SPECIALIST EXPEDITIONS

We do not offer expedition cover to either the North or South Poles. All other expeditions to remote regions are subject to individual quotes and require a full detailed submission of the expedition itinerary before the risk is accepted. Please email your expedition itinerary including guiding arrangements, your experience, emergency provisions and expedition objectives to assistance@snowcard.co.uk

WHAT TO DO IN A MEDICAL EMERGENCY

In a medical emergency, contact International Medical Rescue for help. Please read the back of this policy for details and refer to your assistance eSnowcard, which shows the 24 hour emergency help telephone number to call from abroad.

LOSS PREVENTION ADVICE

Although the full claims procedure is detailed on page 17 please note the following points:

01. In the event of loss or theft, report the event to the police or an appropriate authority within 24 hours and obtain a report. Failure to do so can prejudice a claim.
02. If baggage is damaged or delayed in transit, obtain a loss report from the baggage handlers BEFORE leaving the airport.
03. If you carry outsize baggage like bikes, skis, golf clubs etc, check for damage before leaving the airport, it is almost impossible obtaining a damage report once you are home which may mean you will not be able to make a claim.
04. If you choose to cut short your holiday without obtaining a medical report or authorisation from your insurer, you may not be covered for curtailment costs. Always obtain agreement prior to coming home early.
05. Keep all receipts for medical and other expenses. Also keep your travel tickets and any other documents relating to your holiday, they may be required in the event of a claim.
06. Do not leave valuables, money, cameras, electrical equipment etc unattended or in a car or tent. They will not be covered.
07. Ensure when you leave for home you pack your bags and do not leave personal effects behind. Simply forgetting to bring home your belongings is not covered.
08. Your insurance will only cover genuine accidental loss or damage and not wear and tear, negligent or deliberate acts. Abuse of travel insurance is a big problem for insurers so keeping your claims to genuine losses will help keep premiums at a realistic level.

YOUR INSURERS AND CUSTOMER SERVICE

YOUR INSURERS

This policy is underwritten by Insurance Company 'Euroins' AD. Claims are dealt with by International Medical Rescue. Insurance Company 'Euroins' AD are authorised and regulated by the Bulgarian Financial Supervision Commission. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

WHAT TO DO IF YOU HAVE A COMPLAINT

Should there ever be an occasion where you need to complain, we will sort this out as quickly and fairly as possible.

If you have a complaint regarding your claim, please telephone us on the number shown in your claims documentation. Alternatively, you can write to us at the address shown below (please include your policy number and claim number if appropriate).

Customer Services Advisor
International Medical Rescue
17 Tollgate, Chandlers Ford
Eastleigh
Hampshire SO53 3TG

We will try to resolve your complaint by the end of the next working day. If we are unable to do this, we will write to you within five working days to either:

- Tell you what we have done to resolve the problem; or
- Acknowledge your complaint and let you know when you can expect a full response. We will also let you know who is dealing with the matter.
- We will always aim to resolve your complaint within four weeks of receipt. If we are unable to do this we will give you the reasons for the delay and indicate when we will be able to provide a final response.

If you feel you have any cause for complaint regarding the sales literature, the way in which your policy was sold to you or regarding the information and advice about your policy, please contact:

Snowcard Insurance Services Ltd
Lower Boddington
Daventry
Northamptonshire, NN11 6XZ

Alternatively, you can email
russelldadson@snowcard.co.uk

They will review your complaint and do their best to address your concerns. If the matter is not resolved to your satisfaction you can write to the Financial Ombudsman service and further information about this can be found below.

CONTACTING THE FINANCIAL OMBUDSMAN SERVICE

If the appropriate party above cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service. You can ask the Financial Ombudsman Service to review your complaint if for any reason you are still dissatisfied with the final response, or if the appropriate party have not issued their final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider your complaint once you've tried to resolve it with us.

Financial Ombudsman Service
Exchange Tower
London, E14 9SR

Using this complaints procedure will not affect your legal rights.

You can get more information from the Financial Ombudsman Service at www.financial-ombudsman.org.uk

Definitions

Wherever the following words and phrases appear in this policy they will always have the meanings shown below.

ACCIDENTAL INJURY:

Bodily injury caused by accidental external violent and visual means. This does not include sickness or disease or any naturally occurring condition.

ACTIVITY EQUIPMENT:

Any equipment necessary for the pursuit of an insured activity including avalanche transceivers, GPS units, dive computers and emergency satellite phones other than clothing, footwear, baggage and valuables which are covered under the Personal Belongings section.

BOOKED SCHEDULED TRANSPORT:

The following regular scheduled forms of transport: train, coach, bus, aircraft or sea vessel which run to a timetable and where you are a fare paying passenger, and pre booked taxis.

BUSINESS ASSOCIATE:

Anyone who works at your place of business and who, if you were both away from work at the same time, would prevent the business from running properly.

CATASTROPHE:

Flood, earthquake, explosion, tsunamis, volcanic eruption, landslide, avalanche, hurricane, cyclone or storm.

CLOSE RELATIVE:

Mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, common law partner (defined as living together at the same address and including same sex relationships) or fiancé/fiancée.

CORONAVIRUS

Coronavirus disease (COVID-19) severe acute respiratory syndrome coronavirus (SARS-COV-2), any mutation of these or any epidemic or pandemic virus or epidemic or pandemic disease.

EPIDEMIC:

A disease, illness or virus spreading in a certain region or country and which is defined as such by the World Health Organisation or Foreign, Commonwealth and Development Office.

EXCESS:

The amount(s) you will have to pay towards any claim. This applies to each section claimed under (if applicable), per insured person, per insured incident.

EXTENSION:

We will extend the period of insurance by up to 30 days at no extra cost if you have to stay away longer because of events insured under this policy. If the transport which you are on is hijacked, we

will automatically provide worldwide cover and the period of insurance will continue for up to 12 months without extra charge.

HIJACK:

To illegally take control by force of an aircraft or sea vessel you are travelling in and divert it to a different destination.

HOME:

The address where you live in the United Kingdom.

KIDNAP:

The taking away of a person against the person's will, usually to hold the person in false imprisonment (confinement without legal authority) for ransom or in furtherance of another crime.

PACKAGE HOLIDAY:

The pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a. transport
- b. accommodation
- c. other tourist services not related to transport or accommodation (e.g. car hire or airport parking) and accounting for a significant proportion of the package

PANDEMIC:

A disease, illness or virus which is simultaneously transmitted globally and declared as such by the World Health Organisation or Foreign, Commonwealth and Development Office.

PERMANENT TOTAL DISABILITY:

Total and permanent disability which medical evidence confirms will prevent you undertaking paid work of any and every kind for the rest of your life.

PERIOD OF INSURANCE:

Other than for annual multi-trip insurance, insurance cancellation cover (if shown on your insurance schedule) starts on the date of issue shown on your Insurance Schedule. All other cover begins when you leave home to go on your trip and lasts until you return home, as long as that is within the period of insurance paid for.

For **annual multi-trip insurance**, cancellation cover (if shown on your insurance schedule) starts when you book each trip or on the start date shown on your Insurance Schedule, if this is later. Cover under all other sections of the policy begins when you leave home to go on your trip and ends when you return home from that trip. The start and finish dates of the trip must fall within the 12 month period of insurance. For trips booked during the 12 month period and that start after the end of the 12 month period, we will provide cancellation cover until the policy ends.

For **single trip policies**, the insurance for personal belongings and equipment, techno pack, trip cancellation, travel delay, missed departure and

travel disruption is only valid if you have insured the whole duration of each individual trip, as shown on your policy schedule. If you are insuring a shorter period than your full trip duration, only the medical and accident expenses section will apply. We will not be liable for expenses incurred for any accident, injury or illness that did not occur within the dates specified on the schedule of insurance. We will not be liable for any expenses incurred after the expiry date shown on the schedule of insurance. Trips in the United Kingdom are only covered when there is at least one night's accommodation which you have booked and paid for in advance.

PRE-EXISTING MEDICAL CONDITION:

An existing medical condition is one which:

- has resulted in referral to a hospital or consultant in the last 12 months; or
- your prescribed medication to treat, manage or prevent a condition, symptoms or disorder has changed in the last 12 months; or
- you are on a hospital waiting list or awaiting the results of tests or investigations; or
- if it is a cardiac or respiratory condition for which you take more than 2 prescribed medications; or
- may be an undiagnosed medical condition but where you are aware of symptoms and you are awaiting diagnosis; or
- a terminal prognosis has been given.

TECHNO PACK:

Techno Pack is defined as any photographic, video, audio or electronic equipment including mp3 players, electronic games, tablet devices, computers (including lap top computers), and mobile phones other than clothing, footwear, baggage or valuables which are covered under the Personal Belongings heading. Avalanche transceivers, GPS units, dive computers and emergency satellite phones are covered under the Activity Equipment heading.

TRIP:

Your holiday or business trip that starts and finishes from your home address in the United Kingdom. The start and finish dates of the trip must fall within the period of insurance.

UNATTENDED:

Where you are not in a position to prevent unauthorised interference or the theft or damage to your property.

UNITED KINGDOM:

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

VALUABLES:

Jewellery, furs, gold and silver items, watches, binoculars and musical instruments.

WE, OUR, US:

Euroins AD and the other insurers shown on page 5.

YOU, YOUR:

Each insured person named on the travel insurance schedule for whom the correct premium has been paid.

Important information regarding pre-existing medical conditions

Important Exclusions relating to health

There is no cover under this policy at any time if:

- 1) You travel after a medical practitioner has advised you against travel, or you are taking part in any activities against the advice of a medical practitioner or hospital consultant.
- 2) You are travelling for the purpose of receiving medical treatment, surgery or medical investigations.

Important Information about Pre-Existing Medical Conditions

Snowcard Insurance will provide cover for new injuries or illnesses which occur during the period of insurance.

There is no cover for pre-existing medical conditions.

For the purposes of this insurance, a pre-existing medical condition is considered to be:

- A) any medical condition (including psychological conditions such as stress, anxiety and depression), which has resulted in referral to a hospital or consultant in the last 12 months,
- B) any medical condition for which your prescribed medication to treat, manage or prevent a condition, symptoms or disorder has changed in the last 12 months
- C) any medical condition for which you are on a hospital waiting list or awaiting the results of tests or investigations,
- D) any cardiac or respiratory condition for which you take more than 2 prescribed medications.
- E) any undiagnosed medical condition where you are aware of symptoms and you are awaiting diagnosis
- F) any medical condition where a terminal prognosis has been given

If any of the above do apply to you and/or anyone you are buying insurance for, this policy will not provide cover for any claims arising directly or indirectly from that pre-existing medical condition.

Any current or past medical condition that is not excluded by the statement above will not be regarded as a pre-existing medical condition for the purposes of this insurance.

Medical, repatriation and other expenses

WHAT YOU ARE COVERED FOR (APPLICABLE TO ALL POLICIES)

MEDICAL, REPATRIATION AND OTHER EXPENSES; UP TO £10 MILLION

You will be covered for the following expenses caused by your becoming ill, being injured or dying during the period of insurance, as long as the expenses are necessary:

- 01. a.** Medical: expenses you would have to pay outside the United Kingdom and the country where you normally live within 12 months of the start of your illness or injury for medical, surgical and hospital charges, emergency dental treatment (for pain relief), decompression treatment, ambulance (including return to holiday accommodation by ambulance or taxi if no other means of transport is available), nursing homes and nursing;
- b.** Repatriation: the extra cost of returning to your home;
- c.** extra additional accommodation (room only) expenses;
- d.** extra travel and accommodation (room only) expenses for one person who either has to stay with you or has to travel from the United Kingdom to escort you home if you are seriously ill or injured;
- e.** the extra cost of funeral expenses abroad or of bringing your body or ashes home;
- 02.** You will be covered for extra travel expenses which are reasonable and necessary if you have to return home early because a close relative or business associate is seriously ill, injured or dies during the period of insurance.
- 03.** Physiotherapy and dental treatment: if you suffer an accidental injury while you are on your trip as a direct result of an insured accident you can claim up to £500 in total for physiotherapy or dental treatment in the United Kingdom.
- 04.** Early return home: if you suffer a minor injury while you are on your trip and you are unable to reasonably continue with your holiday but do not require repatriation on the advice of a medical practitioner, you can claim up to £250 towards travel costs to return home early, providing you have pre booked travel which you are unable to amend.
- 05.** Car hire return: if you are injured or ill and you are not medically fit to drive your hire car and no other person travelling with you is able to drive the car under the hire agreement, you can claim up to £250 towards any costs you incur from the car hire company in returning the hire car to its designated return point.

06. Search and Rescue expenses: search and rescue expenses which are necessary, including by helicopter, up to £100,000 if one of the following occurs during the period of insurance;

- a.** You are injured, fall ill or die.
- b.** Weather or safety conditions are such that it becomes necessary for the rescue or police authorities or your professional guide to instigate a search and rescue operation to prevent injury or illness or further danger to human life.

SKI PACK (LESSONS, HIRE, LIFT PASS), DIVE PACK (PRE-BOOKED DIVES, COURSES AND HIRE), GOLF PACK (LESSONS, GREEN FEES), ACTIVITY PACK (LESSONS, COURSES AND HIRE); UP TO £300

If you fall ill or are injured during the period of insurance, you will be covered for the costs of the part of the ski/dive/golf/activity pack that you are not able to use.

HOSPITAL BENEFIT; UP TO £1000

If you fall ill or are injured during the period of insurance you will receive £50 for each full 24 hours that you spend as an in-patient in a hospital outside the United Kingdom and the country where you normally live. Note: Any amount you receive under this section will be on top of any amount that you receive under the Medical & Other Expenses section. You can use this cover to help pay for out-of-pocket expenses such as taxi fares and phone calls paid for by you or someone travelling with you while you are in hospital.

PERSONAL ACCIDENT; UP TO £25,000

If during the period of insurance you are accidentally injured and lose your sight, lose a limb, suffer permanent total disability or die within 12 months, only as a result of the accident, you can claim one of the following amounts:

- 01.** Death £10,000
- 02.** Loss of one or more limbs £25,000. Loss of one or more limbs at or above the wrist or ankle, or permanent loss of all sight in one or both eyes £25,000
- 03.** Permanent total disability £25,000.

NOTE: For children under 18 years of age the death benefit is limited to £1,000. For people aged 65 or over, cover is limited to 01) and 02) only. Death or injury as a result of terrorism is limited to £5000 under sections 01) and 02)

PERSONAL LIABILITY; UP TO £2 MILLION

If you accidentally injure someone or damage someone else's property during the period of insurance, you will be covered for your legal liability:

- 01.** to people who do not work for you or with you and who are not your travelling companions or a close relative; and
- 02.** for accidental damage to property which is not owned or being looked after by you or a close relative.

For accidental damage to rented holiday accommodation, we will pay up to £100,000 for a single incident which you are legally responsible for. This cover includes legal expenses which you have paid with our permission.

Medical, repatriation and other expenses

WHAT YOU ARE **NOT** COVERED FOR

AS WELL AS THE GENERAL CONDITIONS ON PAGES 16-17, THE FOLLOWING EXCLUSIONS AND CONDITIONS APPLY:

01. You are not covered for claims arising directly or indirectly by:

- a. activities other than those for which the appropriate premium has been paid, riding or driving in any kind of race, flying except if you are travelling as a passenger in a fully licensed passenger carrying aircraft, or any other dangerous activity;
- b. knowingly or deliberately putting yourself at risk (unless you are trying to save someone's life);
- c. your taking part in manual work in connection with profession, business or trade;
- d. your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs;
- e. your motorcycling, as either driver or passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc;

02. You are not covered for treatment or surgery which our medical advisers and the doctor treating you believe is not essential or could wait until your return home.

03. You are not covered for extra costs for single-room or private accommodation.

04. You are not covered for any treatment you receive after you have returned home other than that specified under 'What you are covered for, condition 3 on page 8.

05. You are not covered for treatment or surgery whilst on your trip where the requirement for this was known prior to your travelling.

06. You are not covered for any sums which can be recovered by you and which are covered under any National Insurance Scheme or Reciprocal Health Agreement.

07. We will not cover any claim related to you falling as a result of you climbing or moving around the outside of any building (apart from access ways), sitting, planking, balconing, owling or lying on any part of any building, and you jumping from any height (unless in an attempt to save someone's life).

08. We will not cover any claim as a result of;

- a. the effect of your alcohol, solvent or drug dependency or long term abuse
- b. you being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction).

09. We will not pay the excess amount of every claim made for each of you unless your claim has been reduced because you have used a reciprocal health agreement or private health insurance. (Only applicable to medical, repatriation and others expenses).

CONDITIONS

01. If you go into hospital and are likely to be in for more than 48 hours, or you have to return home early, someone must contact International Medical Rescue for you immediately.

02. You must not arrange to be taken home without our permission. Our medical advisers will consult the doctors treating you to decide whether it is necessary.

03. We may instruct you to return if our medical advisers and the doctors treating you decide that you are fit to travel.

04. If we pay for your additional travel arrangements to return to the United Kingdom, we will not also pay for your unused travel.

ADDITIONAL EXCLUSIONS FOR PERSONAL ACCIDENT

01. You are not covered under this section for any claim if:

- a. it was caused by medical or surgical treatment, unless it was necessary after the accident; or
- b. at the time of the accident, you were under the influence of alcohol or drugs, unless the drugs were prescribed by and taken on the instructions of a doctor, except to treat drug addiction.

02. You are not covered if the accident was caused by a medical condition that existed before your holiday.

ADDITIONAL EXCLUSIONS FOR PERSONAL LIABILITY

01. This section does not cover liability caused directly or indirectly by your owning or using any aircraft, motorised vehicle, boat (other than sailing dinghies, canoes, sailboards and surfboards) or any form of motorised leisure equipment.

02. This section does not cover employer's liability or liability caused by your carrying out contracts, supplying goods and services, or doing your job.

03. You will not be covered for damage, injury, illness or disease caused directly or indirectly by an infectious disease.

04. The first £250 of every claim to do with rented holiday accommodation will not be paid.

ADDITIONAL CONDITIONS FOR PHYSIOTHERAPY AND DENTAL TREATMENT:

01. Treatment is subject to your having been involved in an insured accident for which the insurers agree to cover the expenses.

02. You must obtain a letter from your GP confirming that the treatment is necessary as a result of the insured accident.

ADDITIONAL CONDITIONS FOR EARLY RETURN HOME:

01. Arrangements for any early return home must be notified to and agreed by International Medical Rescue who may be able to help make the arrangements on your behalf.

02. Your claim must be supported by a doctor's letter confirming your injury prevents you from reasonably continuing with your planned holiday activities.

03. If you claim under this section of the policy, you cannot also claim under the Cancellation and cutting short your trip section. This cover only applies to the person who has the injury. This cover will end 48 hours before your scheduled return to your home.

ADDITIONAL CONDITIONS FOR CAR HIRE RETURN:

You must be able to provide receipts from the car hire company for the additional expenses incurred.

ADDITIONAL CONDITIONS FOR SEARCH AND RESCUE EXPENSES:

01. Expenses are only payable for your proportion of a search and rescue operation.

02. You must comply at all times with local safety advice and adhere to the recommendations prevalent at the time.

03. You must not knowingly endanger either your own life or those in your party if your experience or skill levels fall below those required to participate in your activity, particularly when you are not with a professionally qualified guide or instructor.

04. Costs will only be covered up to the point where you are recovered by Search and Rescue or at the time where the Search and Rescue authorities advise that continuing the search is no longer viable.

Personal belongings and equipment

WHAT YOU **ARE** COVERED FOR (IF SHOWN ON THE INSURANCE SCHEDULE)

PERSONAL BELONGINGS; UP TO THE BAGGAGE AMOUNT SHOWN ON THE INSURANCE SCHEDULE

If you accidentally lose your personal belongings, or if they are stolen or damaged, you can claim up to the amount shown on your insurance schedule to replace or repair them. We will take an amount off for wear and tear and loss of value. There is a limit of £350 for one item, pair or set. The overall limit for valuables is £350.

Snow sports, activity, dive and golf equipment is covered separately, see below.

TECHNO PACK; UP TO THE AMOUNT SHOWN ON THE INSURANCE SCHEDULE

Subject to the appropriate premium having been paid you will be covered for the replacement cost (after allowing for wear, tear and loss of value) of your photographic equipment, mp3 player, video game player, lap top computer, mobile phone if it is lost,

NOTE: Techno Pack is defined as any photographic or electronic equipment other than clothing, footwear, baggage or valuables which are covered under the Personal Belongings heading. Avalanche transceivers, GPS units, dive computers and emergency satellite phones are covered under the Activity Equipment heading.

SNOWSPORT/ACTIVITY/DIVE/GOLF EQUIPMENT; UP TO THE AMOUNT SHOWN ON THE INSURANCE SCHEDULE

Subject to the appropriate premium having been paid you will be covered for the replacement cost (after allowing for wear, tear and loss of value) of your snowsport equipment (snowboard or skis including bindings, boots and poles), activity equipment, dive or golf equipment if it is lost, stolen or damaged. The total limit for hired equipment which is lost, stolen or damaged is £500.

NOTE: Activity Equipment is defined as any equipment necessary for the pursuit of an insured activity other than clothing, footwear, baggage and valuables which are covered under the Personal Belongings heading. Ski Lift Passes are included in the cover provided by the Money and Documents Section.

EQUIPMENT HIRE; UP TO £500 (IF EQUIPMENT IS SHOWN ON THE INSURANCE SCHEDULE)

If your own snowsport, activity equipment, dive or golf equipment is lost, stolen or damaged, you will be covered for the cost of hiring ski or activity equipment up to £75 a day.

TEMPORARY LOSS OF PERSONAL BELONGINGS; UP TO £300 (IF BAGGAGE IS SHOWN ON THE INSURANCE SCHEDULE)

If your personal belongings are temporarily lost for more than 12 hours on your outward journey, you can claim up to £300 for the things you need to buy.

MONEY AND DOCUMENTS; UP TO £500 (IF BAGGAGE IS SHOWN ON THE INSURANCE SCHEDULE)

We will repay you if you lose any of the following or they are stolen: your bank notes, coins, traveller's cheques, travel tickets, admission tickets, meal vouchers, ski lift pass and passports (residual value only). There is a limit for cash of £400 for each adult and £50 for each child under 16. This cover starts from the time you get the money or documents or 72 hours before you leave home to go on your trip, whichever is the later.

LOSS OF PASSPORT; UP TO £500 (IF BAGGAGE IS SHOWN ON THE INSURANCE SCHEDULE)

You will be covered for all necessary extra travel and accommodation (room only) expenses incurred as a result of having to travel to obtain a replacement passport if it is lost or stolen during the period of insurance. This would also include the cost of the emergency replacement or temporary passport or visa obtained outside the United Kingdom.

Personal belongings and equipment

WHAT YOU ARE **NOT** COVERED FOR

AS WELL AS THE GENERAL CONDITIONS ON PAGES 16-17, THE FOLLOWING EXCLUSIONS AND CONDITIONS APPLY:

01. a. i. Loss of, theft of or damage to your personal belongings and equipment during your outward or return journey if you do not get a written 'carrier's report', or a 'property irregularity report'. If you cannot report the loss, theft or damage to the carrier or handling agent straight away, you must do so in writing within seven days.

ii. Loss or theft of your personal belongings, techno pack, activity equipment, money, documents and passport at any other time if you do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.

NOTE: If you cannot report the loss or damage to the airline straight away, you must do so in writing within seven days. If you cannot obtain a police report because of location or language problems, report your loss to your tour operator, hotelmanager or other authority and obtain their written notification of the nature of your loss.

b. Breakage of or damage to fragile articles, (unless the breakage or damage is caused by a malicious or criminal act) and any other loss or damage caused by the breakage.

c. Loss or damage caused by delay, wear and tear, moth, vermin, weather and atmospheric conditions or mechanical failure.

d. Loss or theft of or damage to contact or corneal lenses, unset precious stones, securities, deeds, documents or property held for business purposes.

e. Loss or theft of or damage to valuables if you leave them in baggage which is checked in to the carrier.

f. Loss or theft of or damage to valuables you are not carrying with you unless you have kept them in locked accommodation, a safe, or a safety deposit box.

g. There is no cover for personal belongings left in an unattended vehicle overnight except overnight stops on outward or return journeys. It should be noted that a car parked next to a tent in which you are sleeping is not deemed unattended.

02. We will not pay the excess amount of every claim made for each of you (not applicable to equipment hire, temporary loss of belongings and loss of passport).

CONDITIONS

01. You must take proper care of your belongings and act as if you did not have this insurance.

02. If your claim involves a pair or set (other than skis or golf clubs), we will only pay the value of the part of the pair or set which is lost, stolen or damaged.

03. You must keep any damaged property so that we can inspect it. When we make a payment for that property, it will then belong to us.

04. You are not covered for claims for which you receive compensation from someone else.

ADDITIONAL EXCLUSIONS FOR EQUIPMENT

01. a. Loss or damage to snowsport or activity equipment whilst being used for racing, race training or competition.

b. Loss or theft of snowsport, activity, dive or golf equipment you are not carrying with you unless you have kept it in locked accommodation or the locked boot of a car or protected it by using a recommended locking device secured to an immovable object (this exclusion does not apply to skis left unattended during the daytime for the purpose of obtaining refreshments).

c. There is no cover for snowsport, activity, dive or golf equipment left in an unattended vehicle overnight except overnight stops on outward or return journeys. It should be noted that a car parked next to a tent in which you are sleeping is not deemed unattended.

d. Damage to mountain bikes, canoes and kayaks when in use including cracking, scratching or denting.

ADDITIONAL CONDITIONS FOR TEMPORARY LOSS

01. As well as getting an authorised 'property irregularity report' from the carrier or handling agent, you must also write to them within 21 days of receiving your property back to confirm you had to buy replacement items.

02. If your personal belongings are never found and we agree to pay for permanent loss, we will take off any amount paid for temporary loss.

ADDITIONAL EXCLUSIONS FOR MONEY AND DOCUMENT LOSS

01. Loss of value or shortages caused by mistake;

02. Money left in baggage which you have checked in to the carrier or which you do not keep with you, unless it is in locked accommodation, a safety deposit box or a safe.

ADDITIONAL EXCLUSIONS FOR LOSS OF PASSPORT

You are not covered for any expenses arising after you have returned to the United Kingdom.

ADDITIONAL EXCLUSIONS FOR TECHNO PACK

01. a. Loss or damage to techno equipment whilst being used during an activity unless the equipment was designed for the intended purpose.

b. Loss or theft of techno equipment you are not carrying with you unless you have kept it in locked accommodation or the locked boot of a car.

c. There is no cover for techno equipment left in an unattended vehicle overnight.

d. Loss or theft of or damage to techno equipment if you leave it in baggage which is checked in to the carrier.

e. Breakage or damage of techno equipment not used in accordance with the manufacturer's instructions.

f. Loss or damage of data, photographic images, sim cards, storage media, recording tapes or memory cards.

If your trip is cancelled or cut short

WHAT YOU ARE COVERED FOR (IF SHOWN ON THE INSURANCE SCHEDULE)

IF YOUR TRIP IS CANCELLED; UP TO THE AMOUNT SHOWN ON THE INSURANCE SCHEDULE

We will repay you for your proportion of expenses you have paid or legally have to pay for your unused travel and accommodation and fees for instruction/ guiding or courses/tours forming part of your trip which you do not use if you have no choice but to cancel the trip as a result of one of the following commencing during the period of insurance:

01. Your death, injury or illness or that of your travelling companion (not including a tour leader or someone you have paid to provide any part of your trip), the person you are going to stay with, a close relative or business associate.
02. You, your travel companion or any person you have arranged to stay with during your trip receiving a diagnosis of coronavirus within 14 days of the start of the trip or in the case of being admitted to hospital due to coronavirus within 28 days of the start of the trip.
03. You or your travel companion being denied boarding following either a coronavirus diagnosis or receiving a temperature test or other medical test reading which fails outside of the transport provider's terms of travel.
04. You or your travelling companion being required by the police to stay at home as a result of burglary, or serious damage by fire, explosion, subsidence, storm flooding, vandalism, fallen tree or impact by aircraft or vehicle to your or their home or usual place of business in the United Kingdom.
05. You or your travelling companion being required for jury service or as a witness in a court of law in the United Kingdom as long as you became aware of the commitment after taking out this policy or booking the trip (whichever is later).
06. You being made involuntarily redundant if you are under 65 and have 2 years' continuous employment with the same employer.
07. If you are unable to make alternative travel and/or accommodation arrangements, we will pay you for your proportion of expenses you have paid or legally have to pay for your travel and accommodation and other pre-paid charges which you do not use if you have no choice but to cancel the trip OR to cut short the trip and return home early as a result of one of the following commencing during the period of insurance:
 1. The Travel Advice Unit of the Foreign, Commonwealth and Development Office (FCDO) or other regulatory authority in a country to which you are travelling, advising against all travel or all but essential travel to the country or specific area you are travelling to OR recommends evacuation from the country or specific area you have travelled to.
 2. A catastrophe, outbreak of food poisoning or infectious disease means you cannot use your booked accommodation.

IF YOUR TRIP IS CUT SHORT; UP TO THE AMOUNT SHOWN ON THE INSURANCE SCHEDULE

You will be covered for your proportion of expenses you have paid or legally have to pay for travel and accommodation and fees for instruction/guiding or courses/tours forming part of your trip which you do not use if you have no choice but to cut short the trip and you return home for one of the reasons given below.

01. One of the following people is injured, falls ill or dies:
 - a. you or the person you had arranged to travel or stay with;
 - b. a close relative; or
 - c. a business associate.
02. Your home is damaged and not fit to live in, or the police ask you to return because your home has been burgled.
03. Your booked accommodation being required to close after you have checked in at your booked accommodation because of you, a guest or employee being diagnosed with coronavirus.

DELAY; UP TO £350 (THE AMOUNT SHOWN ON THE INSURANCE SCHEDULE FOR CANCELLATION)

If the transport on which you are booked as a passenger for your outward or return journey is delayed or cancelled due to one of the following reasons: Storm, Flood, Industrial action, Bad weather, Mechanical breakdown of train or sea vessel, Grounding of the aircraft due to a mechanical or structural defect, you will receive one of the following:

01. Compensation of £35 for each full 12-hour period that you are delayed, up to a limit of £350. We will work out the length of the delay based on the difference between your scheduled time of arrival and your actual arrival time at your final destination.
02. Your cancellation charges (up to the amount shown on the insurance schedule and subject to the excess shown on the insurance schedule) if, after a 12 hour delay to the departure of your outward journey from the United Kingdom, you decide to cancel the trip.

MISSED DEPARTURE (EXTRA TRAVEL AND ACCOMMODATION EXPENSES); UP TO £1000

If one of the following takes place during the period of insurance you will be covered for the cost of reasonable extra accommodation and travel expenses to allow you to carry on with your trip if you arrive at your international or final departure and you are unable to board your booked scheduled transport:

01. labour dispute or protest, civil disturbance, mechanical breakdown or bad weather which interrupts your scheduled public transport services including booked connecting flights.
02. an accident or breakdown involving the car taking you to your departure point.
03. avalanche or danger preventing exit from a ski resort which delays departure for your return home.

04. the insolvency or placing into receivership of the scheduled airline you are booked to travel home with preventing your scheduled flight from operating. (This cover does not apply to United Kingdom departures or where it is public knowledge that your booked airline had ceased operating before you left home)

KIDNAP AND HIJACK COVER:

If during the period of insurance you are kidnapped or your scheduled transport is hijacked and you are detained against your will for a period of more than 24 hours you can claim £500 for each 24 hour period you are detained up to £5,000 in total.

CATASTROPHE COVER UP TO £1,000

If during the period of insurance you are prevented from using your accommodation because of fire, flood, earthquake, you will be covered for the reasonable extra cost of accommodation and travel, to move to other accommodation.

TRAVEL DISRUPTION UP TO £1,000

If during the period of insurance your travel plans are disrupted by unexpected events as detailed below we will pay you to the limit shown above for the unused portion of your travel and accommodation costs that you have paid or contracted to pay and you suffer a financial loss because you cannot get a full refund.

SECTION A - REPLACEMENT TRANSPORT OR ACCOMMODATION:

We will pay you up to the limit shown above for the cost of additional travel expenses and of extra accommodation (room only) expenses which are of a similar standard to that of your pre-booked travel and accommodation, if you have to make alternative arrangements to reach your destination and/or you have to make alternative accommodation arrangements at any point during the period of insurance, as a result of one of the following commencing during the period of insurance:

01. The booked scheduled transport on which you are a passenger for your outward or return journey is cancelled or delayed for at least 12 hours.
02. A catastrophe, outbreak of food poisoning or infectious disease means you cannot use your booked accommodation.

SECTION B - ENFORCED STAY:

We will pay you up to the limit shown above for the cost of additional accommodation (room only) expenses and transport costs if you have to move to different accommodation, which is of a similar standard to that of your pre-booked accommodation, if your return home is delayed and you have to remain at your destination because the booked scheduled transport on which you are a passenger for your return journey (including connections) is cancelled or delayed for at least 12 hours.

If your trip is cancelled or cut short

WHAT YOU ARE **NOT** COVERED FOR

AS WELL AS THE GENERAL CONDITIONS ON PAGES 16-17, THE FOLLOWING EXCLUSIONS AND CONDITIONS APPLY:

EXCLUSIONS FOR CANCELLATION AND CUTTING SHORT A TRIP

01. You travelling against medical advice or to get medical treatment.
02. Amounts you can get back from someone or somewhere else.
03. Costs which have been paid for on behalf of a person who is not insured under this policy.
04. If, at the time of taking out this insurance (or booking the trip if this was later) your close relative, business associate or travel companion had a medical condition for which he or she:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for checkups for a stable condition, at regular intervals which have been arranged beforehand)
 - had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months;we will not pay for any claim you (or any insured person) make, that has anything to do with the medical condition of that close relative, business associate or travel companion.
05. We will not pay the excess amount of every claim made for each of you (£10 for each of you for deposit only claims unless you have paid the additional premium to remove the policy excess).
06. Claims arising if you or your travel companion or close relative had symptoms associated with coronavirus at the time of buying this insurance policy or booking your trip.
07. Claims arising if you or your travel companion or close relative are awaiting results after undertaking a coronavirus test or had tested positive within 15 days prior to booking your trip.
08. Claims relating to coronavirus that are not supported with a positive coronavirus NHS antigen test in the UK prior to departure or a private test with a CE mark, with diagnosis through a registered laboratory, in the UK prior to departure or an official government certified coronavirus test from the country of destination prior to your return home.

ADDITIONAL EXCLUSIONS FOR CANCELLATION

01. You are not covered for:
 - a. your deciding you no longer want to travel;
 - b. labour disputes;
 - c. government regulation, acts of parliament or currency restriction;
 - d. your financial circumstances or unemployment other than redundancy (if you qualify for payment under the redundancy payment legislation, that is, you are under 65 and have 2 years' continuous employment with the same employer);
 - e. the tour operator or anyone you have made travel or accommodation arrangements with failing to provide the arrangements.
 - f. If you fail to get a valid passport or other travel document you need.

CONDITIONS FOR CANCELLATION

01. You must do all that you can to get to the airport, port or station you are leaving from on time.
02. If you do not tell the travel agent, tour operator or organisation providing transport and accommodation as soon as you need to cancel your trip, the amount we pay will be limited to the cancellation charges that would have applied at that time.
03. We will only consider claims relating to coronavirus that are supported with a positive coronavirus NHS antigen test in the UK prior to departure or an official government certified coronavirus antigen test from the country of destination prior to your return journey.
04. If you are denied boarding as a result of coronavirus you must have documented proof of this from the airline.

ADDITIONAL EXCLUSIONS FOR CUTTING SHORT A TRIP

01. You are not covered for:
 - a. activities other than those for which the appropriate premium has been paid, riding or driving in any kind of race, flying except if you are travelling as a passenger in a fully licensed passenger carrying aircraft, or any other dangerous activity;
 - b. knowingly or deliberately putting yourself at risk (unless you are trying to save someone's life);
 - c. your taking part in manual work in connection with profession, business or trade;
 - d. your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs;
 - e. your motorcycling, as either driver or passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc.
02. We will not cover any claim related to you falling, climbing or moving around the outside of any building (apart from access ways), sitting, planking, balconing, owling or lying on any part of any building, and you jumping from any height (unless in an attempt to save someone's life).

03. We will not cover any claim as a result of:
 - a. the effect of your alcohol, solvent or drug dependency or long term abuse
 - b. you being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction).

CONDITIONS FOR CUTTING SHORT A TRIP

01. If you go into hospital and are likely to be in for more than 48 hours or you have to return home early, someone must contact International Medical Rescue for you immediately.
02. Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary and that you are fit to travel.
03. If you return home early because of illness or injury to a close relative or business associate, you must get a doctor's certificate confirming that this was necessary.
04. If we pay for your unused travel, we will not also make payment for your additional travel.

EXCLUSIONS FOR DELAY

01. You are not covered for:
 - a. insurance taken out within 4 weeks of the date you are due to leave if it is public knowledge that the journey could be delayed;
 - b. claims caused by the tour operator, or any other provider of transport and accommodation, who stops trading; or
 - c. amounts you can get back from someone or somewhere else if you decide to cancel the trip.

EXCLUSIONS FOR MISSED DEPARTURE

01. For claims in respect of the financial failure of your scheduled airline, you are not covered for:
 - a. any scheduled airline in Chapter 11 insolvency at the date of issue of the travel insurance policy or booking.
 - b. any scheduled airline who is bonded or insured elsewhere (even if the bond is insufficient to meet the claims).
 - c. any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked a scheduled flight.
 - d. your outbound flight from the United Kingdom.
 - e. any claim where it is public knowledge that your booked airline had ceased operating before you left home.

CONDITIONS FOR MISSED DEPARTURE

01. You must do all you can to arrive at the airport, port or station you are leaving from on time.
02. In the case of a labour dispute, you will only be covered if a dispute is announced and begins during the period of insurance.
03. If you miss the departure because your car breaks down or you are involved in an accident, you must send us a repairer's or police accident report. If your missed departure was caused by an accident not involving the car you were travelling in, you must obtain written confirmation from the police that the accident resulted in traffic delays to your airport, port or station.

EXCLUSIONS FOR KIDNAP AND HIJACK COVER

- 01.** You are not covered for your acts, which would be a criminal offence in the United Kingdom if committed in the United Kingdom.
- 02.** You are not covered for claims where you are held for less than 24 hours.

CONDITIONS FOR KIDNAP AND HIJACK COVER

- 01.** Your company, you or your family must not be involved in any political or other activity which would increase the risk under this insurance.
- 02.** Following a hijack, compensation will start from the scheduled arrival time of your transport and will finish when you are released. You must provide written confirmation of this from your scheduled transport provider.
- 03.** Following your kidnap, compensation will start from the time the kidnap is reported to the authorities and will finish when you are released. You must provide written confirmation of this from the relevant authorities.
- 04.** You are not covered if you travelled against Foreign, Commonwealth and Development Office advice or if you disregard safety or travel advice given by any government or other authority.

EXCLUSIONS FOR CATASTROPHE COVER

- 01.** You are not covered for the following:
- a.** Costs which may be refunded from someone or somewhere else;
 - b.** Costs which you would have had to pay during your trip if the problem had not occurred;
 - c.** Any claim where you do not produce a receipt for the costs you have incurred.

CONDITIONS FOR CATASTROPHE COVER

- 01.** The accommodation that you move to must be near to the accommodation that you had originally booked and of a similar standard.
- 02.** You must provide written confirmation from the police or the company you had booked the original accommodation with confirming that you were unable to use it and stating the reason.

EXCLUSIONS FOR TRAVEL DISRUPTION COVER

- 01.** Claims which relate to an event arising after you purchased this insurance or the date you booked any trip (whichever is the later) which was occurring or you were aware could occur at the time you purchased this insurance or booked the trip (whichever is the later).
- 02.** Any costs incurred by you which are recoverable from your credit/debit card provider or for which you receive or are expected to receive compensation or reimbursement.
- 03.** Any travel and accommodation costs, charges and expenses where the booked scheduled transport operator (or their handling agents) has offered alternative travel arrangements.
- 04.** Any costs arising from the financial failure of your booked scheduled transport operator, your accommodation provider, any travel agent, tour organiser, booking agent or consolidator with whom you have booked travel or accommodation.

CONDITIONS FOR TRAVEL DISRUPTION COVER

- 01.** You must check in according to the itinerary supplied to you unless your tour operator, the booked scheduled transport operator (or their handling agents) have requested you not to travel to the departure point.
- 02.** You must comply with the terms of contract of the booked scheduled transport operator and seek financial compensation, assistance or a refund of your ticket from them in accordance with such terms and/or (where applicable) your rights under EU Air Passenger Rights legislation in the event of cancellation or long delay of flights.
- 03.** If the same costs and charges are also covered under any other section of the policy you can only claim for these under one section for the same event.

Additional cover applicable to wintersports holidays only or annual Multi trip policies with wintersports cover.

PISTE CLOSURE; UP TO £500 (IF CANCELLATION SHOWN ON THE INSURANCE SCHEDULE)

Piste closure is only available for holidays starting after the 10th of December and ending before the 30th of April. If the weather prevents skiing at the resort you are booked into, you will be covered for the reasonable transport costs to take you to a different resort and for the cost of a lift pass there. If it is not possible to arrange transport to a different resort, you will receive £50 for each whole day's skiing lost.

As well as the general conditions on pages 16-17, the following exclusions and conditions apply:

EXCLUSIONS FOR PISTE CLOSURE

- 01.** You will not be covered for any amount you can get back from someone or somewhere else.
- 02.** You will not be covered if you take out this insurance within 14 days of going on your trip, unless you booked the trip at the same time (or for annual cover, at the time of booking any trip).
- 03.** You will not be covered if the weather prevents ski racing, training or competition.
- 04.** You will not be covered for holidays within the United Kingdom.

CONDITIONS FOR PISTE CLOSURE

- 01.** Cover will only apply for as long as there are poor snow conditions at your resort.
- 02.** You must get written confirmation from the appropriate authority to confirm that the piste was closed or that it was not possible to travel to another resort.

Travel Legal Expenses

LEGAL EXPENSES

WHAT YOU ARE COVERED FOR

We will pay up to the amount shown in the summary of cover for legal expenses to bring a claim for damages or compensation against a third party, if you suffer an incident that results in bodily injury, death or illness caused by a third party during the trip.

The following words and expressions used in this section of the policy shall mean the following wherever they appear:

Legal Expenses:

fees, expenses and other costs reasonably incurred (as determined by our legal representative) by a legal representative to pursue a claim or legal proceedings for damages and/or compensation against a third party who has caused your bodily injury, death or illness.

costs that you are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

Legal Representative:

The solicitor or other suitably qualified person appointed by us in accordance with this section of the policy.

SPECIAL CONDITIONS

Written consent must be obtained from us prior to incurring legal expenses. This consent will be given if you can satisfy us that:

there are reasonable (as determined by our legal representative) grounds for pursuing the claim or legal proceedings; and

in the opinion of our legal representative the prospects of success and of recovering damages/enforcing a judgment is at least 51%.

All claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.

If you are successful in any action, any legal expenses provided by us must be reimbursed to us.

We may at our discretion assume control at any time of any claim or legal proceedings in your name for damages and or compensation from a third party.

We may at our discretion offer to settle a claim with you instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party. Any such settlement will be full and final in respect to the claim.

We may at our discretion offer to settle a counter-claim against you instead of continuing any claim or legal proceedings for damages and or compensation from a third party.

Only the costs incurred by a legal representative approved or appointed by us will be covered.

We shall have complete control over the legal proceedings through legal representatives we nominate up to the point where proceedings are issued at which point you are free to nominate a suitably qualified person, although we do not have to accept them.

Any legal representative will be appointed by us to represent you according to our standard terms, which may include a Conditional Fee Agreement or a Contingency Fee Agreement.

You must cooperate fully with us and the legal representative and follow their advice and provide any information and assistance required by them within a reasonable timescale.

We will have direct contact with the legal representative and you must authorise them to disclose any information or documentation we may ask for.

If we ask, you must have any legal costs taxed, assessed or audited.

WHAT YOU ARE NOT COVERED FOR

1. the excess as shown in the summary of cover;
 2. any claim we or our legal representatives believe is not likely to be successful or if we think the costs of taking action will be more than any award or the prospects of success and of recovering damages/enforcing a judgment is likely to be less than 51%;
 3. any claim reported to us more than 3 months after incident which led to the claim;
 4. legal expenses incurred in the defence against any civil claim or legal proceedings made or brought against you;
 5. legal expenses incurred before receiving our prior written approval;
 6. legal expenses incurred in connection with any criminal or willful act committed by you;
- legal expenses incurred for any claim or legal proceedings brought against: a travel agent, tour operator, carrier, insurer or their agent;
 - a holiday accommodation provider;
 - us, you, or any company or person involved in arranging this policy;
 - any person named on this policy;
 - fines, compensation or other penalties imposed by a court or other authority;

(continued)

- legal expenses incurred after you have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by our legal representative to be reasonable or you not accepting an offer from us to settle a claim;
- legal expenses which we consider to be unreasonable or excessive or unreasonably incurred (as determined by our legal representative);
- legal expenses incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.
- any claim relating to an illness which gradually develops and is not caused by a specific or sudden event;
- the driving of a motor vehicle for which you had no valid insurance;
- judicial review or coroner's inquest;
- defending your legal rights, except for the defence of any counterclaim.
- any claim where legal expenses are based directly or indirectly on the amount of compensation awarded and specifically which is capable of being pursued under a Contingency Fee Agreement;
- legal expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement;
- legal expenses incurred if an action is brought in more than one country;
- anything mentioned in the General Exclusions.

General conditions applying to all sections

01. IF YOU OR YOUR PERSONAL REPRESENTATIVE NEED TO MAKE A CLAIM

Please ring and ask for a claim form as soon as possible after an event which you may want to claim for.

**NOTE: THE CLAIMS
TELEPHONE NUMBER IS:
02380 177283**

The phone line is open 9am to 5pm if you need to make a claim. We may record or monitor calls for training purposes or to improve the quality of our service. Fill in the claim form and return it with the relevant documents listed below, this policy and your insurance schedule. All the certificates, accounts, receipts, information and evidence you send must be in the form we ask for. Always send originals and not photocopies. You must pay any costs involved in providing these documents. Please do not send any documents until you send in your claim form.

We may be required to contact your GP in the United Kingdom to check your medical records.

MEDICAL AND OTHER EXPENSES

Please send details of the illness or injury and original receipts and bills for any expenses you have paid.

SKI PACK (LESSONS, HIRE, LIFT PASS) DIVE PACK (PREBOOKED DIVES, COURSES, HIRE) GOLF PACK (LESSONS, GREEN FEES)

Give the reason for cutting short the use of your ski/dive/golf pack and a medical certificate confirming that this was necessary.

PERSONAL ACCIDENT

Please send full details of the accident and injury. If you make a claim, you must allow our medical advisers to examine you as often as they need. (We will pay any costs and your expenses for these examinations if we accept your claim.)

PERSONAL LIABILITY

You must send us any writ, summons or other legal documents as soon as you receive them. You must also give us any information and help we need to deal with the case and your claim. You must not negotiate, pay, settle, admit or deny any claim without our written agreement.

EQUIPMENT AND TEMPORARY LOSS:

Please send full details of the belongings which have been lost, stolen or damaged. You should also send receipts to prove their value, proof of ownership, or bills for the cost of repairs. For loss or theft claims, you must also send a police report. If your belongings were lost, stolen or damaged while in the care of a carrier or handling agent, you must send a 'carrier's report' or 'property irregularity report' as well as the travel tickets and luggage receipts the carrier or handling agent gave you when you checked in. You must also provide written confirmation from the carrier or handling agent that tracing procedures have been completed and your belongings are now considered to be permanently lost. For temporary-loss claims, please send receipts for the replacement items you have bought and a 'carrier's report' or 'property irregularity report'.

EQUIPMENT HIRE

Please send receipts for the cost of the equipment hire and full details of what was lost, damaged or stolen.

MONEY AND DOCUMENTS

Please send full details together with a police report and cash withdrawal slips or similar proof of the money you withdrew.

IF YOU LOSE YOUR PASSPORT

Please send a police report, bills and receipts for travel and accommodation expenses.

IF YOU CANCEL THE TRIP

Please give the reason for cancelling the trip and send us your booking invoice or receipt and your cancellation invoice. We will need written proof of the reason for cancellation. If cancellation is due to illness or injury, the medical certificate on the cancellation claim form will need to be filled in by the doctor of the person who was ill or injured.

CUTTING THE TRIP SHORT

Please give the reason you cut short your trip, confirming that you had to come home early. Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary and that you are fit to travel. You must then send this with your claim form.

DELAY

When you claim you must ask the airline or transport company to confirm in writing:

- a. the cause of the delay or cancellation;
- b. the period of the delay;
- c. the scheduled time of departure and arrival; and
- d. the actual time of departure and arrival.

ACCOMMODATION EXPENSES

You must send receipts or bills for your expenses. For car breakdown or accident claims, send the repairer's report or police accident report and details of how you got to the port or airport.

TRAVEL DISRUPTION

Step 1

Before contacting us to make a claim for any irrecoverable costs incurred, you should firstly contact your accommodation provider or your booked scheduled transport operator to find out; if they are able to offer you reasonable alternative accommodation or transport; whether you are able to recover any costs incurred directly from them or; if they are able to provide you with compensation or reimbursement of any kind.

Step 2

If after having contacted your accommodation provider or your booked scheduled transport operator, they have not been able to offer you reasonable alternative accommodation or transport, please call us on 00 44 23 8017 7474 and, where possible, we will assist you in making alternative arrangements.

To make a claim for any remaining irrecoverable incurred costs, please call the Claims Helpline on 02380 177283. You may be required to provide evidence confirming any amounts you have been able to recover or that you have not been able to recover your costs elsewhere.

PISTE CLOSURE

Please ask the relevant authority to confirm in writing that the piste was closed. You must also send your receipts for transport to the other resort and the cost of the lift pass

LEGAL EXPENSES

Please send full details of the accident and your injury.

EXCESSES

If we agree to a claim for medical expenses which has been reduced by your using a reciprocal health agreement or private health insurance, you will not have to pay the excess.

General conditions applying to all sections

02. YOU WILL NOT BE COVERED FOR THE FOLLOWING:

- a. Any claims arising from routine treatment or care which could reasonably be expected to arise during your period of insurance.
- b. Any claim related to an incident that you were aware of at the time you took out this insurance and which could lead to a claim.
- c. Any claim that results from the tour operator, airline, or any other company, firm, or person not being able or not being willing to carry out any part of their obligation to you.
- d. You travelling contrary to the regulations of your transport provider.
- e. Indirect losses, which result from the incident that caused you to claim. For example replacing locks if you lose your keys.
- f. If you receive payment from someone or somewhere else, we will take this off your claim. This does not apply to Personal Accident.
- g. Travel to a country or specific area or event which the Foreign, Commonwealth and Development Office or the World Health Organisation has advised the public not to unless that advice relates solely to coronavirus and you are travelling within Europe.
- h. Additional expenses e.g. telephone calls, taxi fares, meals and refreshments or loss of earnings.
- i. Any claim caused directly or indirectly by:
 - i. ionising radiation or radioactive contamination from nuclear fuel or nuclear waste, or any risk from an explosive nuclear device or other nuclear equipment;
 - ii. your property being held, taken, destroyed or damaged under the order of any government or other authority;
 - iii. pressure waves caused by aircraft or other flying machines travelling at sonic or supersonic speeds;
 - iv. war, invasion, hostilities (whether war is declared or not), civil unrest, revolution or any similar event. (This does not apply to Medical and Other Expenses while you are away from the United Kingdom.)
 - v. The use, release or threat of any nuclear weapon or device or chemical or biological agent.
 - vi. leaving your valuables or money and documents unattended

ADDITIONAL CONDITIONS

03. You must follow any recommendations, laws or regulations made by any government or other authority both before and during the period of insurance, including government regulations that you must not travel and leave the United Kingdom during a pandemic lockdown situation. If you chose to travel against United Kingdom Government lockdown travel regulations, outside of Foreign, Commonwealth and Development Office travel advice, you will not be covered for any claim you make.
04. You must do all that you can to keep your claims as low as possible and to prevent theft, loss and damage.
05. If we pay any expenses which you are not covered for, you must pay these back within a month of the end of the period of insurance.
06. If you, or anyone acting for you, deliberately make a false claim or statement, the insurance will end and we will not pay any claims.
07. We may take action against someone in your name to get compensation or security for loss, damage or expenses covered by this insurance. You will not pay anything towards this action, but any amount or security handed over will belong to us.
08. If we have to pay any amounts because of the law of another country and we would not usually have to pay these amounts under the policy, you must repay the amounts to us.
09. All the sums insured and limits set out in this policy include VAT.
10. This contract of insurance will be governed by English law, and you and we agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless you live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).
11. The premium for this insurance includes insurance premium tax where necessary.
12. If we pay a claim because your trip is cancelled, we will not pay a claim under any other section of the policy for the same trip.
13. Unless agreed otherwise, the contractual terms and conditions and other information relating to this contract will be in the English language.

PRIVACY NOTICE

Any information that you have given to Snowcard will be used for the administration of your policy. The information that you have provided will be shared with the following parties:

The insurers of the policy, Euroins AD, to obtain a premium if your quote requires referral to them. The personal information that will be shared with the insurer at this time will be your name, your contact details and any medical history as declared to us by you.

If you purchase a product with Snowcard, your information will be shared with:

The insurer of the policy to underwrite your policy.

In the event of a claim your personal information will be shared with the insurer and their appointed emergency assistance company and/or claims administrator.

(details of these organisations are stated within this policy terms and conditions)

The Financial Conduct Authority and/or other regulatory/governing bodies for the purposes of compliance monitoring and to prevent and detect fraud.

We reserve the right to disclose personally identifiable information in order to comply with the law, applicable regulations and government requests.

We also reserve the right to use such information in order to protect our operating systems and integrity as well as other users.

Any third parties employed by us to process your data on our behalf are subject to contractual obligations to protect the security of your data.

These activities are carried out within the UK and European Economic Area (EEA), and outside the EEA. The data protection laws and/or the agreements we have entered into with the receiving parties in relation to the processing of data outside the EEA provide a similar level of protection to the laws and/or agreements we have entered into within the EEA.

You are entitled, on request, to a copy of the personal information we hold about you, and you have other rights in relation to how we use your data (as set out in our privacy policy which can be accessed through our website).

Please let us know if you think any information held about you is inaccurate, so that it may be corrected.

<https://www.snowcard.co.uk/privacy-policy>

Emergencies

IN A MEDICAL EMERGENCY CALL:

INTERNATIONAL MEDICAL RESCUE

+44 23 80 177 474

We may record or monitor calls for training purposes or to improve the quality of our service.

ALWAYS QUOTE:

- Policy number as shown on the Insurance Schedule.
- That you are a Snowcard Insurance client.
- The telephone number at which you may be contacted.

In the event of illness/accident the following information will be required:

- Full name and age of patient.
- Nature of Illness/Accident.
- Name and telephone number of hospital and/or attending doctor.

On admission of an insured person to Hospital abroad, International Medical rescue must be contacted as soon as possible if hospitalisation is likely to last for a period of more than 48 hours.

We may be required to contact your GP in the United Kingdom to check your medical records.

Do not use the emergency number for casual enquiries or insurance(s) for which no premium has been paid. Confirming payment of medical fees: If possible, you should pay for your medical treatment and then claim these costs when you return to the British Isles.

If you cannot pay the medical costs out of your own funds, contact International Medical Rescue. Getting you home: If you are too ill to return to the British Isles using your return travel tickets, International Medical Rescue can arrange other travel for you.

In special circumstances, they will arrange a road or air ambulance. Before you travel, the doctors looking after you must provide a certificate confirming that it is medically necessary for you to return home and that you are fit to travel. The conditions of the "Medical and other expenses section" and condition 5 of the "General conditions" also apply to the service provided by International Medical Rescue.



