



INDIVIDUAL
TRAVEL AND MEDICAL EXPENSES POLICY



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USEFUL NUMBERS

For Emergency Medical Assistance

Call Tangiers International on **+44 33 0808 4559**

See page 5 for more information

To make a claim

Call Tangiers International on **+44 20 3608 1283**

See page 34 for more information

IF YOU WISH TO MAKE A COMPLAINT REGARDING YOUR POLICY, SERVICE OR THE SETTLEMENT OF A CLAIM:

Please refer to page 35 for details.

INTRODUCTION TO YOUR POLICY

Please read this document and Your Policy Certificate very carefully to ensure You understand the extent of the cover, exactly what is and is not covered, the conditions of cover, and that this meets Your requirements.

This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency. The policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Conditions and exclusions will apply to individual sections of Your policy while general exclusions, conditions and notes will apply to the whole of Your policy.

We will provide the services and benefits described in this policy:

- during the Period of Insurance
- within the Geographical Limits
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this policy
- following payment of the appropriate premium for the level of cover selected.

Please keep this document in a safe place and take it with You when You travel in case You need assistance or need to make a claim.

Benefits under this policy are underwritten by certain underwriters at Lloyd's and administered on their behalf by Tangiers Insurance Services Limited. Tangiers Insurance Services Limited is authorised and regulated by the Financial Conduct Authority.



MEDICAL HEALTH DECLARATION

It is very important that You fully declare any Pre-existing Medical Conditions as You will not be covered for anything that arises from, is related to, or has been caused by ANY Pre-existing Medical Conditions unless You have told Us about the condition(s) and We have agreed to cover it/them in writing.

At the time of taking out or renewing this insurance You must inform Us in the following circumstances:

1. You need to declare a Medical Condition.
2. You answer YES to any of the following questions:
Within the last 12 months have You or anyone on this policy:
 - Had any surgery, inpatient, or outpatient treatment or any referrals or investigations of any sort? This includes being on a waiting list.
 - Taken prescription medication or received any medical treatment for ANY Medical Condition. This will not apply to common colds, flu or contraceptive medication.
 - Received any medical advice or treatment for any respiratory condition relating to the lungs or breathing?
 - Received any medical advice or treatment for any heart, stroke, diabetic condition?
 - Suffered from anxiety, depression or any psychological condition?
3. If You are unsure as to whether a condition should be declared, We recommend that You contact Tangiers International for assistance.

If anyone has an undiagnosed Medical Condition (for example, if waiting for tests, investigations or treatment), or has been given a terminal prognosis, this policy will not cover any related claim against Section A - Cancellation or Curtailment and Section B - Emergency Medical and Additional Expenses.

If You have a change in health after You have taken out this insurance, We reserve the right to alter the terms of this insurance based on the change. Cover under Sections A - Cancellation or Curtailment, Section B - Emergency Medical and Additional Expenses, or Section D - Personal Accident of the policy will only continue to be provided where the change in health has been declared and accepted by Us. You should notify Us as soon as You are aware of a change in health, failure to do so could result in a claim being declined.

This insurance policy is designed to cover You for unforeseen illnesses and accidents occurring during the Period of Insurance.

Please refer to the 'Cancellation or Curtailment Cover for Non Insured Persons section for terms that apply for non-travelling Close Relatives, a travelling companion not insured by this policy and people that You intend to stay with'.



Pregnancy and childbirth: Cover under this policy is provided for unforeseen events. In particular, cover is provided under Section B-Emergency Medical and Additional Expenses, for unforeseen bodily injury or illness. Pregnancy and/or Childbirth is not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is ONLY given under Sections A, B and C of this policy for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth in the Meaning of Words.

Cancellation or Curtailment Cover for Non Insured Persons

A Close Relative who is not travelling with You, a travelling companion not insured by this policy, or the person You are intending to stay with, may have a serious accident, illness or have a Pre-existing Medical Condition which deteriorates during Your Trip. In some cases, if their state of health deteriorates greatly as a result of the accident, illness or Pre-existing Medical Condition, You may want to cancel or curtail Your Trip.

Subject to all the other terms and conditions, such claims are covered if the person's Medical Practitioner can confirm in writing that at the time You bought this policy, he/she would have seen no substantial likelihood of his/her patient's condition manifesting or deteriorating to such a degree that this would become necessary. If the Medical Practitioner will not confirm this Your claim is not covered.

EMERGENCY ASSISTANCE 24 HOURS A DAY

In the event of a medical emergency You must contact Tangiers International (TI) as soon as possible. You MUST contact TI before incurring expenses in excess of USD 500 (or currency equivalent) except in case of emergency. If You are physically prevented from contacting TI immediately, You, or someone designated by You, must contact TI within 48 hours.

Please contact Tangiers International on **+44 33 0808 4559** or **assist@tangiersinternational.com**

Give Your name, insurance details, reference number and as much information as possible. Please provide a telephone, fax number or email address where TI can contact You or leave messages at any time of the day or night.

This policy is NOT a Private Medical Insurance policy and does not provide cover for procedures that can be carried out in Your Home Country after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available.



IMPORTANT INFORMATION

We would like to draw Your attention to important information about Your policy including:

- **Eligibility:** To be eligible for this insurance You must be 1 month or over on the date of travel and 79 years or under when the trip, for which this insurance is purchased, finishes.
- **Changes to Your Policy:** You must answer all questions about this policy honestly and fully at all times. You must also tell Us straight away if anything that You have already told Us changes by calling Us on +44 33 0808 4559. If You do not tell Us Your policy may be cancelled and any claim You make may not be paid.
- **Conditions and Exclusions:** There are conditions and exclusions which apply to each individual section of Your policy and there are general conditions and exclusions which apply to the whole of Your policy. See pages 29 to 33.
- **Personal Possessions:** This policy provides cover for loss, damage or theft of Your Baggage. There are some important limitations to cover that will apply to single articles, Valuables and also items lost or stolen from a beach/pool-side or where satisfactory proof of ownership cannot be provided. If You are planning to take expensive items such as cameras, e-readers, games consoles, laptops, mobile/smart phones, tablets, jewellery, watches or other Valuables with You then You should check that You have adequate personal possessions cover under a home contents or other insurance policy. Baggage claims are paid based on the original value of the goods less a deduction for wear and tear and loss of value based on the age of the goods at the time that they are lost. Claims are not settled on a 'new for old basis' or replacement cost basis.
- **Third Party Liability:** If You use any form of mechanically propelled vehicle (e.g. car, motorcycle, moped or scooter), sail or powered boat, or an airborne craft, no liability cover will apply under this policy and You must ensure that You have cover for third party injury or property damage in place.



SCHEDULE OF BENEFITS

This table shows the Limits of Cover available under each section of the policy. It should be read in conjunction with Your Policy Certificate which will confirm what level of cover You have taken along with details of any cover options You have selected. All limits and excesses are per person.

Section	Benefit	Sum Insured	Excess
A	Cancellation and Curtailment	USD 2,000	
B	Medical and Emergency Expenses	USD 5,000,000	USD 250
C	Hospital Benefit	USD 25 per day, maximum USD 100	
D	Personal Accident	USD 50,000	
E	Baggage*	USD 2,000	USD 250
F	Personal Money and Passport	USD 2,000	USD 250
G	Personal Liability	USD 500,000	

Sum Insured limits are also available in other currencies

Please Note:

Please note that the sum insured is the most You can claim under the section but other limits may apply. All cover limits and excesses shown are per person unless otherwise indicated.

*Section E – Baggage

- Claims are paid based on the original value of the goods less a deduction for wear and tear and loss of value based on the age of the goods at the time that they are lost. Claims are not settled on a 'new for old basis' or replacement cost basis.
- The maximum We will pay per Insured Person for all Baggage or Valuables lost, damaged or stolen from a beach or pool-side is USD 100.
- An original receipt, valuation report or other satisfactory proof of ownership and value is required to support the claim. Evidence of replacement value is not sufficient.

If You cannot provide this the maximum payment will be limited to:

- USD 50 for any one article, or for any one Pair or Set of articles;
- USD 250 for all articles lost, damaged or stolen in any one incident.



SCHEDULE OF BENEFITS – OPTIONAL COVER

Optional Cover* – subject to payment of additional premium. If You have paid for this cover option, it will be shown on Your Policy Certificate. All limits and excesses are per person.

Section	Benefit	Sum Insured	Excess**
H1	Business Equipment	USD 1,000	USD 100
H2	Business Equipment Hire	USD 50 per day, maximum USD 500	
H3	Business Money	USD 1,000	USD 100
H4	Replacement Employee	USD 1,000	USD 100

ADDITIONAL SUMS INSURED

Section	Benefit	Sum Insured Up to	Excess Reduced to
D	Personal Accident	USD 250,000	
E	Baggage	USD 5,000	USD 50
F	Personal Money and Passport	USD 5,000	USD 50

* *Optional sections of cover – only valid when shown on Your Policy Certificate and the additional premium has been paid.*

** *Please refer to Meaning of Words - Policy Excess.*

Please note:

Additional Sums Insured may be subject to justification of the increase in Sum Insured.



MEANING OF WORDS

Wherever the following words and phrases appear in this policy they will always have these meanings:

Accidental Bodily Injury: A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, Loss of Limb, Loss of Sight or the Permanent Total Disablement of an Insured Person.

Baggage: Items usually carried or worn by travellers for their individual use during a Trip.

- Items hired to You, and all items loaned or entrusted to You are excluded.
- This travel insurance is not intended to cover expensive items for which You should take out full 'Personal Possessions' insurance under Your home contents policy.
- Wheelchairs and mobility aids are classed as Baggage and are covered according to the limits of cover on page 7.

Business Equipment: Any equipment You use for Your business, trade or profession, as declared to Us and used for the sole purpose of Your business Trip but not for the purposes of Manual Work.

Business Money: Money held by You for business purposes.

Carrier: A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

Change in Health: A change in Your state of health that occurs after the policy has been purchased. A change to Your state of health includes:

- Any new disease, illness or injury that requires medication, advice, treatment or
- A Pre-existing Medical Condition where there is a change to medication, advice or treatment, or
- You undergoing tests or treatment or being placed on a waiting list for out/day/in-patient treatment, investigations or surgery.

Close Relative: Spouse or Common Law Partner, parent, step-parent, legal guardian, children (including legally adopted and step-children), sibling (including step-siblings and sister/brother-in-law) or fiancé(e) of an Insured Person.

Common Law Partner: The person living with the Insured Person in a domestic relationship, for at least six consecutive months at the commencement of the Period of Insurance.



Complications of Pregnancy and Childbirth: For the purposes of this Policy 'Complications of Pregnancy and Childbirth' shall only be deemed to include the following: toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/ medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Curtailment: Abandoning or cutting short Your Trip by direct early return to Your Home Country. Please note: claims will be calculated from the day You returned to Your Home Country and based on the number of complete days of Your Trip You have not used, or by attending a hospital outside Your Home Country as an in-patient (and as part of a valid claim under Section B - Emergency Medical and Additional Expenses) for a period in excess of 48 hours. Claims will be calculated from the day the ill/injured person was admitted to hospital and based on the number of complete days for which You were hospitalised. Cover only applies to ill/injured persons.

Geographical Limits: The country(ies) for which You have paid the appropriate premium, as specified on Your Policy Certificate. Please note:
Cover is included whilst travelling directly from Your Home or business (whichever is the latest) to Your departure point and back again when You return, limited to a maximum of 24 hours in each direction. This extension does not apply if You purchased the cover whilst on a trip. In this case, cover starts twelve (12) hours after the time of purchase and finishes when You return to Home or where this cover was purchased, whichever is reached first.
You will be covered when travelling by Public Transport between countries, but not if You are being paid to crew a private motor or sailing vessel or are travelling by private aircraft.

Home: Your principal place of residence, used for domestic purposes, and including garage(s) and other outbuilding(s).

Home Country: The country for which You hold a passport or that country in which You habitually reside (if different) and which is declared as Your Home Country on Your application for cover.

Insured Person or You/Your: Each person named on the Policy Certificate and for whom the appropriate premium has been paid, and at the expiry of the Period of Insurance being not more than 79 years of age. See the 'Your Policy' section for eligibility and age limits.

Limits of Cover: The maximum amount that We will pay per person or per policy for each insured incident, as shown on the Schedule of Benefits.

Loss of Limb: Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of Sight: Total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what You should see at 60 feet.)

Medical Condition: A disease, illness, sickness or injury including Psychological Conditions.



Medical Health Declaration: Medical information that needs to be declared to underwriters before each Period of Insurance by any Insured Person who has suffered from a Pre-existing Medical Condition.

Medical Practitioner: A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment, is practicing within the scope of his/her licence and training and who is not related to You or any travelling companion.

Mental Health Disorder: A mental or emotional disease or disorder which generally denotes a disease of the brain with predominant behavioural symptoms, or a disease of the mind or personality, evidenced by abnormal behaviour, or a disorder of conduct evidenced by socially deviant behaviour. This includes but is not limited to psychosis, psychiatric illnesses and other similar conditions as may be listed in recognised medical manuals or journals.

Money: Currency from Your Home Country, currency from the country(ies) in which You are travelling, any of the recognised major currencies which are commonly used in transactions in lieu of local currency and travellers cheques.

Pair or Set: Similar items of Baggage which are complimentary to one another or used together.

Period of Insurance: The period shown on the Policy Certificate.

Permanent Total Disablement: Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent You from engaging in, or giving any attention to, Your usual occupation for the remainder of Your life.

For Insured Persons aged 65 or over the definition of Permanent Total Disablement is amended to:

A disablement which prevents You from performing at least three (3) of the following six (6) activities of daily living even with the aid of special equipment, and always to require physical assistance of another person throughout the physical activity for at least six (6) continuous months:

- a. Transferring: the ability to move from a bed to an upright chair or wheelchair and the vice versa
- b. Mobility: the ability to move indoors from room to room on level surfaces
- c. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene
- d. Dressing: the ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical appliances
- e. Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by any other means
- f. Feeding: the ability to feed oneself once food has been prepared and made available

The diagnosis must be confirmed and certified by a Medical Practitioner.



Policy Certificate: The validation page issued in respect of this policy which sets out the names of the Insured Persons, the Geographical Limits, the Period of Insurance, additional cover options and any other special conditions and terms.

Policy Excess: The amount shown in the Schedule of Benefits for the cover You have purchased as shown on Your Policy Certificate, per Insured Person, each and every incident, each and every section of cover, where the Policy Excess applies.

Pre-existing Medical Condition: Any Medical Condition that, within the last 12 months, required any:

1. surgery, inpatient or outpatient treatment, referrals or investigations of any sort. This includes being on any waiting list, taking any prescription medication, tablets or required medical treatment (This will not apply to common colds, flu or contraceptive medication);
2. medical advice or treatment for any respiratory condition relating to the lungs or breathing;
3. medical advice or treatment for any heart, stroke or diabetic condition;

Psychological Condition: A mental or addictive condition, including but not limited to, alcoholism, drug addiction or eating disorders.

Public Transport: any scheduled publicly licensed aircraft, sea vessel, train, coach or bus on which You are booked or had planned to travel.

Schedule of Benefits: The details of cover as outlined on pages pages 7 and 8 of this document.

Secure Luggage Area: Any of the following, as and where appropriate:

- The locked dashboard, boot or locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats.
- The fixed storage units of a motorised or towed caravan.
- A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Strike or Industrial Action: Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Travel Documents: Travel tickets, accommodation and other redeemable travel vouchers, Green Card, driving licences and passports.

Trip: A journey within the country(ies) stated on Your Policy Certificate, during the Period of Insurance. Please Note: Trips do not have to commence and end in Your Home Country. See 'Your Policy Certificate' for the maximum duration of Your Trip.



Unattended: When You cannot see and/or are not close enough to Your property or vehicle to prevent unauthorised interference or theft of Your property or vehicle.

Valuables: Cameras, photographic, and video equipment, and associated equipment of any kind; computer hardware and software including notebooks, eReaders, laptops, tablet PCs, mobile telephones; smartphones; portable audio equipment (DVD, CD, Mini-Disc, MP3 players, iPods, etc) and all associated discs and accessories; spectacles; prescription sunglasses, binoculars; jewellery; watches; precious stones and articles made of or containing gold, silver or other precious metals.

We, Our or Us: Tangiers Insurance Services Limited, administering policies on behalf of certain underwriters at Lloyd's, London.

You/Your and Insured Person: Each person named on the Policy Certificate and for whom the appropriate premium has been paid, and at the expiry of the Period of Insurance being not more than 79 years of age. See the 'Your Policy' section for eligibility and age limits.

YOUR POLICY

Your policy contains restrictions based on the type of policy You have purchased – these are explained below.

If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

Cover for any Trip ends on the earliest of:

- the end date shown on Your Policy Certificate; or
- the date You return to Your usual place of residence or business at the end of Your journey, which shall be no later than 24 hours after You have arrived at the international arrival point in Your Home Country; or
- the date when the maximum number of days cover shown in Your policy has been reached.

GEOGRAPHICAL AREAS

Cover is only valid in the country(ies) requested on Your policy application and shown on Your Policy Certificate.



SECTIONS OF COVER

Section A – Cancellation or Curtailment

What is covered:

We will reimburse up to the amount shown in the Schedule for financial loss You suffer, being non-refundable deposits and amounts You have paid for travel and accommodation You do not use because of Your inability to commence travel or complete the Trip.

We will only pay for financial loss You suffer on behalf of any travelling companion if they are insured and named on this policy. If Your travelling companion is not insured under this policy, You will need to claim against their travel insurance policy for any amounts that You have paid on their behalf.

Cancellation cover applies if You have booked a Trip to take place within the Period of Insurance, but You are forced to cancel Your travel plans because of one of the following changes in circumstances, which is beyond Your control, and of which You were unaware at the time You booked the Trip.

Curtailment cover applies if You are forced to cut short a Trip You have commenced, and return to Your Home Country, because of one of the following changes in circumstances being beyond Your control and of which You were unaware at the time You booked the Trip. Curtailment claims will be calculated from the date You return to Your Home Country.

- Unforeseen illness, injury or death of You, a Close Relative or any person with whom You have arranged to travel or stay during the Trip.
- You abandoning Your Trip following the cancellation of or a delay of more than 24 hours in the departure of Your outward international flight, sea-crossing, coach or train journey, forming part of the booked Trip's itinerary, as a result of Strike or Industrial Action (of which You were unaware at the time You either booked the Trip or purchased this policy, whichever is the latest), adverse weather conditions, or the mechanical breakdown of, or accident of, the aircraft, sea vessel, coach or train.
- You or any person with whom You plan to travel being called up for Jury Service or being subpoenaed as a witness in a court of law (other than in a professional or advisory capacity).
- Accidental damage, burglary, flooding or fire affecting Your Home, occurring during the Trip or within 48 hours before You depart, when the loss relating to Your Home is in excess of USD 1,500 (or currency equivalent) and Your presence is required by the Police or relevant authorities in connection with such events.
- Your compulsory quarantine.

Curtailment cover also applies for You attending a hospital outside Your Home Country as an in-patient (and as part of a valid claim under Section B - Emergency Medical and Additional Expenses). Claims will be calculated from the day the ill/injured person was admitted to hospital and based on the number of complete days for which You were hospitalised or quarantined. Cover only applies to ill/injured persons.



Special conditions relating to claims:

1. In the event of Curtailment of the Trip, You must contact Us first and allow Us to make all the necessary travel arrangements.
2. You must obtain a medical certificate from the Medical Practitioner in attendance and Our prior approval to confirm the necessity to return Home prior to the scheduled return date of the Trip in the event of unforeseen illness or injury.
3. If, at the time of requesting Our assistance in the event of a Curtailment claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of You, a Close Relative, travelling companion or person with whom You have arranged to stay whilst on Your Trip, We will make all necessary arrangements at Your cost and arrange appropriate reimbursement as soon as the claim has been validated.
4. You must notify the Carrier or travel agent immediately You know the Trip is to be cancelled or curtailed, to minimise Your loss as far as possible. If You fail to notify the Carrier or travel agent immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
5. If You cancel the Trip due to unforeseen illness or injury You must provide a medical certificate from the treating Medical Practitioner stating that this prevented You from travelling.
6. If Your outward international flight, sea-crossing, coach or train journey is cancelled by the Carrier, You must produce to Us written documentation provided by the Carrier specifying the reason for the cancellation.
7. If You cancel or curtail Your Trip because Your presence is required by the police in connection with accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, You must produce to Us written documentation from the police confirming that the loss or damage occurred during the Trip – otherwise no claim will be paid.

What is not covered:

- a. any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under 'What is Covered';
- b. any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
- c. any claim arising directly or indirectly from Your Mental Health Disorder;
- d. any claim arising directly or indirectly from a Pre-existing Medical Condition affecting any Close Relative, travelling companion who is not insured under this policy, or person with whom You intend to stay whilst on Your Trip if their Medical Practitioner cannot confirm that at the time You bought this policy, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary;



- e. any costs relating to unused travel and accommodation for any persons not insured under this policy;
- f. Cancellation or Curtailment caused by pregnancy or childbirth unless the Cancellation or Curtailment is certified by a Medical Practitioner as necessary due to complications of Pregnancy and Childbirth;
- g. claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You either booked the Trip or purchased this policy, whichever is the latest;
- h. in the event of Curtailment, any costs in respect of any unused pre-paid travel costs when We have paid to repatriate You;
- i. withdrawal from service of the aircraft, sea vessel, coach or train, on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim in this case to the transport operator involved;
- j. failure by the provider of any part of the booked Trip to supply the service or transport (whether as the result of error, insolvency, omission, default or otherwise), unless the event is specifically covered by this policy. You should direct any claim in this case to the provider involved;
- k. change of plans due to Your financial circumstances except if You are made redundant and qualify for redundancy payment under the current legislation in Your Home Country;
- l. any claim arising as a result of attendance of an Insured Person, or any other person on whom the travel plans depend, in a court of law. This exclusion will not apply if You are called up for jury service or are subpoenaed as a witness (other than in any professional or advisory capacity);
- m. any costs relating to airport taxes, air passenger duty and other surcharges levied by the airline (You may be able to obtain a refund from Your Carrier for such charges);
- n. any claim resulting from Your inability to travel due to an Insured Person's failure to hold, obtain or produce a valid passport or any required visa in time for the booked Trip;
- o. prohibitive regulations by the government of any country, or delay or amendment of the booked Trip due to government action;
- p. any claim arising from volcanic eruption (including volcanic ash being carried by the wind), earthquake or tsunami;
- q. the Policy Excess;
- r. the cost of this policy;
- s. anything mentioned in the General Exclusions.



Section B – Emergency Medical and Additional Expenses

What is covered:

1. **Emergency Medical and Repatriation:** We will pay up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate) for each Insured Person who suffers sudden and unforeseen Accidental Bodily Injury or illness (illness not available if You are 75 years or over), or who dies during a Trip outside Your Home Country for the following;
 - a. Medical expenses for the immediate needs of an unforeseen medical emergency. Included are Medical Practitioner's fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad, when deemed necessary by a recognised Medical Practitioner.
 - b. Additional travelling costs to repatriate You to Your Home Country when recommended by Our Medical Officer. We will pay for the cost of a medical escort if considered necessary.
2. **Emergency Dental Treatment:** We will pay up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate) for each Insured Person for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.
3. **Additional Accommodation and Travelling Costs:** On condition that You contact Us first and We make all the travel arrangements, in the event of a valid claim for repatriation We will pay up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate) for the following:
 - a. If Our Medical Officer confirms that it is medically necessary for You to be accompanied on the Trip Home, and the return journey cannot take place on the original scheduled date, We will pay for the additional travelling costs and accommodation costs incurred by one person staying with You and accompanying You on the Trip Home.
 - b. Additional travelling and accommodation costs arranged by Us for one person required, on medical advice, to fly out to You and accompany You Home.
 - c. A return journey air ticket plus reasonable accommodation costs to enable a business colleague, where necessary, to replace You in Your location outside Your Home Country following Your medical repatriation or death during a Trip.

If Our Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain abroad, Our liability to pay any further costs under this section after that date will be limited to what We would have paid if Your repatriation had taken place.

4. **Funeral Expenses Abroad:** We will pay up to the amount shown in the Schedule of Benefits for Your burial or cremation abroad or alternatively transportation costs of returning Home Your body or ashes.

**What is not covered:**

- a. costs in excess of USD 500 (or currency equivalent) which have not been authorised by Us in advance;
- b. costs arising from illness if You are 75 years or over;
- c. any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
- d. any claim arising directly or indirectly from Your Mental Health Disorder;
- e. any pre-planned or pre-known or expected medical/dental treatment or diagnostic procedure;
- f. treatment which, in the opinion of Our Medical Officer, can be delayed until Your return to the country of departure;
- g. any medical or dental treatment, which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury; or to alleviate distress in eating;
- h. normal wear and tear of dental or orthodontic appliances;
- i. any damage to dentures, other than whilst being worn by You and any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity;
- j. dental treatment involving the provision of dentures or the use of precious metals;
- k. any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- l. any air travel costs in excess of a return economy/tourist class ticket, this exclusion applies to item 3, Additional Accommodation and Travelling Costs only;
- m. accommodation costs other than the cost of the room, this exclusion applies to item 3, Additional Accommodation and Travelling Costs only;
- n. medical/dental treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by Our Medical Officer;
- o. the cost of private dental/medical expenses when You receive treatment in a state run practice or clinic and You have a right to state provided emergency treatment;
- p. treatment for cosmetic purposes unless the Medical Officer at the medical emergency service agrees that such treatment is necessary as the result of an accident covered under this policy;
- q. expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/ or taken the recommended medication;



- r. any costs incurred in Your Home Country other than in connection with transportation of You or Your remains to Your Home from abroad,
- s. the cost of any medical/dental expenses incurred in private facilities if a medically suitable state facility is available;
- t. any costs incurred in Australia which would have been covered by Medicare if You were eligible to be enrolled, and You failed to enrol, in Medicare;
- u. any costs where the transportation Home has not been arranged by Us;
- v. any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;
- w. any search and rescue costs charged to You where an emergency service such as the coastguard or army have been called out to find You. This does not include the cost of emergency medical evacuation by the most appropriate transport or mountain rescue services;
- x. where You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have not used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- y. medication and/or treatment which at the time of departure is known to be required or to be continued outside Your Home Country;
- z. the Policy Excess.
- aa. anything mentioned in the General Exclusions

In an Emergency

Please contact Us on +44 33 0808 4559 giving Your name, Policy Certificate number and as much information as possible.

Please provide a telephone number and fax or email address where We can contact You or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance You **MUST** contact Us as soon as possible. You **MUST** obtain Our prior authorisation before incurring any expenses over USD 500 (or currency equivalent), except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must telephone within 48 hours.

For assistance call Us on +44 33 0808 4559

If travelling alone, We recommend that You should carry Your insurance documents with You at all times.



Section C – Hospital Benefit

What is covered:

In the event of a valid claim under Section B – Emergency Medical and Additional Expenses, We will pay You up to the amount shown in the Schedule of Benefits for every complete 24 hours You have to stay in hospital as an in-patient.

What is not covered:

- a. any claim arising in connection with a Trip solely within Your Home Country;
- b. any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- c. anything mentioned in the General Exclusions.

Section D – Personal Accident

What is covered:

We will pay one of the benefits shown in the Schedule of Benefits for the cover level as shown on Your Policy Certificate If You suffer Accidental Bodily Injury during the Trip which, within 12 months of the date of the Accident, is the sole and direct cause of Your death or Loss of Limb, Loss of Sight or Permanent Total Disablement.

What is not covered:

- a. injury not caused solely by outward, violent and visible means;
- b. Your disablement caused by mental or psychological trauma not involving Your Accidental Bodily Injury;
- c. disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip;
- d. any more than one payment for one item under this section;
- e. an Insured Person engaging in any occupation involving significantly greater risk or hazard than that declared to Us when this insurance was taken out;
- f. anything mentioned in the General Exclusions.



Section E – Baggage

What is covered:

1. **Lost/stolen or damaged Baggage:** We will pay You up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate), If, during the course of a Trip, Your Baggage is damaged, stolen, destroyed or lost (and not recovered).

The maximum We will pay You for the following items is:

- USD 250 any one article, or for any one Pair or Set of articles, as shown in the Schedule of Benefits. If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of You wearing the article) and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of USD 50. Evidence of replacement value is not sufficient.
 - USD 250 for all articles lost, damaged or stolen in any one incident if You cannot provide satisfactory proof of ownership and value.
 - limited to the amount shown in the Schedule of Benefits for the total of all Valuables owned by each Insured Person.
 - USD 100 per Insured Person for all Baggage or Valuables lost, damaged or stolen from a beach or pool-side.
 - the maximum We will pay for all mobile telephones or smartphones is limited to USD 100 per Insured Person.
2. **Emergency replacement of Baggage:** If Your Baggage is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip for a period in excess of 24 hours then You can claim up to the amount shown in the Schedule of Benefits for the purchase of essential items.

Note: Such sums will be refundable to Us if the luggage or any part of it proves to be permanently lost and/or a claim is made under part 1, Lost/stolen or damaged Baggage.

Special conditions relating to claims:

1. We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.
2. Claims are paid based on the value of the goods at the time of original purchase and a deduction is then made for wear, tear, and loss of value, bearing in mind the age of the items. Claims are not settled on a 'new for old basis' or replacement cost basis.
3. You must take suitable precautions to secure the safety of Your Baggage and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.



4. If claiming for Your goods that were stolen or lost You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.
5. Within 48 hours of discovery of the incident You must report loss of Baggage to the local Police or to the Carrier, as appropriate (damage to Baggage in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to the tour operator representative.
6. You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip – otherwise no claim will be paid.
7. For claims for essential items, in the event that Your Baggage is lost or misplaced on the outward journey of a Trip for a period in excess of 24 hours by the Carrier, You must provide receipts and a report from the Carrier confirming the length of the delay – otherwise no payment will be made.

What is not covered:

- a. any item loaned, hired or entrusted to You;
- b. any claim relating to Baggage delayed at any other time during Your Trip or on Your return journey to Your Home Country;
- c. any claim for Baggage delay for a Trip solely within Your Home Country;
- d. any loss, theft of, or damage to Baggage left in an Unattended motor vehicle if:
 - i. the items concerned have not been locked out of sight in a Secure Luggage Area;
 - ii. no forcible and violent means have been used by an unauthorised person to effect entry into the vehicle; and
 - iii. no evidence of such entry is available.
- e. theft of Valuables from an Unattended motor vehicle;
- f. loss, theft of, or damage to Valuables from checked-in luggage left in the custody of a Carrier and/or Valuables packed in luggage left in the baggage hold or storage area of a Carrier;
- g. electrical or mechanical breakdown or manufacturing fault of the article insured;
- h. wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- i. confiscation or detention by Customs or other lawful officials and authorities;



- j. loss, theft or damage to debentures; bonds; securities; stamps or documents of any kind, Travel Documents, including driving licences and passports; musical instruments; glass; china; antiques; pictures; pedal cycles and accessories; hearing aids; coupons; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession; unused mobile telephone rental charges or pre-payments;
- k. loss, theft of or damage to vehicle keys;
- l. damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- m. liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged;
- n. sports equipment;
- o. loss or theft of or damage to Money (please see Section F – Personal Money and Passport);
- p. loss or theft of or damage to cigarettes, tobacco and/or alcohol
- q. the Policy Excess;
- r. anything mentioned in the General Exclusions.

Section F – Personal Money and Passport

What is covered:

1. If during a Trip, the Money You are carrying on Your person or You have left in a locked safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, We will cover You up to an overall maximum shown in the Schedule of Benefits.

The maximum We will pay for the following items; bank notes, currency notes and coins, is shown under the cash limit in the Schedule of Benefits.

2. If Your passport is lost or stolen outside Your Home Country during a Trip, We will pay up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate):
 - Reasonable additional travel and accommodation expenses You incur abroad to obtain a replacement or temporary passport.
 - The cost of an emergency replacement or temporary passport, to enable You to continue Your Trip as planned.



Special conditions relating to claims:

1. Within 48 hours of discovery of the incident You must report loss of Money or Your passport to the local Police or to the Carrier, as appropriate, or to Your hotel or accommodation management, or to the tour operator representative.
2. You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.
3. You must produce to Us evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

There is no cover under this policy for pre-paid currency cards, and We advise that You contact the card issuer.

What is not covered:

- a. shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- b. travellers cheques and/or Travel Documents that can be replaced by the issuer;
- c. the Policy Excess except where You have paid the excess;
- d. any pre-paid currency cards;
- e. anything mentioned in the General Exclusions.

Section G – Personal Liability

What is covered:

If in the course of a Trip You become legally liable for Accidental Bodily Injury to, or the death of, any person and/or accidental loss of or damage to their property, then on condition that there is no other insurance in force covering the loss, the material damage or Your liability, We will cover You (or in the event of Your death, Your legal personal representatives) against:

- all sums which You shall become legally liable to pay as compensation; and
- all law costs awarded to any claimant or incurred in the defence of any claim that is contested by Us or with Our consent.

We will pay up to a maximum, including costs, of the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate). This limit applies to any and all claimants in any one Period of Insurance affected by any and all occurrences with any one original cause.



What is not covered:

- a. injury to, or the death of, any member of Your Family or household, or any person in Your service;
- b. property belonging to, or held in trust by You or Your Family, household or employee;
- c. loss of or damage to property which is the legal responsibility of You or Your Family, household or employee. (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip);
- d. any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
- e. claims for injury, loss or damage arising directly or indirectly from:
 - ownership or use of: airborne craft, horse- drawn, motorised, mechanically-propelled or towed vehicles, vessels, sail or powered boat (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), firearms;
 - the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by You;
 - the ownership or occupation of any land or building;
 - wilful or malicious acts.
- f. liability or material damage for which cover is provided under any other insurance;
- g. accidental injury or loss not caused through Your negligence;
- h. any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus however caused;
- i. an Insured Person engaging in any Sports and Activities or Winter Sports;
- j. any claim arising in connection with a Trip solely within Your Home Country;
- k. the Policy Excess;
- l. anything mentioned in the General Exclusions.

Section H – Business Cover

When You have paid for the Business cover option as shown on Your Policy Certificate, cover under sections H1 to H4 will apply, up to the amount shown in the Schedule of Benefits. Your policy can only be extended before departure from Your Home Country.



Section H1 – Business Equipment

What is covered:

Up to the amount shown in the Schedule of Benefits for;

- Accidental loss, theft or damage to Your Business Equipment;
- Emergency courier expenses You have incurred, in obtaining any Business Equipment which is essential to Your intended business itinerary, due to the loss, theft or damage to Your original Business Equipment
- The purchase of essential items, if Your Business Equipment is delayed or lost in transit on Your outward journey for more than 12 hours.

The maximum We will pay is;

- Up to the amount shown in the Schedule of Benefits for any one article or samples;
- Up to the amount shown in the Schedule of Benefits for computer equipment;
- USD 50 per single item, up to a maximum of USD 250 in total for any one claim if You are unable to provide the original receipt, proof of purchase; or an insurance valuation which was obtained prior to the loss.

What is not covered:

- a. the Policy Excess;
- b. wear, tear or depreciation;
- c. any claim for loss or theft of Your Business Equipment if You have not notified the police within 48 hours of its discovery and obtained a written report which includes the crime reference number;
- d. any claim if the loss or theft of Your Business Equipment occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent and You have not obtained an official report or a Property Irregularity Report (PIR);
- e. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- f. damage caused by the leakage of powder or liquid carried with Your Business Equipment;
- g. any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which You are being carried;
- h. claims for loss, theft or damage to anything being shipped as freight or under a bill of lading;
- i. damage to, loss or theft of Your Business Equipment, if it has been left Unattended in a place to which the public have access; or left in an Unattended motor vehicle, unless it has been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report; or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- j. any claim for Business Equipment delay, if You cannot supply receipts for the essential items purchased and written confirmation from the Carrier as to the length of the delay;
- k. anything mentioned in the General Exclusions.



Section H2 – Business Equipment Hire

What is covered:

If Your Business Equipment is lost, stolen, damaged, misdirected or delayed in transit by more than 12 hours We will pay You up to the maximum shown in the Schedule of Benefits for the cost of hiring the necessary Business Equipment for each 24 hour period You are without Your Business Equipment.

What is not covered:

- a. any claim for loss or theft of Business Equipment if You have not notified the police within 48 hours of its discovery and obtained a written report which includes the crime reference number;
- b. any claim, if the loss or theft of Your own Business Equipment occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent and an official report or a Property Irregularity Report (PIR) was not obtained;
- c. claims arising from Your own Business Equipment being delayed, detained, seized or confiscated by Customs or other officials;
- d. claims for loss, theft or damage to anything being shipped as freight or under a bill of lading;
- e. damage to, loss or theft of Your own Business Equipment, which is being carried on a vehicle roof rack;
- f. damage to, loss or theft of Your own Business Equipment, if it has been left Unattended in a place to which the public have access; or left in an Unattended motor vehicle, unless it has been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry which is confirmed by a police report; or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- g. anything mentioned in the General Exclusions.

Section H3 – Business Money

What is covered:

If during a Trip, the Business Money You are carrying on Your person or You have left in a locked safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, We will cover You up to an overall maximum shown in the Schedule of Benefits for the cover level as shown on Your Policy Certificate.

**Special conditions relating to claims:**

1. Within 48 hours of discovery of the incident You must report loss of Business Money to the local police or to the Carrier, as appropriate, or to Your hotel or accommodation management, or to the tour operator representative.
2. You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.
3. You must produce to Us evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

What is not covered:

- a. the Policy Excess;
- b. any claim for loss or theft of Business Money if You have not notified the police or relevant authority within 48 hours of its discovery and obtained a written report which includes the crime reference number;
- c. any loss if You have not taken reasonable steps to prevent a loss happening;
- d. loss or theft of Business Money that is not on Your person or not deposited in a locked safe or a locked safety deposit box;
- e. loss or theft of Business Money that does not belong to Your employer or You, if You are self-employed;
- f. loss or theft of travellers cheques if the issuer provides a replacement service;
- g. depreciation in value, currency changes or shortage caused by any error or omission;
- h. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- i. anything that can be replaced by the issuer;
- j. any pre-paid currency card;
- k. anything mentioned in the General Exclusions.

Section H4 – Replacement Employee**What is covered:**

Up to the amount shown in the Schedule of Benefits for necessary additional travel and accommodation expenses incurred for an employee to replace You due to:

- Your temporary total disablement which lasts for a continuous period of at least 72 hours, as certified by a Medical Practitioner; or
- Your death or Your hospitalisation; or
- the death, injury or illness (occurring in Your Home Country during the period of the Trip) of Your Close Relative or close business associate.

What is not covered:

- a. the Policy Excess;
- b. anything mentioned in the General Exclusions.



GENERAL CONDITIONS APPLYING TO YOUR POLICY

1. No cover will come into force, or continue in force, under sections A, B or C unless each Insured Person, who must make a Medical Health Declaration in respect of the period for which insurance is required, has declared ALL Pre-existing Medical Conditions to Us and they have been formally accepted by Us in writing.
2. To be covered under this insurance, You must be fit to travel and able to undertake Your planned Trip.
3. Any medical information supplied in a Medical Health Declaration will be treated in the strictest confidence, will be used solely for Our own internal purposes for the assessment of the risk, and will not be disclosed to any outside person or authority without the specific approval of the person whose details are shown in the Medical Health Declaration. We shall not refuse cover unless, in Our opinion, the risk associated with the particular person travelling is substantially greater than that represented by the average healthy traveller. The cost of any medical evidence produced in connection with a Medical Health Declaration shall be borne by You.
4. If Your health or medical status changes before You depart on a Trip or at any time during the Period of Insurance, You must declare this change to Us. This change must be accepted in writing before cover will be continued. (Please see the 'Medical Health Declaration' section for further details.)
5. You must answer all questions about this policy honestly and fully at all times. You must also tell Us straight away if anything that You have already told Us changes. If You do not tell Us, Your policy may be cancelled and any claim You make may not be paid.
6. You must exercise reasonable care for the supervision and safety of both You and Your property. You must take all reasonable steps to avoid or minimise any claim. You must always act as if You are not insured.
7. You must avoid needless self-exposure to peril unless You are attempting to save human life.
8. We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
9. In the event of an emergency or any occurrence that may give rise to a claim for more than USD 500 (or currency equivalent) under this insurance, You must contact Us as soon as possible. You must make no admission of liability, offer, promise or payment without Our prior consent. Please telephone Us first.
10. We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.
11. We may, at any time, pay to You Our full liability under this policy after which no further liability shall attach to Us in any respect or as a consequence of such action.



12. If, at the time of making a claim there is any other policy covering the same risk We are entitled to contact that insurer for a contribution. This insurance policy does not cover any claim which, but for the existence of this insurance, would be covered under any other insurance policy. This includes any amounts recovered, or which could be recovered, by You from private health insurance, EHIC payments, any reciprocal health agreements, airlines, hotels, home contents insurers or any other recovery by You which is the basis of this claim.
13. You must assist Us to obtain or pursue a recovery or contribution from any third party or other insurers (including any Governmental or State departments) by providing all details required and completing the necessary forms.
14. You must take all practical steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). We may at any time, and at Our expense, take such action as We deem fit to recover the property lost or stated to be lost.
15. In the event of a valid claim You shall allow Us the use of any relevant Travel Documents You are not able to use because of the claim.
16. You must notify Us in writing of any event which may lead to a claim within 28 days of Your return Home. As often as We require You shall submit to medical examination at Our expense. In the event of the death of an Insured Person We shall be entitled to have a post mortem examination, where permissible, carried out at Our expense. You must supply Us with a written statement substantiating Your claim, together with (at Your own expense) all certificates, information, evidence and receipts that We reasonably require.
17. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.
18. If You fail to satisfy the terms of Your Policy, We may choose to cancel Your Policy during the Period of Insurance. See Cancellation of Your Policy, page 41.
19. If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, We offer You the option of resolving this by using the arbitration procedure We have arranged.
20. You will be required to repay to Us, within one month of Our request to You, any costs or expenses We have paid on Your behalf which are not covered under the terms and conditions of this policy.
21. You must pay the appropriate premium for the full number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
22. Although We are prepared to cover You when undertaking certain Sports and Activities, the availability of the insurance cover does not, in itself, imply that We or the underwriters consider such Sports and Activities as safe. At all times You must satisfy Yourself that You are capable of safely undertaking the planned sport or activity and You must take care to avoid injury, accident or loss to Yourself and to others.



GENERAL EXCLUSIONS APPLYING TO YOUR POLICY

No section of this policy shall apply in respect of:

1. Any person practicing in Winter Sports who has reached the age of 71 years prior to the commencement of the Period of Insurance.
2. Any person who is travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had they sought his/her advice).
3. Any person who is travelling with the intention of obtaining medical treatment or consultation abroad.
4. Any person who has undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which they are awaiting investigations/ consultations or awaiting results of investigations where the underlying cause has not been established).
5. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing certificate, policy or any other valid and collectible insurance. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to Section D - Personal Accident.
6. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
7. Any losses which are not directly covered by the terms and conditions of this policy. Examples of losses We will not pay for include, but are not limited to, loss of earnings due to being unable to return to work following injury or illness happening while on a Trip and replacing locks if You lose Your keys.
8. Costs of telephone calls or faxes, data usage, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an Insured Person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings and any additional travel or accommodation costs (unless pre-authorised by Us or part of a valid claim under Section B – Emergency Medical and Additional Expenses, Section A – Cancellation or Curtailment or Section F – Personal Money and Passport).
9. Any deliberately careless or deliberately negligent act or omission by You.
10. Any claim caused by You climbing, jumping or moving from one balcony to another regardless of the height of the balcony other than in an attempt to avoid Your immediate harm.
11. Any claim arising or resulting from Your own illegal or criminal act.
12. Needless self-exposure to peril except in an attempt to save human life.
13. Any claim arising directly or indirectly from Your drug addiction or solvent abuse, excessive alcohol intake, or You being under the influence of drug(s).



14. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.
15. Any claim arising directly or indirectly from a Mental Health Disorder or Psychological Condition
16. You engaging in Manual Work in conjunction with any profession, business or trade during the Trip.
17. Participation in any organised competition involving any Sports and Activities or Winter Sports.
18. You fighting except in self-defence.
19. Any claim from an Insured Person employed in the occupations listed below while on any Trip undertaken for business purposes:
 - Airline personnel and aircrew
 - Member of a ship's crew
 - Regular armed forces personnel
 - Professional sports person.
20. Bodily Injury or Illness resulting from Your direct or indirect involvement in any war, act of terrorism, strike, riot or civil commotion provided that nothing contained in this exclusion shall exclude any claim for Bodily Injury or Illness arising from Your passive involvement in such situations.

An act of terrorism means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;
21. Bodily Injury or Illness sustained if You have unreasonably failed or refused to depart a country within forty eight (48) hours of the time an evacuation order has been issued by the relevant authorities in Your Home Country.
22. Any expenses (medical travel or any other costs) relating directly or indirectly to the Ebola virus.
23. Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances.



24. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date – except under Section B – Emergency Medical and Additional Expenses, and Section D – Personal Accident.
25. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly operate as a result of a computer virus – except under Section B – Emergency Medical and Additional Expenses, and Section D – Personal Accident. Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.
26. Any claim when You have not paid the appropriate premium for the number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
27. Loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on Our part can be demonstrated.
28. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by Us or by anybody else (whether or not recommended by Us and/or acting on Our behalf) unless negligence on Our part can be demonstrated.
29. Any claim which arises directly or indirectly from You not being allowed to board a flight, train, sea vessel, coach or bus for any reason.
30. Any claim arising from air travel within 24 hours of scuba diving.
31. Any costs recoverable from another source.
32. Any costs incurred by, or on behalf of, any person who is not insured under this policy.
33. Any claim arising from Your failure to obtain the required passport or visa.
34. Any claim brought (or the enforcement of any judgment or award entered against You) in the courts of the United States of America or Canada or their dominions or protectorates or territories in which it is contended that the laws of the United States of America or Canada should apply



MAKING A CLAIM

First, check Your Policy Certificate and the appropriate section of Your policy to make sure that what You are claiming for is covered.

The policy claim form, claimant's statement, and Proof of Claim must be mailed or e-mailed to the Claims Administrator at the following address:

Tangiers International, Ltd
54 Melita Street
Valletta VLT 1122, Malta

Tel: +44 20 3608 1283
Fax: +44 20 8068 8651
e-mail: claims@tangiersinternational.com

All claims must be notified within 28 days of Your return on a policy claim form, accompanied by original invoices, receipts, reports, etc (proof of claim). Please refer to the relevant section of Your policy for specific conditions and details of the supporting evidence that We require. Please remember that it is always advisable to retain copies of all documents when submitting Your claim form. We recommend You use registered post.

In order to handle claims quickly, We may use appointed claims handling agents.

When claims settlements are made by the BACS (Bank Automatic Clearing System), IBAN or other electronic banking system or payment method, You will be responsible for supplying Us with the correct bank account or other payment details and Your full authority for Us to remit monies directly to that account. Provided that payment is remitted to the account designated by You, We shall have no further liability or responsibility in respect of such payment, and it shall be Your sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to Us.



HOW TO MAKE A COMPLAINT

Our aim is to ensure that all aspects of Your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing You with the highest standard of service.

If You wish to make a complaint, You can do so at any time by referring the matter to either Tangiers International or the Complaints team at Lloyd's.

The address of **Tangiers International, Ltd** is:

Tangiers International, Ltd
54 Melita Street
Valletta VLT 1122, Malta

complaints@tangiersinternational.com

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The address of the Complaints team at **Lloyd's** is:

Complaints
Lloyd's
One Lime Street
London EC3M 7HA

Telephone: +44 20 7327 5693

Fax: +44 20 7327 5225

E-mail: complaints@lloyds.com

Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and is also available from the above address.

If You remain dissatisfied after Lloyd's has considered Your complaint, You may have the right to refer Your complaint to the Financial Ombudsman Service (FOS).



The contact details for the FOS are:

The Financial Ombudsman Service,
Exchange Tower,
London E14 9SR.

Telephone 0800 023 4567 (calls to this number are free from “fixed lines” in the UK)
or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile
phone tariffs in the UK).

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

The FOS is an independent service in the UK for settling disputes between consumers and businesses
providing financial services. You can find more information on the FOS at www.financial-ombudsman.org.uk.

If You have purchased Your policy online You can also make a complaint via the EU’s online dispute
resolution (ODR) platform. The website for the ODR platform is:

<http://ec.europa.eu/odr>

Your legal rights are not affected.

Several Liability Notice

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

Sanction Limitation and Exclusion Clause

No Underwriter shall be deemed to provide cover and no Underwriter shall be liable to pay any claim or
provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or
provision of such benefit would expose that Underwriter to any sanction, prohibition or restriction under
United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union,
United Kingdom or United States of America.



GOVERNING LAW AND JURISDICTION

The law and jurisdiction governing this insurance and the agent for service of suit depends on the territory which You declare as Your Home Country. For certain territories, the schedule below details the applicable law and jurisdiction.

For other territories, You and We are free to choose the law that applies. However, unless specifically agreed otherwise:

- this insurance shall be governed exclusively by the law and practice of England and Wales;
- and any litigation arising under, out of or in connection with this insurance shall be subject to the exclusive jurisdiction of any competent court in England;

and the agent for service of suit shall be:

Clyde & Co

The St. Botolph Building
138 Houndsditch
London EC3A 7AG England

Tel: +44 20 7876 5000

Fax: +44 20 7876 5111

Email: info@clydeco.com

Underwriters hereon agree that all summonses, notices or processes requiring to be served upon them for the purpose of instituting any legal proceedings against them in connection with this insurance shall be properly served if addressed to them and delivered to them care of the party(ies) indicated.

Underwriters, by giving the above authority do not renounce their right to any special delays or periods of time to which they may be entitled for the service of any such summonses, notices or processes by reason of their residence or domicile in England.

Any service which is carried out in accordance with the above manner shall be without prejudice to any other alternative method of service provided by law.



TERRITORY	LAW	JURISDICTION	AGENT FOR SERVICE OF SUIT
Anguilla	Anguilla	Anguilla	Marva Thompson M&R Corporate Services Limited Hansa Bank Building Cosely Drive The Valley Anguilla AI2640
Antigua	English	Antigua	Johnson Gardiner 51A St. Mary's Street St. John's Antigua Tel: (268) 562-1378 Fax: (268) 562-0232
Bahamas	English	Bahamas	Higgs & Johnson Ocean Centre Montagu Foreshore East Bay Street P.O. Box N-3247 Nassau, Bahamas
Barbados	English	Barbados	Juris Chambers Wildey Business Park Wildey Road St Michael, Barbados Tel: + 1 246 429-5320 Fax: + 1 246 429-2206
Bermuda	English	Bermuda	Appleby Global Canon's Court 22 Victoria Street PO Box HM 1179 Hamilton HM EX Bermuda
Cayman Islands	English	Cayman Islands	Marine Surveyors Cayman Ltd. Attn: Michael Pickthorne PO Box 2584 GT Grand Cayman KY1-1103 Cayman Islands
Dominica	English	Dominica	HHV Whitchurch & Co Ltd. P.O. Box 771 Old Street, Roseau Commonwealth of Dominica West Indies Tel: 1 (767) 448 2181 Fax: 1 (767) 448 5787



TERRITORY	LAW	JURISDICTION	AGENT FOR SERVICE OF SUIT
French Polynesia	French Polynesia	French Polynesia	Lloyd's France SAS 8/10 Rue Lamennais 75008 Paris France Tel: + 33 (0)1 42 60 43 43 or +44 (0) 207 327 7038 Fax: + 33 (0)1 42 60 14 41 Email: lloydsparis@lloyds.com
Grenada	English	Grenada	Jonas Browne and Hubbard (Grenada) Carenage St George's, Grenada Tel: +1 473 440 2087 Fax: +1 473 440 4008
Jamaica	Jamaican	Jamaica	R S Gamble (1998 Ltd) 40 Second Street New Port West Kingston Jamaica
Lithuania	English	England	Mr Tomas Kontautas Lloyd's General Representative for Lithuania c/o Sorainen Jogailos 4 01116 Vilnius Lithuania
Malta	English	Malta	Dr. Louis Cassar Pullicino Director, Lloyd's Malta Ltd c/o Ganado Advocates 171 Old Bakery Street Valletta VLT 1455 Malta
Mauritius	English	England	Mr Paul Halpin Lloyd's General Representative in Mauritius 1st Floor Riverview Commercial Centre Les Gorges Road Black River Mauritius



TERRITORY	LAW	JURISDICTION	AGENT FOR SERVICE OF SUIT
South Africa	South Africa	South Africa	Lloyd's South Africa 15th Floor The Forum 2 Maude Street Sandton 2196 South Africa Tel: +27 (11) 505 0000 Fax: +27 (11) 505 0001
Trinidad and Tobago	English	Trinidad and Tobago	Huggins Services Ltd. P.O. Bag 26 B 26 Kitchener Street Wodbrook Trinidad West Indies Mikhail K. Ali Tel: 868 622 9588 Email: operations.hsl@gmail.com
Zimbabwe	Zimbabwe	Zimbabwe	Mr. David Birch Lloyd's Principal Officer in Zimbabwe THI House Mount Pleasant Office Park Harare Zimbabwe Tel: +263 4 369913 Fax: +263 (0) 772 236193 Email: dbtobhail@yoafrica.com



CANCELLATION OF YOUR POLICY

Cancelling this Policy and Cooling-off period

Cancellation by You

For all policies that have a Period of Insurance of less than one month there is no cancellation or cooling-off period and no refund of premium will be payable at any time.

For all policies that have a Period of Insurance of one month or more, if the policy cover is not suitable and You want to cancel within fourteen (14) days of receiving the policy documentation and before the start date of the policy, You must e-mail or write to:

Tangiers Insurance Services
Suite 24, 80 Churchill Square, Kings Hill,
West Malling, Kent, ME19 4YU,
UK
info@tangiersinsurance.com

If You cancel after fourteen (14) days of receiving the policy documentation the premium will be refunded on a pro rata basis from the date Your instructions are received or any later date specified by You and provided that a claim has not been made.

Cancellation by Us

We may cancel this policy by giving You thirty (30) days' notice in writing, which will be sent by post to the last address we hold for You. We will only do this for a valid reason such as non-payment of premium.

We may also cancel the policy if You commit a fraud which includes doing any of the following:

- Making any untrue statements to Us;
- Failing to disclose any material facts relevant to the policy or a claim;
- Acting fraudulently in any other way

If We cancel the policy because of fraud, the Policy will become void. If this happens, We will return all the policy premiums paid.



DATA PROTECTION INFORMATION NOTICE

Your personal information notice

Who we are

We are the Lloyd's underwriter(s) identified in the contract of insurance and/or in the Policy Certificate.

The basics

We collect and use relevant information about You to provide You with Your insurance cover or the insurance cover that benefits You and to meet Our legal obligations.

This information includes details such as Your name, address and contact details and any other information that We collect about You in connection with the insurance cover from which You benefit. This information may include more sensitive details such as information about Your health and any criminal convictions You may have.

In certain circumstances, We may need Your consent to process certain categories of information about You (including sensitive details such as information about Your health and any criminal convictions You may have). Where We need Your consent, We will ask You for it separately. You do not have to give Your consent and You may withdraw Your consent at any time. However, if You do not give Your consent, or You withdraw Your consent, this may affect Our ability to provide the insurance cover from which You benefit and may prevent Us from providing cover for You or handling Your claims.

The way insurance works means that Your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose Your personal information in connection with the insurance cover that We provide and to the extent required or permitted by law.

Other people's details You provide to Us

Where You provide Us or Your agent or broker with details about other people, You must provide this notice to them.

Want more details?

For more information about how We use Our personal information, please see Our full privacy notice, which is available online on Our Website or in other formats on request.

Contacting Us and Your rights

You have rights in relation to the information We hold about You, including the right to access Your information. If You wish to exercise Your rights, discuss how We use Your information or request a copy of Our full privacy notice(s), please contact Us, or the agent or broker that arranged Your insurance who will provide You with Our contact details at:

ArgoGlobal Limited
33 St Mary Axe
London EC3A 8AA
UK
E: argocomplaints@argo-global.com



FINANCIAL SERVICES COMPENSATION SCHEME

Underwriters at Lloyd's and Tangiers Insurance Services Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if either are unable to meet their obligations. More information can be obtained from the www.fscs.org.uk website.

Tangiers Insurance Services Limited, Registered number: 08317678,
Registered Office:
Suite 24, 80 Churchill Square, Kings Hill,
West Malling, Kent, ME19 4YU,
UK

Tangiers Insurance Services Limited is authorised and regulated by the Financial Conduct Authority, FRN 774757.

The above details can be checked on the Financial Services Register by visiting the Financial Conduct Authority website and searching by Firm Reference Number (FRN).

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Tangiers Insurance Services

Suite 24, 80 Churchill Square, Kings Hill,
West Malling, Kent, ME19 4YU,UK

24h emergency: +44 33 0808 4559

Fax: +44 20 8068 8651

e-mail: assist@tangiersinternational.com