

Gold and Silver Travel Insurance Policy

Cover is for residents of the UK, the Channel Islands or the Isle of Man only.
This **policy** has restrictions relating to **pre-existing medical conditions**.

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Demands and needs statement

Stewart Travel Ltd Insurance is typically suitable for travel customers who wish to insure themselves for medical emergencies, delayed or missed departures, trip cancellation and interruption, lost, stolen or delayed baggage, personal liability, personal accident and legal expenses.

The levels of cover may vary depending on where **you** travel (whether in **your country of residence** or **abroad**).

Travel insurance does not cover everything. **You** should read this **policy** wording document carefully to make sure it provides the cover **you** need.

You may already possess alternative travel insurance for some or all of the features and benefits provided by this Travel Insurance **policy**. It is **your** responsibility to investigate this.

Stewart Travel Ltd have not provided **you** with any recommendation or advice about whether this product meets **your** specific insurance requirements.

About us and our insurance services

Who we are

1. Whose products we offer

We offer products from a single insurance company, AWP P&C SA. This is a French company authorised in France acting through its UK Branch.

2. The services we will provide you with

You will not receive any personal advice or recommendation from **us** for travel insurance. **We** may ask some questions to narrow down the products that **we** will give **you** details on. **You** will then need to make **your** own choice about how to proceed.

3. What you will pay us for this service?

You will only pay us the premium for **your policy**, and **you** will not pay **us** a fee for arranging the **policy** on **your** behalf. AWP P&C SA pay **us** for **our** services to **you**. The payment is a mixture of commission and other fees based on **our** costs for administering **your policy**.

4. Who regulates us?

Allianz Partners is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD. **We** are authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent watchdog that regulates financial services.

Our Financial Services Register number is 311909. **Our** regulated business includes arranging travel insurance. **You** can check this by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on **0800 111 6768**.

5. What to do if you have a complaint

If **you** want to make a complaint, please contact **us**:

- Write to: Customer Service, Allianz Partners, 102 George Street, Croydon, CR9 6HD.
- Phone: **020 8603 9853**
- Email: **customersupport@allianz-assistance.co.uk**

If **we** cannot settle **your** complaint, **you** may be entitled to refer it to the Financial Ombudsman Service for independent arbitration. **You** can do this as follows:

- Visit: **www.financial-ombudsman.org.uk**
- Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR
- Phone: **0800 023 4567** or **0300 123 9 123**
- Email: **complaint.info@financial-ombudsman.org.uk**

6. Cover under the Financial Services Compensation Scheme (FSCS)?

For **your** added protection, **we** are covered by the FSCS. **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations to **you**, such as not being able to pay a claim.

The scheme covers 90% of any claim to do with **us** advising on and arranging the **policy**, with no upper limit. **You** can get more information about the compensation scheme arrangement is available from the FSCS, by phoning **0800 678 1100** or **020 7741 4100**, or by visiting their website at **www.fscs.org.uk**.

About this policy

This **policy** is **our** contract with **you**. Please read it carefully. **We** have tried to make it simple and easy to understand while also clearly describing the terms and conditions of **your** cover. If **you** have any questions, just visit **us** online or give **us** a call using the information shown under 'Important contact details' at the end of this **policy**. If **your** travel arrangements change, please be sure to let **us** know so **we** can make any necessary updates to **your policy**.

This **policy** has been issued based on the information **you** provided at the time of purchase. **We** will provide the insurance described in this **policy** in return for payment of the premium and **your** compliance with all provisions of this **policy**. **You** will also notice that some words are in bold italics. These words are defined in the 'Definitions' section. Words that are capitalised refer to the document and cover names found in this **policy**. Headings are provided for convenience only and do not affect **your** cover in any way.

What this policy includes and whom it covers

This travel insurance **policy** covers only the sudden and unexpected specific situations, events and losses included in this **policy** wording document, and only under the conditions described. Please review this **policy** wording carefully.

Your policy consists of two parts:

1. The **policy** confirmation document or schedule, which shows who is insured under **your policy**.
2. This **policy** wording document, which shows the full terms and conditions of **your policy** as well as the cover provided.

NOTE:

Not every loss is covered, even if it is due to something sudden, unexpected or out of **your** control. Only those losses meeting the conditions described in this **policy** document may be covered. Please refer to the 'General exclusions' section of this document for exclusions applicable to all cover under **your policy**.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this **policy** will be in English. In the event of a dispute concerning this **policy**, the English courts shall have exclusive jurisdiction.

Cancellation rights

If **your** cover does not meet **your** requirements, please contact Stewart Travel Ltd within 14 days of receiving **your** insurance confirmation for a refund of **your** premium.

Details of Stewart Travel Ltd can be found on **your** insurance confirmation.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim then **we** will not refund **your** premium if **you** wish to cancel **your policy**.

NOTE:

Your cancellation rights are no longer valid after this initial 14 day period.

Contracts (Rights of Third Parties) Act 1999

We, the insurer and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Reciprocal health arrangements

European/Global Health Insurance Card (EHIC and GHIC)

- If **you** already have a valid EHIC, it will continue to entitle **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. Cover will end on the expiry date of **your** EHIC.
- If **you** do not have a valid EHIC or it is due to expire before **you** travel, **you** can apply for a GHIC. This entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Union (EU) country.
- These cards give access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the UK. **You** may have to make a contribution to the cost of **your** care.
- **You** may apply for an GHIC online at www.ghic.org.uk or by calling **0300 330 1350**.

NOTE:

The EHIC/GHIC does not cover the cost of medical treatment in a private **hospital** or clinic, the additional cost of returning to **your country of residence** or for a relative to stay or fly out to be with **you**. In a medical emergency **you** may have no control over the **hospital you** are taken to and the closest **hospital** may be private.

Australia

- If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to subsidised **hospital** treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before **you** leave Australia.

For more information on Medicare

visit: www.medicareaustralia.gov.au or

email: medicare@medicareaustralia.gov.au

Cover summary

Cover section	Silver policy Cover limit (up to)	Excess	Gold policy Cover limit (up to)	Excess
A - Trip cancellation	▲ £5,000 (can be extended to a maximum £20,000)	*£125	▲ £5,000 (can be extended to a maximum £20,000)	*Nil
B - Trip interruption - Prolonged stay expenses	▲ £5,000 (can be extended to a maximum £20,000) £100/day max. £500	*£125	▲ £5,000 (can be extended to a maximum £20,000) £100/day max. £500	*Nil
C - Travel delay (Under section benefit 1. a minimum delay period of 12 full hours and a daily limit of £100 applies)	£1,000	Nil	£1,000	Nil
D - Baggage - Total sub limit for all high value items	£1,500 £250	£50	£1,500 £250	Nil
E - Baggage delay (after a minimum delay of 12 full hours)	£75/day max. £250	Nil	£75/day max. £250	Nil
F - Personal money - Cash limit	£500 £300	£50	£500 £300	Nil
G - Loss of travel documents	£250	Nil	£250	Nil
H - Emergency medical/dental cover abroad - Dental cover	£7 million £250 in total	*£50	£10 million £250 in total	*Nil
I - Emergency transport - Medical repatriation (from abroad) (from within country of residence) - Funeral expenses abroad - Search and rescue	Reasonable costs Reasonable costs £1,000 in total £5,000 in total £1,500 in total	*£50	Reasonable costs Reasonable costs £1,000 in total £5,000 in total £1,500 in total	*Nil
J - Personal liability	£2 million	£200	£2 million	Nil
K - Personal accident - Loss of sight or limb (if aged 17 or under or 75 and over) - Permanent total disablement (if aged 17 or under or 75 and over) - Death (if aged 17 or under or 75 and over)	 £20,000 (£5,000) £20,000 (£5,000) £10,000 (£5,000)	Nil	 £20,000 (£5,000) £20,000 (£5,000) £10,000 (£5,000)	Nil
L - Legal expenses	£25,000	Nil	£25,000	Nil
M - Travel services during your trip	Included	Nil	Included	Nil
Optional cover section (when appropriate premium paid)	Silver policy Cover limit (up to)	Excess	Gold policy Cover limit (up to)	Excess
N - Sports cover - Missed activity - Sporting equipment cover (unreceipted items limit) - Sporting equipment rental cover - Search and rescue	 £500 £1,000 (£150) £75/day max. £600 £1,000	 Nil £50 Nil Nil	 £500 £1,000 (£150) £75/day max. £600 £1,000	 Nil Nil Nil Nil

* Please see the Note on the next page.

▲ Limit can be extended see the Note on the next page.

NOTE:

- * For claims under Section A - Trip cancellation, Section B - Trip interruption, Section H - Emergency medical/dental cover abroad or Section I - Emergency transport, if an **additional screening excess** is applicable following **your** medical screening declaration, **you** will need to pay this in addition to the standard **excess** applicable.
- ▲ If the value of **your trip** is over **£5,000** per person, **you** can pay an extra premium to increase the cover under Section A - Trip cancellation and Section B - Trip interruption in **£1,000** increments (up to a maximum **£20,000**). Please contact Stewart Travel Ltd for more information. The increased limits will apply once the extra premium has been paid and shown on **your** insurance confirmation.

Definitions

Throughout this **policy**, words and any form of the word appearing in bold italics are defined in this section.

Accident

An unexpected and unintended event that causes **injury**, property damage or both.

Additional screening excess

The additional **£350** deduction **we** will make from the amount otherwise payable under **your** Gold or Silver policy, if agreed at the time a medical screening declaration is made. This amount is in addition to the standard excess applicable and will be deducted when:

1. any person insured makes a claim under Section A - Trip cancellation or Section B - Trip interruption that relates directly or indirectly to a declared **pre-existing medical condition** of any person insured; or
2. the person insured with the **pre-existing medical condition** makes a claim under Section H - Emergency medical/dental cover abroad or Section I - Emergency transport that relates directly or indirectly to any of their declared **pre-existing medical condition(s)**.

Our medical screening service will confirm in writing if this additional deduction applies.

Accommodation

A hotel or any other kind of lodging for which **you** make a reservation or where **you** stay and incur an expense.

Adoption proceeding

A mandatory formal proceeding or other meeting required by law to be attended by **you** as a prospective adoptive parent(s) in order to legally adopt a minor child.

Baggage

Personal property **you** take with **you** or buy on **your trip**.

Cohabitant

A person **you** currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.

Computer system

Any computer, hardware, software, communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, micro controller or similar system, including any associated input, output, data storage device, networking equipment or backup facility.

Country of residence

The country where **you** have **your primary residence**.

Covered reasons

The specifically named situations or events for which **you** are covered under this **policy**.

Cyber risk

Any loss, damage, liability, claim, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with, any one or more instances of any of the following:

1. Any unauthorised, malicious or **illegal act**, or the threat of such act(s), involving access to or the processing, use or operation of any **computer system**;
2. Any error or omission involving access to or the processing, use or operation of any **computer system**;
3. Any partial or total unavailability or failure to access, process, use or operate any **computer system**; or
4. Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data

Departure date

The date on which **you** are originally scheduled to begin **your** travel, as shown on **your** travel itinerary.

Doctor

Someone who is legally authorised to practise medicine or dentistry and is licensed if required. This cannot be **you**, a **travelling companion**, **your family member**, a **travelling companion's family member**, the sick or **injured** person or that person's **family member**.

Epidemic

A contagious disease recognised or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.

Family member**Your:**

1. Spouse (by marriage, domestic partnership or civil union);
2. **Cohabitants**;
3. Parents and stepparents;
4. Children, stepchildren, foster children, adopted children or children currently in the adoption process;
5. Siblings;
6. Grandparents and grandchildren;
7. The following in-laws: mother, father, son, daughter, brother, sister and grandparent;
8. Aunts, uncles, nieces and nephews;
9. Legal guardians and wards; and
10. Paid, live-in caregivers.

First responder

Emergency personnel (such as a police officer, paramedic or firefighter) who are among those responsible for going immediately to the scene of an **accident** or emergency to provide aid and relief.

High value items

Collectibles, jewellery, watches, gems, pearls, furs, cameras (including video cameras) and related equipment, musical instruments, professional audio equipment, binoculars, telescopes, **sporting equipment**, mobile devices, smartphones, computers, radios, drones, robots and other electronics, including parts and accessories for the aforementioned items.

Hospital

An acute care facility that has a primary function of diagnosing and treating sick and **injured** people under the supervision of **doctors**. It must:

1. Be primarily engaged in providing inpatient diagnostic and therapeutic services;
2. Have organised departments of medicine and major surgery; and
3. Be licensed where required.

Illegal act

An act that violates the law where it is committed.

Injury

Physical bodily harm.

Local public transportation

Local, commuter or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, for-hire driver or other such carriers) that transport **you** or a **travelling companion** less than 150 kilometres.

Mechanical breakdown

A mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tyre or running out of fluids (except fuel).

Medical escort

A professional person contracted by **our** medical team to accompany an ill or **injured** person while they are being transported. A **medical escort** is trained to provide medical care to the person being transported. This cannot be a friend, **travelling companion** or **family member**.

Medically necessary

Treatment that is required for **your** illness, **injury** or medical condition, consistent with **your** symptoms and can safely be provided to **you**. Such treatment must meet the standards of good medical practice and is not for **your** or the provider's convenience.

Natural disaster

A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane or volcanic eruption.

Pandemic

An **epidemic** that is recognised or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.

Personal money

Any of the following that are held for personal and not business purposes: cash, postal or money orders, current postage stamps, traveller's cheques, admission tickets, travel tickets, coupons, gift cards or vouchers which have a monetary value.

Policy

The travel insurance cover purchased.

Political risk

Any kind of events, organised resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to:

- Nationalisation;
- Confiscation;
- Expropriation (including Compulsory Purchase Orders, Selective Discrimination and Forced Abandonment);
- Deprivation;
- Requisition;
- Revolution;
- Rebellion;
- Insurrection;
- Civil commotion assuming to proportion of or amounting to an uprising;
- Military and usurped power.

Primary residence

Your permanent home address or BFPO address if on a British military base for legal and tax purposes.

Pre-existing medical condition

Any medical condition for which in the 12 months before purchasing this **policy** or booking **your trip** (whichever is later) **you** have:

1. been prescribed medication;
2. received treatment or attended a medical practitioner for any medical condition;
3. attended a hospital or a clinic as an out-patient or in-patient;
4. been referred for tests, investigations, treatment, surgery or are awaiting results; or
5. been diagnosed as having a terminal illness.

Please refer to the 'Health declaration and health exclusions' section for further details.

Quarantine

Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which **you** are booked to travel during **your trip**, which is intended to stop the spread of a contagious disease to which **you** or a **travelling companion** have been exposed.

Reasonable and customary costs

The amount usually charged for a specific service in a particular geographic area. The charges must be appropriate to the availability and complexity of the service, the availability of needed parts/materials/supplies/equipment and the availability of appropriately-skilled and licensed service providers.

Refund

Cash, credit or a voucher for future travel that **you** are eligible to receive from a **travel supplier**, or any credit, recovery or reimbursement **you** are eligible to receive from **your** employer, another insurance company, a credit card issuer or any other entity.

Return date

The date on which **you** are originally scheduled to end **your** travel, as shown on **your** travel itinerary.

Service animal

Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual or other mental disability. Examples of work or tasks include, but are not limited to guiding people who are blind, alerting people who are deaf and pulling a wheelchair. Guard dogs and emotional support animals as well as any other animal species (whether trained or untrained) are not included under this definition.

Severe weather

Hazardous weather conditions including, but not limited to: windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms or ice storms.

Sporting equipment

Equipment or goods used to participate in a sport.

Terrorist event

An act carried out by an organised terrorist group, which has been recognised as terrorism by the government authority in **your country of residence**, that injures people or damages property to achieve a political, ethnic or religious result. It does not include general civil protest, unrest, rioting or acts of war.

Traffic accident

An unexpected and unintended traffic-related event, other than **mechanical breakdown**, that causes **injury**, property damage or both.

Travel carrier

A company licensed to commercially transport passengers between destinations for a fee by land, air or water. It does not include:

1. Rental vehicle companies;
2. Private or non-commercial transportation carriers;
3. Chartered transportation, except for group transportation chartered by **your** tour operator; or
4. **Local public transportation.**

Travel supplier

A travel agent, tour operator, airline, cruise line, hotel, railway company or other travel service provider.

Travelling companion

A person or **service animal** travelling with **you** or travelling to accompany **you** on **your trip**. A group or tour leader is not considered a **travelling companion** unless **you** are sharing the same room with the group or tour leader.

Trip

Your travel originally scheduled to begin on **your departure date** and end on **your return date** to, within and/or from a location:

- abroad; or
- within **your country of residence** if:
 - the location is at least 100 kilometres away from **your primary residence**; and
 - **your** travel includes an overnight stay.

It cannot include travel with the intent to receive health care or medical treatment of any kind or moving or commuting to and from work. No **trip** can last longer than the maximum number of days allowed according to **your** policy type, age and destination. See 'When your cover begins and ends' section on page 11 for full details.

Uninhabitable

A **natural disaster**, fire, flood, burglary or vandalism that has caused enough damage (including extended loss of power, gas or water) to make a reasonable person find their home or destination inaccessible or unfit for use.

Unreceipted items

Items of **baggage** and **sporting equipment** which have a value of over **£50**, but where **you** are unable to provide the original purchase receipt or other proof of purchase. These items can only be covered up to half of their original value.

We, Us or Our

Allianz Partners, acting on behalf of the insurer - AWP P&C SA.

You or Your

All persons listed as being insured on the **policy** confirmation document or schedule.

Health declaration and health exclusions

If **you** make a claim arising from a medical condition that has not been declared and accepted by **us**, it is unlikely that **your** claim will be paid.

It is very important that you read the following and declare any existing medical conditions to **us**.

- 1 **You** will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the following if in the 12 months before taking out this insurance or booking **your trip** (whichever is later), **you**:
 - a have been prescribed medication;
 - b have received treatment or attended a medical practitioner for any medical condition;
 - c have attended a hospital or a clinic as an out-patient or in-patient;
 - d have been referred for tests, investigations, treatment, surgery or are awaiting results.
 - e have been diagnosed as having a terminal illness.

Unless **you** have declared any existing medical conditions to **us** and **we** have confirmed cover in writing.

- 2 **You** will not be covered unless **you** are fit to travel and able to undertake **your** planned **trip**.

- 3 **You** will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been advised not to travel if **you** had sought their advice before beginning **your trip**.
- 4 **You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your trip**.
- 5 **You** will not be covered if **you** had any undiagnosed symptoms for which **you** were awaiting investigations or consultations or the results of investigations and where the underlying cause had not been established.
- 6 **You** will not be covered if **you** are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

If **we** are unable to cover a medical condition, this will mean that any other person insured by **us** will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

Medical screening service

If **you** have not already done so, **you** should contact **our** confidential medical screening service as soon as possible after taking out this insurance or booking **your trip** to declare a medical condition (or conditions);

Phone **020 8603 9691** or Visit **www.azgahealthscreen.co.uk**

Based on the medical information **you** provide, **we** will confirm if cover can be offered for **your** declared medical condition (or conditions), and if an **additional screening excess** is to be applied and/or an extra premium needs to be paid. Occasionally, **we** may need **you** to get extra medical information (at **your** cost) from **your doctor** to enable **us** to make a decision.

If an **additional screening excess** is to be applied and/or an extra premium is required, cover will not start until this has been paid in full and **we** have issued written confirmation.

If **we** are unable to cover the medical condition (or conditions), this will mean that **you** and any other person insured by **us** will not be covered for any directly or indirectly related claims arising from the medical condition (or conditions). This applies even if the person with the medical condition (or conditions) decides to buy cover from another provider.

Each person insured by **us** would still be covered for any unrelated medical condition (or conditions) and other sections of cover subject to the terms and conditions of this **policy**.

Changes in health for annual multi-trip customers

If **you** health changes after taking out this insurance, **you** must tell **us** as soon as possible by calling **020 8603 9691** if this means **you** have to:

- see a **doctor** and be referred to a consultant or specialist; or
- be admitted to hospital for treatment (including surgery, tests or investigations); or
- await treatment or the results of tests and investigations.

We will tell **you** whether or not **your** medical condition (or conditions) can be covered and if **you** need an **additional screening excess** to be applied and/or to pay an extra premium. If **we** cannot cover **your** medical condition (or conditions), or **you** do not want to have an **additional screening excess** applied and/or have to pay the extra premium, **you** can choose to:

- make a cancellation claim for any **trips** already booked; or
- continue cover on this policy, but without cover for **your** medical conditions; or
- cancel this policy and request a proportionate/partial refund (as long as **you** have not made a claim or intend to make a claim).

NOTE:

Annual multi-trip policy renewals

At the expiry of **your policy**, the terms of **your** cover and the premium rates may be varied by **us**. This means **we** cannot guarantee that **we** will be able to provide the same terms of cover on **your** renewed policy or even renew it at all.

If **you** book a **trip** that does not start until after the expiry date of **your policy**, **you** may find that the cover provided for that **trip** will change when the policy renews.

Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your trip

You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a **travelling companion**, someone **you** were going to stay with or a **family member** if at the time **your** policy was issued:

- **you** were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months;
- **you** were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition;
- **you** were aware that a **doctor** had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

NOTE:

Indirectly related claims

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem **you** already have. Sometimes these conditions can lead to the development of other conditions. For example if **you**:

- suffer from asthma, chronic obstructive pulmonary disease or other lung disease, **you** are more likely to get a chest infection.
- have high blood pressure, high cholesterol or diabetes, **you** are more likely to have a heart attack or a stroke.
- have osteoporosis, **you** are more likely to break or fracture a bone.
- have or have had cancer, **you** are more likely to suffer with a secondary cancer.

Level of medical cover provided

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during **your trip**.

When cover begins and ends

For single-trip policies

The **policy** is effective the day the insurance is purchased and the full premium is paid. The purchase must be made and the full premium be paid on or before the **departure date**. In all cases this must be before **you** leave **your primary residence** to start **your trip**.

Cover is only provided for losses that occur while **your policy** is in effect.

The **departure date** and **return date** that **you** provided at time of purchase are counted as two separate days of travel when **we** calculate the duration of **your trip**.

Your policy ends on the cover end date listed in **your policy** confirmation or schedule. However, there are situations where **your policy** may end on a different date. **Your policy** will end on the earliest of:

1. At 23:59 on the day **you** cancel **your policy**;
2. At 23:59 on the day **you** cancel **your trip** or file a **trip** cancellation claim with **us** (whichever is earlier);
3. At 23:59 on the day **you** end **your trip**, even if **you** end **your trip** early;
4. At 23:59 on the day **you** arrive at a medical facility in **your country of residence** for further care if **you** end **your trip** due to a medical reason; or
5. At 23:59 on the last possible day **we** are prepared to cover **you**. This will vary, according to **your** age:

Age	Last possible day of your trip
49 or under	the 365 th day
50-64 inclusive	the 183 rd day
65-74 inclusive	the 75 th day
75-85 inclusive	the 65 th day
86 or above	the 17 th day

NOTE: There is no cover for persons aged 86 or above for travel to United States of America, Canada or the Caribbean)

However, if **your** return travel is delayed due to a covered reason, **we** will extend **your** cover period until the earlier of when **you** are able to return to **your** point of origin or **primary residence**, or until **you** arrive at a medical facility for further care following a medical repatriation or **trip** interruption.

NOTE:

This **policy** applies for a specific **trip** and cannot be renewed.

For annual multi-trip policies

Your policy will start and end according to the dates shown on the **policy** confirmation document or schedule.

The cover for each **trip** during the **policy** year begins and ends as follows:

Cover under Section A - Trip cancellation begins from the start date shown on the **policy** confirmation document or schedule or the date **you** booked **your trip** (whichever is later) and ends when **you** start **your trip**;

The cover on all other sections begins when **you** start that **trip** and ends on the earliest of the below events:

1. At 23:59 on the day **you** cancel **your policy**;
2. At 23:59 on the day **you** cancel that **trip** or file a trip cancellation claim with **us** (whichever is earlier);
3. At 23:59 on the day **you** end that **trip**, even if **you** end that **trip** early;
4. At 23:59 on the day **you** arrive at a medical facility in **your country of residence** for further care if **you** end that **trip** due to a medical reason; or
5. At 23:59 on the 31st day of the **trip**. This can be increased to the 42nd, 60th or 90th day of the **trip** if **you** are aged 64 or under when the appropriate extra premium has been paid and this is shown on **your policy** confirmation or schedule.

NOTE:

There is no cover for persons aged 75 or over.

The cover for all sections ends on the cover end date listed in **your policy** confirmation or schedule.

However, if **your** return travel is delayed due to a covered reason, **we** will extend **your** cover period until the earlier of when **you** are able to return to **your** point of origin or **primary residence**, or until **you** arrive at a medical facility for further care following a medical repatriation or **trip** interruption.

Sports and leisure activities

The following activities have been categorised according to the premium required to cover **you** while taking part in those activities.

There is no cover under Section J - Personal liability or Section K - Personal accident, for activities marked with an asterisk (*).

There is also no cover for:

- taking part in an activity where the organisers' guidelines have not been followed;
- any professional activity; or
- any kind of racing.

We may be able to cover **you** for other activities that are not listed. Please contact Stewart Travel Ltd. **You** may need to pay an extra premium.

Activity pack 1 (covered at no extra premium)

The following activities are automatically covered under sections A-M:

Abseiling (indoor/outdoor climbing wall up to 25m)	Camping	Fives	Kiting
Aerobics	Canoeing (up to grade 3 rivers, including white water, but not sea)	Flag football	Korfball
Airsoft*	Catamaran sailing (if qualified and in territorial waters only)*	Flying (as passenger in a licensed passenger carrying aircraft)	Laser tag*
Animal conservation / game reserve work (no heavy lifting, working above floor level or using machinery)*	Cheerleading (no stunting or competitions)*	Football/soccer (childrens club in resort or kick-around)	Low rope activities
Animal interaction experiences with wild animals - non-big game e.g. elephants / giraffes / koala / small primates & mammals*	Clay pigeon shooting*	Frisbee	Marathon running (non-professional)
Archery*	Climbing (indoor/outdoor climbing wall up to 25m)	Glacier walking (within organiser's guidelines, no equipment needed)	Model flying*
Athletics	Cricket	Golf	Model sports*
Badminton	Croquet	Gorge swinging	Moped/motorcycling/ scooter riding - on road (only as a mode of transport, rider must have a valid motorcycle licence for the appropriate engine size/wearing crash helmets)
Bamboo rafting	Cross country running	Gorilla trekking (up to 1,000m)	Mountain biking (up to 1,000m)
Banana boating (as a passenger)	Curling	Gymnastics (no stunting or competitions)*	Netball
Barre	Cycling/cycle touring (not mountain biking or BMX)	Handball	Non-manual work
Bar work*	Dancing	Heptathlon	Orienteering
Baseball	Darts*	Highland games*	Paintballing*
Basketball	Deep sea fishing	Hiking/trekking/walking (in a group - up to 2,000m)	Parascending/parasailing - over water*
Battle re-enactment*	Dinghy sailing (lake or territorial waters only)*	Hobie cat sailing*	Petanque
Billiards	Disc golf	Hockey (under 16's using plastic sticks)	Peteca
Bird watching	Diving (indoor pools up to 5m)	Horse riding (wearing safety helmet, but excluding competitions/ racing/jumping/hunting/ eventing/polo/rodeo)	Pigeon racing
Body boarding	Dragon boat racing	Hot air ballooning (organised pleasure rides as a passenger only)	Pilates
Boogie boarding	Dry slope skiing	Ice skating (in a supervised designated rink. Not speed skating)	Pony trekking (wearing safety helmet)
Boules	Dune bashing/wadi bashing (as a passenger only)	Jet boating*	Pool
Bowling	Elephant riding (booked with a UK-based company)	Jet skiing (no acrobatics)*	Powerboating (organised pleasure rides as a passenger only)
Bowls	Falconry	Kayaking (up to grade 3 rivers, including white water, but not sea)	Quoits
Bridge swinging	Fell running (up to 1,000m, no climbing)		Racket ball/racquetball,
Bridge walking	Fell walking (no climbing)		Rackets
Bungee jumping (within organiser's guidelines)	Fencing*		Rafting (up to grade 3 rivers only, including white water)*
Camel riding (booked with a UK-based company)	Fishing/angling (not deep sea)		Rambling (in a group, up to 2,000m)

Sports and leisure activities (continued)

Activity pack 1 (covered at no extra premium)

The following activities are automatically covered under sections A-M:

Rap jumping/running (indoor/outdoor climbing wall up to 25m)	Scuba diving to 30m (if you hold a certificate of proficiency or are diving with a qualified instructor - no solo dives)*	Swimming (not long-distance in open water)	Water-skiing (no jumps or tricks)
Rifle range shooting*	Segway riding*	Swimming/snorkelling with dolphins/beluga whales/manatees/stingrays/turtles (supervised with a qualified guide)*	Whale watching
Ringos	Shark diving/swimming (in a cage)*	Table tennis	White water rafting (see rafting)
River punting	Skateboarding (wearing pads and helmets / no competitions)*	Tennis	Windsurfing (not racing and within inland or territorial waters)
Roller skating/blading (wearing pads and helmets)	Sledging / sleigh riding - pulled by dogs, horse or reindeer (as a passenger)	Ten pin bowling	Winter walking (without the use of specialist equipment other than walking poles)
Rounders	Snorkelling	Theme parks	Yachting (within territorial waters)*
Rowing (not racing and within territorial waters)*	Softball	Trampoline (no competitions)*	Yoga
Running - non-professional (including sprinting / long distance /marathon)	Squash	Tug of war	Zip lining (within organiser's guidelines)
Safari (booked with a UK-based company)	Stand up paddle boarding (SUP)	Unicycle riding	Zorbing (on water)
Sail boarding (not racing and within inland or territorial waters)	Stoolball	Volleyball	Zumba.
Sailing (within territorial waters)*	Surfing*	Wake boarding	
		War games*	
		Water parks	
		Water polo	

Activity pack 2 (covered when the appropriate extra premium has been paid)

In addition to the activities listed under Activity pack 1, the following activities can also be covered under sections A-N:

Abseiling (outdoor above 25m)	Go karting*	Quad biking*	Snowboarding (no jumps or tricks)
Adventure racing (up to 6 hours)	Gorge walking (with ropes)	Rafting (grade 4-6 rivers only, including white water)*	Snowboarding off-piste (with a professional guide, within ski area boundaries of a recognised ski resort and following local ski patrol guidelines)
American football	Gorilla trekking (up to 3,000m)	Rambling (in a group - up to 3,000m)	Snowcat driving
Biathlon	Gymnastics (including competitions)*	River tubing*	Snowcat skiing
Breathing observation bubble (BOB) / bubble diving	High rope activities (within organisers guidelines)	Roller hockey	Snowmobiling*
Diving (indoor pool up to 10m)	Hiking/trekking/walking (in a group - up to 3,000m)	Rugby	Snowshoeing
Cat skiing*	Hockey (field)	Sand boarding	Snow tubing
Cheerleading (including competitions but no stunting)*	Horse jumping	Sand surfing / skiing*	Speed skating
Cross country skiing	Horse riding (eventing)	Safari (booked with an overseas company)	Street hockey
Equestrian	Indoor sky diving	Safari trekking	Surf life-saving (organised competitions)*
Fly boarding	Kick sledging	Sea kayaking*	Tree top canopy walking
Flying (as a passenger in a private/small aircraft/helicopter)	Lacrosse	Shinty	Triathlon
Football/soccer (organised)	Landboarding	Skiing (no jumps or tricks)	Under 17's driving (organised and not on public roads)
Camel riding (booked with an overseas company)	Landskiing	Skiing off-piste (with a professional guide, within ski area boundaries of a recognised ski resort and following local ski patrol guidelines)	Weightlifting
Elephant riding (booked with an overseas company)	Langlauf	Skiing - telemarking	Wrestling (organised training only)
Gaelic football	Martial arts (organised training)	Ski bobbing	Zorbing (on land).
Glacier hiking	Modern pentathlon	Ski dooing*	
	Monoskiing	Sledging/tobogganing (self-powered)	
	Mountain biking (up to 3,000m)		
	Mountain boarding		
	Power lifting		

Activity pack 3 (covered when the appropriate extra premium has been paid)

In addition to the activities listed under Activity packs 1 and 2, the following activities can also be covered under sections A-N:

Adventure racing (up to 12 hours)	Glacier skiing	Mountain biking (up to 4,000m)	Ski biking*
Animal interaction experiences with wild animals - big game e.g. big cats/bears/wolves*	Gliding (non-competitive)*	Paragliding/parapenting*	Slacklining
Assault course	Gorge walking (without ropes)	Parascending/parasailing - over land	Snow biking*
Big foot skiing	Gorilla trekking (up to 4,000m)	Polo	Snow-blading/ski blading/skiboarding
Blowcarting	Hang gliding	Polo cross	Snowboarding off-piste (without a guide but within ski area boundaries of a recognised ski resort and following local ski patrol guidelines)
Boxing (training only and with no contact)	Harness racing*	Powerboating (as a driver - within territorial waters)*	Snow parascending
Bull riding*	Heliskiing	Rafting (black water - grade 1-3 rivers only)*	Speed trials/time trials (organised, not public roads)
Canyoning	Hiking/trekking/walking (in a group - up to 4,000m)	Rambling (in a group - up to 4,000m)	Summer tobogganning*
Caving/pot holing	Hurling	River bugging	Swimming - long distance in open water (within organiser's guidelines)
Climbing/via ferrata (rock/ice)*	Hydrospeeding	Rodeo	Water skiing (including jumping)
Cross channel swimming (with a full support team)	Ice go karting*	Rock climbing	Yacht racing/crewing (within territorial waters)*.
Cycle racing (up to 4,000m)	Ice hockey	Sand yachting/land sailing	
Cyclo cross	Ice windsurfing	Scuba diving to 50m (if you hold a certificate of proficiency or are diving with a qualified instructor - no solo dives)*	
Devil karting*	Ironman	Skiing off-piste (without a guide but within ski area boundaries of a recognised ski resort and following local ski patrol guidelines)	
Dirt biking*	Jousting*		
Diving (high diving)	Kite buggying		
Figure skating	Kite surfing		
Flying (crew/pilot)*	Motocross*		
	Motor rally/motor sport (on land or water)*		
	Motorbike scrambling*		
	Motorised bugging*		

Activity pack 4 (covered when the appropriate extra premium has been paid)

In addition to the activities listed under Activity packs 1, 2 and 3, the following activities can also be covered under sections A-N:

Adventure racing (up to 24 hours)	Gliding (competitive)*	Powerboating (as a driver - outside territorial waters)*	Ski flying*
Airboarding	Gorilla trekking (up to 6,000m)	Rafting (black water - grade 4-6 rivers only)*	Ski racing
BMX riding - ramps/stunt/obstacles	Hiking/trekking/walking (in a group - up to 6,000m)	Rambling (in a group - up to 6,000m)	Sky diving/surfing
Bobsleigh (non-competitive)	Ice diving	Rowing (outside of territorial waters)*	Snow holing
Bouldering	Ice marathon	Sailing (outside territorial waters)*	Tall ship crewing*
Boxing (with contact but non-competitive)	Ice speedway*	Scuba diving (solo dives, if you hold a certificate of proficiency)*	Wrestling (competitive)*
Cave diving	Martial arts (competitive)*	Shark diving/swimming (organised/no cage/full safety equipment and supervised)*	Yachting (outside territorial waters)*
Cave tubing	Micro lighting*	Skeleton sledding	Yacht racing/crewing (outside territorial waters)*
Climbing/via ferrata (solo climbing)	Mountain biking (up to 6,000m)		
Coasteering*	Mountaineering (using ropes or guides)		
Everest basecamp - walking /trekking/hiking (in a group, up to 6,000m)	Mount Kilimanjaro - walking /trekking/hiking (in a group, up to 6,000m)		
	Parachuting*		

Area of validity

Provided **you** follow any travel advice issued by the government in **your country of residence** and in any country **you** are travelling from, to or through, **you** will be covered in the area shown on **your policy** confirmation or schedule.

Description of cover

In sections A to N, **we** will describe the many different types of cover which are included in **your policy**. **We** explain each type of cover and the specific conditions that must be met for the cover to apply. **NOTE:** Exclusions may apply.

A. Trip cancellation

If **your trip** is cancelled or rescheduled for a **covered reason** listed below, **we** will reimburse **you** for **your** non-refundable **trip** payments, deposits, cancellation fees and change fees (less any available **refunds**, applicable excess and **additional screening excess**), up to the maximum benefit for 'Trip cancellation' shown in the 'Cover summary'.

NOTE: This benefit only applies before **you** have left for **your trip**.

Also, if **you** prepaid for shared **accommodation** and **your travelling companion** cancels their **trip** due to one or more of the **covered reasons** listed below, **we** will reimburse any additional **accommodation** fees **you** are required to pay.

IMPORTANT: **You** must notify all of **your travel suppliers** as soon as **you** know that **you** will need to cancel **your trip** (this includes being advised to cancel **your trip** by a **doctor**). If **you** delay notifying any **travel suppliers** and get a smaller refund as a result, **we** will not cover the difference. If a **serious illness, injury** or medical condition prevents **you** from being able to notify **your travel suppliers** within that period, **you** must notify them as soon as **you** are able.

Covered reasons:

1. **You** or a **travelling companion** becomes ill or **injured**, or develops a medical condition disabling enough to make **you** cancel **your trip** (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19).

The following condition applies:

- a. A **doctor** advises **you** or a **travelling companion** to cancel **your trip** before **you** cancel it.
2. A **family member** who is not travelling with **you** becomes ill or **injured**, or develops a medical condition (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19).

The following condition applies:

- a. The illness, **injury**, or medical condition must be considered life threatening by a **doctor** or require hospitalisation.
3. **You**, a **travelling companion**, **family member** or **your service animal** dies on or after the date **your policy** was issued.

4. **You** or a **travelling companion** is quarantined before **your trip** due to having been exposed to:

- a. A contagious disease other than an **epidemic** or **pandemic**; or
 - b. An **epidemic** or **pandemic** (such as COVID-19), but only when the following conditions are met:
 - i. The **quarantine** is specific to **you** or a **travelling companion**, meaning that **you** or a **travelling companion** must be specifically and individually designated by name in an order or directive to be placed in **quarantine** due to an **epidemic** or **pandemic**; and
 - ii. The **quarantine** does not apply generally or broadly:
 - to some segment or all of a population, geographical area, building or vessel (including shelter-in-place, stay-at-home, safer-at-home or other similar restriction), or
 - based on to, from or through where the person is travelling.
- This condition (ii) applies even if the **quarantine** order or directive specifically designates **you** or a **travelling companion** by name to be **quarantined**.

5. **You** or a **travelling companion** is in a **traffic accident** on the **departure date**:

One of the following conditions must apply:

- a. **You** or a **travelling companion** need medical attention; or
 - b. **Your** or a **travelling companion's** vehicle needs to be repaired because it is not safe to operate.
6. **You** are legally required to attend a legal proceeding during **your trip**.

The following condition applies:

- a. The attendance is not in the course of **your** occupation (for example, if **you** are attending in **your** capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).

A. Trip cancellation (Continued)

7. **Your primary residence** becomes **uninhabitable**.

8. **Your travel carrier** cannot get **you** to **your** original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:

- a. a **natural disaster**; or
- b. **severe weather**.

However, if **you** can get to **your** original destination another way, **we** will reimburse **you** for the following, up to maximum benefit for 'Trip cancellation' shown in the 'Cover summary':

- i. The necessary cost of the alternative transportation, less available **refunds**; and
- ii. The cost of any lost prepaid **accommodation** caused by **your** delayed arrival, less available **refunds**.

The following condition applies:

- a. Alternative transportation arrangements must be in a similar or lower class of service as **you** were originally booked with **your travel carrier**.

9. **You** or a **travelling companion** is terminated or laid off by a current employer after **your trip** booking date.

The following condition applies:

- a. The termination or layoff is not **your** or **your travelling companion's** fault.
- b. The employment must have been permanent (not temporary or contract).
- c. The employment must have been for at least 12 continuous months.

10. **You** or a **travelling companion** secures new permanent, paid employment, after **your trip** booking date, that requires presence at work during the originally scheduled **trip** dates.

11. **You** or a **travelling companion's primary residence** is permanently relocated by at least 150 kilometres due to a transfer by **your** or a **travelling companion's** current employer. This cover includes relocation due to transfer by **your spouse's** current employer.

12. **You** or a **travelling companion** serving as a **first responder** is called in for duty due to an accident or emergency (including a **natural disaster**) to provide aid or relief during the originally scheduled **trip** dates.

13. **You** or a **travelling companion** receive a formal notice to attend an **adoption proceeding** during **your trip**.

14. **You**, a **travelling companion** or a **family member** serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.

15. **You**, or a **travelling companion** is medically unable to receive an immunisation required for entry into a destination.

16. **You** or a **travelling companion's** travel documents required for the **trip** are stolen.

The following condition applies:

- a. **You** must make diligent efforts and provide documentation of **your** efforts to obtain replacement documents that would allow **you** to keep the originally scheduled **trip** dates.

17. **You**, find out **you** are pregnant after purchasing this policy or booking **your trip** (whichever is later) and **you** are:

- a. advised not to travel by a **doctor**; or
- b. will be over 35 weeks' pregnant at the end of **your trip** (or 31 weeks for a multiple pregnancy).

The following also applies if **you** have paid the appropriate premium for 'Sports cover':

18. **You** or a **travelling companion** become ill or **injured** or develop a medical condition (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19) disabling enough to prevent **you** or the **travelling companion** from participating in the activity that is the main purpose of **your trip**.

The following condition applies:

- a. A **doctor** must advise **you** or a **travelling companion** not to participate in the activity before the activity takes place or **your trip** begins. If that isn't possible, a **doctor** must either examine or consult with **you** within 48 hours of the activity or **trip** start, or as soon as reasonably possible, to confirm the decision not to attend.

B. Trip interruption

If **you** have to interrupt **your trip** or end it early due to one or more of the **covered reasons** listed below, **we** will reimburse **you**, less available refunds, applicable excess and **additional screening excess**, up to the maximum benefit for 'Trip interruption' shown in the 'Cover summary' for:

1. The pro-rata portion of **your** unused non-refundable **trip** payments and deposits.
2. Additional **accommodation** fees **you** are required to pay, if **you** prepaid for shared **accommodation** and **your travelling companion** has to interrupt their **trip**.
3. Necessary transportation expenses **you** incur to continue **your trip** or return to **your primary residence**.
 - **We** will reimburse **you** either for the return **travel carrier** ticket to **your country of residence** or for the non-refundable portion of **your** original return ticket, but not both.
4. Necessary additional **accommodation** and transportation expenses if the interruption causes **you** to stay at **your** destination (or the location of the interruption) longer than originally planned. The maximum **we** will reimburse **you** for these 'Prolonged stay expenses' is shown in the 'Cover summary'.

IMPORTANT: **You** must notify all of **your travel suppliers** as soon as **you** know that **you** will need to interrupt **your trip** (this includes being advised to interrupt **your trip** by a **doctor**). If **you** delay notifying any **travel suppliers** and get a smaller refund as a result, **we** will not cover the difference. If a **serious illness, injury** or medical condition prevents **you** from being able to notify **your travel suppliers** at the time **you** discover **you** need to interrupt **your trip**, **you** must notify them as soon as **you** are able.

Covered reasons:

1. **You** or a **travelling companion** becomes ill or **injured**, or develops a medical condition disabling enough to make **you** interrupt **your trip** (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19).

The following conditions apply:

- a. A **doctor** advises **you** or a **travelling companion** to cancel **your trip** before **you** make a decision to interrupt the **trip**.
- b. **You** must not have travelled against the advice of the government in **your country of residence** or against local authority advice at **your trip** destination.

2. A **family member** who is not travelling with **you** becomes ill or **injured**, or develops a medical condition (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19).

The following condition applies:

- a. The illness, **injury**, or medical condition must be considered life threatening by a **doctor** or require hospitalisation.
3. **You**, a **travelling companion**, **family member** or **your service animal** dies during **your trip**.
 4. **You** or a **travelling companion** is quarantined during **your trip** due to having been exposed to:
 - a. A contagious disease other than an **epidemic** or **pandemic**; or
 - b. An **epidemic** or **pandemic** (such as COVID-19), but only when the following conditions are met:
 - i. The **quarantine** is specific to **you** or a **travelling companion**, meaning that **you** or a **travelling companion** must be specifically and individually designated by name in an order or directive to be placed in **quarantine** due to an **epidemic** or **pandemic**; and
 - ii. The **quarantine** does not apply generally or broadly:
 - to some segment or all of a population, geographical area, building or vessel (including shelter-in-place, stay-at-home, safer-at-home or other similar restriction), or
 - based on to, from or through where the person is travelling.
- This condition (ii) applies even if the **quarantine** order or directive specifically designates **you** or a **travelling companion** by name to be **quarantined**.

5. **You** or a **travelling companion** is in a **traffic accident**.

One of the following conditions must apply:

- a. **You** or a **travelling companion** need medical attention; or
 - b. The vehicle needs to be repaired because it is not safe to operate.
6. **You** are legally required to attend a legal proceeding during **your trip**.

The following condition applies:

- a. The attendance is not in the course of **your** occupation (for example, if **you** are attending in **your** capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).

B. Trip interruption (Continued)

7. **Your primary residence** becomes **uninhabitable**.

8. **Your travel carrier** cannot get **you** to **your** original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:

- a. a **natural disaster**; or
- b. **severe weather**.

However, if **you** can get to **your** original destination another way, **we** will reimburse **you** for the following, up to maximum benefit for 'Trip interruption' shown in the 'Cover summary':

- i. The necessary cost of the alternative transportation, less available **refunds**; and
- ii. The cost of any lost prepaid **accommodation** caused by **your** delayed arrival, less available **refunds**.

The following condition applies:

- a. Alternative transportation arrangements must be in a similar or lower class of service as **you** were originally booked with **your travel carrier**.

9. **You** or a **travelling companion** serving as a **first responder** is called in for duty due to an accident or emergency (including a **natural disaster**) to provide aid or relief during the originally scheduled **trip** dates.

10. **You** or a **travelling companion** is a traveller on a hijacked aircraft, train, vehicle or vessel.

11. **You**, a **travelling companion** or a **family member** serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.

12. **You**, miss at least 50% of the length of **your trip** due to one of the following:

- a. A **travel carrier** delay (this does not include a **travel carrier's** cancellation prior to **your departure date**);
- b. A strike or industrial action, unless threatened or announced prior to the date **your trip** was booked;
- c. A **natural disaster**;
- d. Roads are closed or impassable due to **severe weather**;
- e. Lost or stolen travel documents that are required and cannot be replaced in time for continuation of **your trip**;

NOTE: **You** must make diligent efforts and provide documentation of **your** efforts to obtain replacement documents;

- f. Civil disorder, unless it rises to the level of **political risk**.

13. A **travel carrier** denies **you** or a **travelling companion** boarding based on a suspicion that **you** or a **travelling companion** has a contagious medical condition (including an **epidemic** or **pandemic** disease such as COVID-19). This does not include being denied boarding due to **your** refusal or failure to comply with rules or requirements to travel or of entry to **your** destination..

C. Travel delay

If **you** or a **travelling companion's trip** is delayed for one of the **covered reasons** listed below, **we** will reimburse **you** for the following expenses, less available **refunds**, up to the maximum benefit for 'Travel delay' shown in the 'Cover summary':

1. **Your** lost prepaid **trip** expenses and additional expenses **you** incur while and where **you** are delayed for meals, **accommodation**, communication and transportation. The delay must be for a minimum delay of 12 complete hours and a maximum daily limit also applies as shown in the 'Cover Summary'.
2. If the delay causes **you** to miss the departure of **your** cruise or tour, necessary transportation expenses to either help **you** rejoin **your** cruise/tour or reach **your** destination.
3. If the delay causes **you** to miss the departure of **your** flight or train due to a **local public transportation** delay on **your** way to the departure airport or train station, necessary transportation expenses to either help **you** reach **your** destination or return home.

The delay must be due to one of the following **covered reasons**.

Covered reasons:

1. A **travel carrier** delay (this does not include a **travel carrier's** cancellation prior to **your departure date**).
2. A strike, unless threatened or announced prior to date of booking **your trip**.
3. **Quarantine** during **your trip** due to having been exposed to:
 - a. A contagious disease other than an epidemic or pandemic; or
 - b. An **epidemic** or **pandemic** (such as COVID-19), but only when the following conditions are met:
 - i. The **quarantine** is specific to **you** or a **travelling companion**, meaning that **you** or a **travelling companion** must be specifically and individually designated by name in an order or directive to be placed in **quarantine** due to an **epidemic** or **pandemic**; and
 - ii. The **quarantine** does not apply generally or broadly:
 - to some segment or all of a population, geographical area, building or vessel (including shelter-in-place, stay-at-home, safer-at-home or other similar restriction), or
 - based on to, from or through where the person is travelling.
4. A **natural disaster**.
5. Lost or stolen travel documents.
6. Hijacking, except when it is a **terrorist event**.
7. Civil disorder, unless it rises to the level of **political risk**.
8. A **traffic accident**.
9. A **travel carrier** denies **you** or a **travelling companion** boarding based on a suspicion that **you** or a **travelling companion** has a contagious medical condition (including an **epidemic** or **pandemic** disease such as COVID-19). This does not include being denied boarding due to **your** refusal or failure to comply with rules or requirements to travel or of entry to **your** destination.

D. Baggage

If **your baggage** is lost, damaged or stolen while **you** are on **your trip**, **we** will pay **you**, less available **refunds** and the applicable excess, the lesser of the following, up to the maximum benefit for 'Baggage' as shown in the 'Cover summary' (the total payable for all **high value items** are subject to the overall maximum sublimit listed, for **high value items**):

1. Cost to repair the damaged **baggage**; or
2. Cost to replace the lost, damaged or stolen **baggage** with the same or similar item, reduced by 10% for each full year since the original purchase date, up to the maximum of 50% reduction.

The following conditions apply:

1. **You** have taken necessary steps to keep **your baggage** safe and intact and to recover it.
2. **You** have filed and retained a copy of a report giving a description of the property and its value with the appropriate local authorities, **travel carrier**, hotel or tour operator within 24 hours of discovery of the loss.
3. **You** must file and retain a copy of a police report in the case of theft of any items.
4. **You** must provide original receipts or another proof of purchase for each lost, damaged, or stolen item. For **unreceipted items**, **we** will only cover 50% of the cost to replace the lost, damaged, or stolen item with the same or similar item (after taking into account any reduction for the age of the item as described within benefit 2. above).
5. **You** must report theft or loss of a mobile phone to **your** network provider and ask them to block the device.

The following items are not covered:

1. Animals, including remains of animals.
2. Cars, motorcycles, motors, aircraft, watercraft and other vehicles and related accessories and equipment.
3. Bicycles, skis and snowboards (except while they are checked with a **travel carrier**).
4. Hearing aids, prescription eyewear and contact lenses.
5. Artificial teeth, prosthetics and orthopaedic devices.
6. Wheelchairs and other mobility devices.
7. Consumables, medicines, medical equipment/supplies and perishables.
8. Tickets, passports, deeds, blueprints, stamps and other documents.
9. Money, currency, credit cards, notes or evidences of debt, negotiable instruments, travellers' cheques, securities, bullion and keys.
10. Rugs and carpets.
11. Antiques and art objects.
12. Fragile or brittle items.
13. Firearms and other weapons, including ammunition.
14. Intangible property, including software and electronic data.
15. Property for business or trade.
16. Property **you** do not own.
17. **High value items** stolen from a vehicle, locked or unlocked.
18. **Baggage** while it is:
 - a. Shipped, unless with **your travel carrier**;
 - b. In or on a car trailer;
 - c. Unattended in an unlocked motor vehicle; or
 - d. Unattended in a locked motor vehicle, unless **baggage** cannot be seen from the outside.

E. Baggage delay

If **your baggage** is delayed by a **travel supplier** during **your trip**, **we** will reimburse **you** for expenses **you** incur for the essential items **you** need until **your baggage** arrives, up to the maximum benefit for 'Baggage delay' shown in the 'Cover summary'.

The following conditions apply:

1. **Your baggage** must be delayed for at least the 'Minimum required delay' listed under 'Baggage delay' as shown in the 'Cover summary'.
2. **You** must provide purchase receipts for all essential items claimed. Cover will not be provided for items if **you** cannot produce the receipt.
3. Only available for **your** outbound travel (not **your** return travel).

F. Personal money

If **your personal money** is lost or stolen while **you** are on **your trip**, **we** will reimburse **you**, up to the maximum benefit for 'Personal money' shown in the 'Cover summary' less the applicable excess (but no more than the amount for 'Cash' in total shown in the 'Cover Summary', whether jointly owned or not).

The following conditions apply:

You must:

1. Have taken necessary steps to keep **your personal money** safe and to recover it;
2. File and retain a copy of a police report in the case of theft.
3. Have filed and retained a copy of a report giving the details of the **personal money** and its value with the appropriate local authorities, travel carrier, hotel or tour operator within 24 hours of discovery of a loss; and
4. Provide documentary evidence of the value of the lost or stolen personal money as well as the original source for cash.

The following exclusions apply:

1. This policy will not pay for **personal money** if one of the following apply:
 - a. it is not being carried by **you**;
 - b. it is not locked in the secure private accommodation **you** are using on **your trip**; or
 - c. it is not locked in a safe or security deposit box.
2. Reimbursement, unless **you** can provide evidence of the amount of currency **you** had, from the place where **you** got the currency.
3. Losses caused by a drop in exchange rates or any shortage caused by mistakes made when exchanging currency.
4. **Personal money** left in a motor vehicle.
5. Loss or theft of traveller's cheques or other payment means if the issuing agent provides replacements or reimburses **you**.
6. More than the lowest market value of equivalent **personal money** (except cash), if paid for using frequent-flyer points, loyalty-card points, vouchers or another similar scheme.

G. Loss of travel documents

If **your** passport or visa is lost, stolen or destroyed while **you** are on **your trip**, **we** will reimburse **you**, up to the maximum benefit for 'Loss of travel documents' shown in the 'Benefits summary' for the following:

1. The cost of **your** necessary extra travel and accommodation expenses as well as administration costs for the issuing of the emergency passport and/or visa **you** need to continue **your trip** or return to **your primary residence**; and
2. The equivalent cost (based on the current standard replacement costs) of the period remaining on **your** passport that is lost or has been stolen or destroyed.

The following conditions apply:

You must:

1. have taken necessary steps to keep **your** passport and/or visa safe and to recover it, where possible;
2. file and retain a copy of a police report in the case of theft;
3. have filed and retained a copy of a loss report from the consulate or embassy **you** reported it to; and
4. provide receipts for all expenses, including from the consulate or embassy confirming the cost of the replacement or emergency passport or visa.

The following exclusions apply:

1. Reimbursement, unless **you** can provide receipts for the expenses claimed;
2. Losses caused by differences in exchange rates;
3. Passports or visas left unattended in a motor vehicle or a public area;
4. Foreign currency transaction fees imposed by **your** bank or credit card issuer;
5. The cost of any upgrades, pre-checking services or postage fees.

H. Emergency medical/dental cover abroad

If **you** receive emergency medical or dental care while **you** are on **your trip** abroad for one of the following **covered reasons**, **we** will reimburse the **reasonable and customary costs** of that care for which **you** are responsible (less any applicable excess and **additional screening excess**), up to the maximum benefit for 'Emergency medical/dental cover abroad' shown in the 'Cover summary' (dental care is subject to the maximum sublimit listed for 'Dental care'):

1. While on **your trip** abroad, **you** have a sudden, unexpected illness, **injury** or medical condition that could cause **serious harm** if it is not treated before **your** return home (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19).
2. While on **your trip** abroad, **you** have a dental **injury** or infection, a lost filling or a broken tooth that requires immediate treatment.

If **you** need to be admitted to a **hospital** as an inpatient, **we** may be able to guarantee or advance payments, where accepted, up to the limit of the 'Emergency medical/dental cover abroad' section.

The following conditions apply:

1. The care must be **medically necessary** to treat an emergency condition and such care must be provided by a **doctor**, dentist, **hospital** or other provider authorised to practice medicine or dentistry.
2. **We** will not pay for any care provided after **your trip** ends.
3. **We** will not pay for any care for any illness, **injury** or medical condition that did not originate during **your trip** abroad.
4. **We** will not pay for any non-emergency care or services in general and the following care and services in particular:
 - a. Elective cosmetic surgery or care;
 - b. Annual or routine examinations or consultations;
 - c. Long-term care;
 - d. Allergy treatments (unless life threatening);
 - e. Examinations, consultations or care related to or loss of/damage to hearing aids, dentures, eyeglasses and contact lenses;
 - f. Physiotherapy, rehabilitation or palliative care (except as necessary to stabilise **you**);
 - g. Experimental treatment; and
 - h. Any other non-emergency medical or dental care.
5. **You** must not have travelled against the orders or advice of any government or other public authority at any location to, from or through which **you** are travelling on **your trip**.

I. Emergency transportation

IMPORTANT:

- If **you** emergency is immediate or life threatening, seek local emergency care at once.
- **We** are not and shall not be deemed to be a provider of medical or emergency services.
- **We** act in compliance with all national and international laws and regulations. **Our** services are subject to approval by appropriate local authorities as well as active travel and regulatory restrictions.

Emergency evacuation (Transporting you to the nearest appropriate medical facility)

If **you** become seriously ill or **injured** or develop a medical condition (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19) while on **your trip**, **we** will pay for local emergency transportation from the location of the initial incident to a local **doctor** or local medical facility. If **we** determine that the local medical facilities are unable to provide appropriate medical treatment:

1. **our** medical team will consult with the local **doctor** to obtain information necessary to make appropriate decisions regarding **your** overall medical condition;
2. **we** will identify the closest appropriate available **hospital** or other appropriate available facility, make arrangements to transport **you** there and pay for that transport; and
3. **we** will arrange and pay for a **medical escort** if **we** determine one is necessary.

The following conditions apply:

1. **You** or someone on **your** behalf must contact **us** and **we** must make all transportation arrangements in advance. If **we** did not authorise and arrange the transportation, **we** will only pay up to what **we** would have paid if **we** had made the arrangements. **We** will not assume any responsibility for any transport arrangements that **we** did not authorise or arrange.
2. All decisions about **your** evacuation must be made by medical professionals licensed in the countries where they practice.
3. **You** must comply with the decisions made by **our** assistance and medical teams. If **you** do not comply, **you** effectively relieve **us** from any responsibility and liability for the consequences of **your** decisions and **we** reserve the right to not provide cover.
4. One or more emergency transportation providers must be willing and able to transport **you** from **your** current location to the identified **hospital** or facility.
5. **You** must not have travelled against the orders or advice of any government or other public authority at any location to, from or through which **you** are travelling on **your trip**.

Medical repatriation (Getting you home after you receive care)

If **you** become seriously ill or **injured** or develop a medical condition (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19) while on **your trip** and **our** medical team confirms with the treating **doctor** that **you** are medically stable to travel, **we** will arrange and pay up to the maximum benefit for 'Medical repatriation' shown in the 'Cover summary' (less any applicable excess and **additional screening excess**), for:

1. **You** to be transported via regularly scheduled service on a common carrier in the same class of service that **you** originally booked (unless otherwise **medically necessary**), for the return leg of **your trip**, less available **refunds** for unused tickets. The transport will be to one of the following:
 - a. **Your** primary residence;
 - b. A location of **your** choice in **your country of residence**; or
 - c. A medical facility near **your primary residence** or in a location of **your** choice in **your country of residence**. In either case, the medical facility must be willing and able to accept **you** as a patient and must be approved by **our** medical team as medically appropriate for **your** continued care.
2. A **medical escort** if **our** medical team determines that one is necessary.

The following conditions apply:

1. Special requirements must be **medically necessary** for **your** transport (for example, if more than one seat is **medically necessary** for **you** to travel).
2. **You** or someone on **your** behalf must contact **us** and **we** must make all transport arrangements in advance. If **we** did not authorise and arrange the transport, **we** will only pay up to what **we** would have paid if **we** had made the arrangements. **We** will not assume any responsibility for any transport arrangements that **we** did not authorise or arrange.
3. All decisions about **your** repatriation must be made by medical professionals licensed in the countries where they practice.
4. **You** must comply with the decisions made by **our** assistance and medical teams. If **you** do not comply, **you** effectively relieve **us** from any responsibility and liability for the consequences of **your** decisions and **we** reserve the right to not provide cover.
5. One or more emergency transportation providers must be willing and able to transport **you** from **your** current location to **your** chosen destination.
6. **You** must not have travelled against the orders or advice of any government or other public authority at any location to, from or through which **you** are travelling on **your trip**.

I. Emergency transportation (Continued)

Transport to bedside (Bringing a friend or family member to you)

If **you** are told by the treating **doctor** that **you** will be hospitalised for more than 7 days during **your trip** or that **your** condition is immediately life-threatening, **we** will arrange and pay for round-trip transport in economy class on a **travel carrier** and necessary extra accommodation for one friend or **family member** to stay with **you**.

The following conditions apply:

1. **You** or someone on **your** behalf must contact **us** and **we** must make all transportation arrangements in advance. If **we** did not authorise and arrange the transport, **we** will only pay up to what **we** would have paid if **we** had made the arrangements.
2. **You** must not have travelled against the orders or advice of any government or other public authority at any location to, from or through which **you** are travelling on **your trip**.

Return of dependents (Getting minors and dependents home)

If **you** die or are told by the treating **doctor** **you** will be hospitalised for more than 24 hours during **your trip**, **we** will arrange and pay to transport **your travelling companions** who are under the age of 18 or are dependents requiring **your** full-time supervision and care to one of the following:

1. **Your** primary residence; or
2. A location of **your** choice in **your country of residence**.

We will arrange and pay for an adult **family member** to accompany **your travelling companions** who are under the age of 18 or are dependents requiring **your** full-time supervision and care, if **we** determine that it is necessary.

Transport will be on a **travel carrier** in the same class of service that was originally booked. Available **refunds** for unused tickets will be deducted from the total amount payable.

The following conditions apply:

1. This benefit is only available while **you** are hospitalised or if **you** die and if **you** do not have an adult **family member** travelling with **you** that is capable of caring for the **travelling companions** under the age of 18 or dependents.
2. **You** or someone on **your** behalf must contact **us** and **we** must make all transport arrangements in advance. If **we** did not authorise and arrange the transport, **we** will only pay up to what **we** would have paid if **we** had made the arrangements.
3. **You** must not have travelled against the orders or advice of any government or other public authority at any location to, from or through which **you** are travelling on **your trip**.

Repatriation of remains (Getting your remains home)

We will arrange and pay for the reasonable and necessary services and supplies to transport **your** remains to one of the following:

1. A funeral home near **your primary residence**; or
2. A funeral home located in **your country of residence**.

The following conditions apply:

1. Someone on **your** behalf must contact **us** and **we** must make all transportation arrangements in advance. If **we** did not authorise and arrange the transport, **we** will only pay up to what **we** would have paid if **we** had made the arrangements; and
2. The death must occur while on **your trip**.

If a **family member** decides to make funeral, burial or cremation arrangements for **you** at the location of **your** death, **we** will reimburse the necessary expenses up to the maximum benefit for 'Funeral expenses' shown in the 'Cover summary' (less any applicable **additional screening excess**).

Search and rescue

We will pay the cost of search and rescue activities by a professional rescue team, up to the maximum benefit for 'Search and rescue' shown in the 'Cover summary', if **you** are reported missing during **your trip** or have to be rescued from a physical emergency.

J. Personal liability

IMPORTANT: If **you** are hiring or using a motorised or mechanical vehicle or machinery while on **your trip**, **you** must make sure that **you** get the necessary insurance from the hire company or owner. **We** do not cover this under **our policy**.

If **you** are legally liable for something **you** do that results in one of the following, **we** will pay up to the maximum benefit for 'Personal liability' shown in the 'Cover summary' less any applicable excess, plus any other costs **we** agree to in writing:

1. Bodily injury to any person, except **you**, a **family member** or a **travelling companion**.
2. Loss of or damage to property which **you** do not own and which **you** or a **family member** have not hired, loaned or borrowed.
3. Loss of or damage to the **accommodation** **you** are using on **your trip** that does not belong to **you** or a **family member**.

The following exclusions apply:

1. Any liability for something which:
 - a. is suffered by anyone employed by **you** or a **family member** and is caused by the work they are employed to do;
 - b. is caused by something **you** deliberately did;
 - c. is caused by something **you** deliberately did not do, but should have;
 - d. is caused by **your** employment or the employment of a **family member**;
 - e. is caused by **you** using any firearm or weapon;
 - f. is caused by any animal **you** own, look after or control; or
 - g. **you** agree to take responsibility for, if **you** would not have otherwise been held responsible for it.

2. Any contractual liabilities.
3. Any liability for bodily injury suffered by **you**, a **family member** or a **travelling companion**.
4. Compensation or other costs caused by accidents arising from **you** owning, hiring or using:
 - a. any land or building (except for **you** staying in the accommodation **you** are using on **your trip**);
 - b. motorised or mechanical vehicles and any trailers attached to them; or
 - c. aircraft, motorised watercraft or sailing vessels.

The following conditions apply:

1. **You** must give **us** a detailed account of the circumstances surrounding the claim, including photographs and video evidence (if appropriate).
2. **You** must give **us** any writ, summons or other correspondence **you** receive from a third party.
3. **You** must give **us** full details of any witnesses and any written statements, if possible.

NOTE: **You** must not admit liability, offer to make any payment or correspond with any third party without **our** permission in writing.

K. Personal accident

If **you** have an **accident** during **your trip** that causes physical bodily injury to **you**, **we** will pay **you** or **your** personal representatives up to the applicable amount for 'Personal accident' shown in the 'Cover summary' if the **accident** results in one of the following:

1. **your** death within a year of the **accident**; or
2. **your** permanent disability (including permanent loss of **your** sight or loss of use of a hand or foot) within three months of the **accident**.

IMPORTANT: Compensation under this cover will not be paid to a personal representative who either caused the **accident** or is convicted in court for **your** murder, manslaughter or for causing **your** permanent disability.

The following exclusions apply:

In addition to the general exclusions that apply to all cover, this policy will not provide cover for accidents directly or indirectly caused by the following:

1. operating motorcycles with 125cc or larger engine capacity;
2. performing manual labour as a part of **your** occupation; or
3. participation in military exercises.

L. Legal expenses

You can call **our** 24-hour legal helpline for advice on travel-related legal problems to do with **your trip**.

Phone: **UK +44 (0)20 8603 9804**

If **you** die, fall ill or are injured during **your trip** and **you** (or **your** personal representative) take legal action against a third party to claim damages or compensation for negligence, **we** will do the following:

1. Nominate an appointed adviser to act for **you**. This could be a solicitor or a suitably qualified person or company (including **us**). If **you** and **we** cannot agree on an appointed adviser, the matter can be referred to an alternative resolution facility.
2. Pay up to the maximum benefit for 'Legal expenses' shown in the 'Cover summary' for **you** (but not more than twice this amount in total for all people insured under this **policy**) for each event giving rise to a claim.

The following conditions apply:

1. **You** must:
 - a. conduct **your** claim in the way specified by the appointed adviser.
 - b. keep **us** and the appointed adviser fully aware of all facts and correspondence, including any offers you receive to settle the claim.
2. **We** will not be bound by any promises **you** give to the appointed adviser, or which **you** give to any person about payment of fees or expenses, unless **we** have given **our** permission.
3. **We** can withdraw cover, after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the legal action could be more than the settlement.
4. If **we**, **you** or the appointed adviser cannot recover **our** legal costs after a successful claim for compensation, **we** can take the costs from the compensation **you** receive. The amount **we** take is limited to the actual legal costs and will not be more than half of the compensation **you** receive.
5. If **you** do not accept a reasonable settlement, **we** will not cover **your** claim. In this situation **you** should use alternative resolution facilities such as mediation.
6. If **you** withdraw from a claim without **our** agreement, **you** must pay **our** legal costs. **You** will become responsible for all legal costs.

The following exclusions apply:

1. Any claim:
 - a. not reported to **us** within 90 days of the event giving rise to the claim;
 - b. if **we** think **we** are unlikely to get a reasonable settlement;
 - c. if **we** think the cost of the legal action could be more than the settlement **we** could get;
 - d. involving a dispute between **you** and someone else living at **your primary residence**, a **family member**, a **travelling companion**, or one of **your** employees;
 - e. if another insurer or service provider has refused **your** claim, or there is a shortfall in the cover they provide; or
 - f. against a **travel supplier**, **travel carrier**, **us**, AWP P&C SA, another person insured under this **policy**, or **our** agent.
2. Costs for legal action that **we** have not agreed to.
3. Costs awarded as a penalty against **you** or the appointed adviser personally (for example, for not following court rules and protocols).
4. Costs for legal action taken in more than one country for the same event.

M. Travel services during your trip

If **you** need medical information services during **your trip**, **our** Emergency Assistance team is available. With **our** global reach and multi-lingual staff, **we** are here to help **you**.

Finding a doctor or medical facility

If **you** need care from a **doctor** or medical facility while **you** are travelling, **we** can assist **you** in finding one.

IMPORTANT:

Assistance is provided on a strictly non-advised basis using public information available for **your** location. **We** will not provide recommendations for specific providers and it remains **your** choice whether or not to use the information provided.

N. Sports cover

The cover under this section only applies when the appropriate 'Sports cover' premium has been paid for Activity packs 2, 3 or 4 and this is shown in **your policy** confirmation document or schedule. Cover for taking part in Activity pack 1 activities, automatically applies under sections A-M, but there is no cover under section N unless **you** have at least paid for the Activity pack 2 upgrade.

Missed activity

If **you** cannot participate in one or more of **your** prepaid activities during **your trip** for a covered reason listed below, **we** will reimburse **you** for **your** non-refundable costs that **you** paid for the activities, less available **refunds**, up to the maximum benefit for 'Missed activity' shown in the 'Cover summary'.

NOTE: This cover only applies before the start of the activity.

Covered reasons:

1. **You**, a **travelling companion** or a **family member** who is participating in the activity becomes ill or **injured**, or develops a medical condition (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19).

The following conditions apply:

- a. The illness, **injury** or medical condition must be disabling enough to make a reasonable person not participate in the activity; and
 - b. A **doctor** advises **you** or a **travelling companion** not to participate in the activity before the activity takes place. If that isn't possible, a **doctor** must either examine or consult with **you** or the **travelling companion** within 48 hours of the activity or as soon as reasonably possible, to confirm the decision not to attend.
2. **Your family member** who is not participating in the activity becomes ill or **injured**, or develops a medical condition.

The following condition applies:

- a. The illness, **injury** or medical condition must be considered life threatening by a **doctor**, require hospitalisation or require **your** care.

3. **Your** or a **travelling companion's** death.

4. The death of **your family member** or **your service animal** on or within 30 days prior to the scheduled start date of the activity.

5. **Your** prepaid activity is cancelled by the supplier of the activity due to **severe weather**.

6. **Your** ski resort closes 75% or more of its ski trails due to lack or excess of snow.

The following condition applies:

- a. The closure is for at least 50% of the normal operating hours on the calendar day **you** intend to use the lift tickets.

Sporting equipment cover

If **your sporting equipment** is lost or damaged by a **travel supplier** or is stolen while **you** are on **your trip**, **we** will pay **you**, less available **refunds** and the excess, the lowest of the following, up to the maximum benefit listed for 'Sporting equipment cover' in the 'Cover summary' less any applicable excess (**unreceipted items** are subject to the overall maximum sublimit listed):

1. The cost to repair the damaged **sporting equipment**; or
2. The cost to replace the lost, damaged or stolen **sporting equipment** with the same or similar item, reduced by 10% for each full year of use since the original purchase date, up to the maximum of 50% reduction.

The following conditions apply:

1. **You** must have taken all necessary steps to keep **your sporting equipment** safe and intact and to recover it;
2. **You** must have reported the incident and have a copy of a written report giving a description of the property and its value from the appropriate local authorities, **travel carrier**, hotel or tour operator within 24 hours of discovery of the loss; and
3. **You** must provide original receipts or another proof of purchase for the lost items. For **unreceipted items**, **we** will provide cover based on up to 50% of the cost to replace the lost, damaged or stolen item with the same or similar item.

N. Sports cover (continued)

The following exclusions apply:

1. Items other than **sporting equipment**;
2. Animals, including remains of animals;
3. Cars, motorcycles, motors, drones, aircraft, watercraft and other vehicles as well as related accessories and equipment;
4. Hearing aids, prescription eyewear and contact lenses, unless specifically designed for use in a particular sport;
5. Prosthetics and orthopaedic devices, unless specifically designed for use in a particular sport;
6. Wheelchairs and other mobility devices, unless specifically designed for use in a particular sport;
7. Non-physical property, including software and electronic data;
8. Property used for business or trade;
9. Property **you** do not own;
10. Gross negligence or malicious conduct leading to loss, theft or damage of **your sporting equipment**; and
11. **Sporting equipment** while it is:
 - a. being shipped, unless with **your travel carrier**;
 - b. in or on a car trailer; or
 - c. unattended in an unlocked motor vehicle.

Sporting equipment rental cover

If **your sporting equipment** is lost or delayed by a **travel supplier** during **your** outbound travel or damaged or stolen while on **your trip**, **we** will reimburse the necessary costs for renting replacement **sporting equipment** to use during **your trip**, up to the maximum benefit for 'Sporting equipment rental cover' shown in the 'Cover summary'. This cover does not include motorised equipment or vehicles.

The following condition applies:

1. **You** must have made a report giving a description of the property with the appropriate local authorities, **travel supplier**, hotel or tour operator within 24 hours of discovery of the loss.

Search and rescue

We will pay the cost of search and rescue activities by a professional rescue team, up to the maximum benefit for 'Search and rescue cover' shown in the 'Cover summary', if **you** are reported missing during **your trip** or have to be rescued from a physical emergency. The maximum benefit listed for this cover is in addition to the 'Search and rescue' benefit provided under Section I - Emergency transportation of this **policy**.

General exclusions

This section describes the general exclusions applicable to all cover under this **policy**. An 'exclusion' is something that is not covered and therefore no payment or service would be available.

This **policy** does not provide cover for any loss that results directly or indirectly from any of the following general exclusions if they affect **you**, a **travelling companion** or a **family member**:

1. Any loss, condition or event that was known, foreseeable, intended or expected when **your trip** was booked or this **policy** was purchased, whichever is later.
2. **Pre-existing medical conditions**, unless they meet the conditions outlined under the 'Health declaration and health exclusions' section.
3. **Your** intentional self-harm or if **you** attempt or commit suicide.
4. Normal, complication-free pregnancy or childbirth, except when normal, complication-free pregnancy or childbirth is expressly referenced in and covered under the 'Trip cancellation' section.
5. Fertility treatments.
6. The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a **doctor** and used as prescribed.
7. Acts committed with the intent to cause loss or damage.
8. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft.
9. Participating in or training for any professional or semi-professional sporting competition or event.
10. Participating in or training for any amateur sporting competition while on **your trip**. This does not include participating in informal recreational sporting competitions and tournaments organised by hotels, resorts or cruise lines to entertain their guests.
11. Participating in sports and leisure activities, other than those listed as covered under Activity pack 1 on pages 12 and 13. Cover under Activity packs 2, 3 or 4 will only apply if **you** have selected and paid the appropriate additional premium for those Activity packs.

In all cases, for **your** sporting activities to be covered, they must be:

- Arranged as part of **your trip**;
- Provided by a company that is regulated or licensed where required; and
- Not otherwise prohibited by law.

You must wear all recommended safety equipment while participating in **your** sporting activities in order to be eligible for cover.

NOTE: The cover under Section N - Sports cover only applies when the appropriate 'Sports cover' premium has been paid for Activity packs 2, 3 or 4 and this is shown in **your policy** confirmation document or schedule. Cover for taking part in Activity pack 1 activities, automatically applies under sections A-M, but there is no cover under section N unless **you** have at least paid for the Activity pack 2 upgrade.

12. An **illegal act**, except when **you**, a **travelling companion**, a **family member** or **your service animal** is the victim of such an act.
13. An **epidemic** or **pandemic**, except when an **epidemic** or **pandemic** is expressly referenced in and covered under the 'Trip cancellation', 'Trip interruption', 'Travel delay', 'Emergency medical/dental cover abroad' or 'Emergency transportation' sections.
14. **Natural disaster**, except when and to the extent that a **natural disaster** is expressly referenced in and covered under the 'Trip cancellation' or 'Trip interruption' or 'Travel delay' sections.
15. Air, water or other pollution, or the threat of a pollutant release, including thermal, biological and chemical pollution or contamination.
16. Nuclear reaction, radiation or radioactive contamination.
17. War (declared or undeclared) or acts of war.
18. Military duty, except when expressly referenced and covered under the 'Trip cancellation' or 'Trip interruption' sections.
19. **Political risk**.
20. **Cyber risk**.
21. Civil disorder or unrest, except when expressly referenced in and covered under the 'Trip interruption' or 'Travel delay' sections.
22. **Terrorist events**, except under the 'Emergency medical/dental cover abroad' and 'Emergency transportation' sections.
23. Acts, travel alerts/bulletins or prohibitions by any government or public authority, except when expressly referenced in and covered under the 'Trip cancellation' or 'Trip interruption' sections.
24. Any **travel supplier's** complete cessation of operations due to financial reasons, with or without involving insolvency or bankruptcy.
25. A **travel supplier's** restrictions on any **baggage**, including medical supplies or equipment.
26. Ordinary wear and tear or defective materials or workmanship.
27. An act of gross negligence by **you** or a **travelling companion**.
28. Travel against the orders or advice of any government or other public authority.
29. Any cover, benefit or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.

IMPORTANT: **You** are not eligible for reimbursement under this **policy** if:

1. **Your travel carrier** tickets do not show travel date(s);
2. **You** intend to receive health care or medical treatment of any kind while on **your trip**.

General conditions

The following conditions apply to the whole of **your policy**. Please read these conditions carefully as **we** can only pay **your** claim if **you** meet them.

1. You must:

- a. have **your primary residence** in and be registered with a **doctor** in the UK, the Channel Islands or the Isle of Man;
- b. have not spent more than three months abroad during the 12 months before this **policy** was issued or **your trip** was booked (whichever is later).

2. You must take reasonable care to protect yourself and your property against accident, injury, loss and damage, as if you were not insured, and to keep any potential claim to a minimum.

3. You must have a valid insurance policy confirmation document or schedule.

4. You must contact us as soon as possible with full details of anything which may result in a claim, and give us all the information and documentation we ask for throughout the claims process. Please see 'Claims information' below for more information.

5. You accept that the terms and conditions of the policy cannot be changed by you unless we agree to the change in writing.

6. You must not be older than the following ages:

For single trip cover

85 on the date **your policy** starts or **your trip** was booked (whichever is later) if travelling to United States of America, Canada or the Caribbean. No age limit applies to other destinations.

For annual multi-trip cover

74 on the date **your policy** is issued.

We have the right to do the following:

7. Cancel the policy if you tell us something that is not true and this influences our decision to provide cover.

8. Cancel the policy and make no payment if you or anyone acting for you:

- a. make a claim that is dishonest, intentionally exaggerated or fraudulent in any way; or
- b. provide any false or misleading information when supporting a claim.

In these circumstances **we** may report the matter to the police or any other establishment.

9. Not provide cover if you have started your trip before your policy was issued.

10. Only provide cover if your trip starts and ends in your country of residence.

11. Take over and deal with, in your name, any claim you make under this policy.

12. Take legal action in your name (but at our expense) and ask you to give us any details we need, and to fill in any necessary forms, which will help us to recover any payment we have made under this policy.

13. With your or your personal representative's permission, get information from your medical records to help us or our representatives deal with any claim. This could involve you being medically examined or having a post-mortem after your death. We will not give personal information about you to any other organisation without your permission.

14. Return you to your country of residence at any time during your trip if you are taken ill or injured. We will only do this if the doctor treating you and our medical advisers agree. If there is a dispute, we will ask for an independent medical opinion.

15. Not accept liability for the costs of repatriation or treatment if you refuse to follow advice from the doctor treating you and our medical advisers.

16. Refuse to pay any claim under this policy for any amounts covered by another insurance or by anyone or anywhere else (for example, any amounts you can get back from private health insurance, any reciprocal health agreement, travel suppliers, home contents insurers or any other claim amount that can be recovered by you). In these circumstances we will only pay our share of the claim.

17. Ask you to pay us back any amounts that we have paid which are not covered under this policy.

18. If you cancel your trip or cut it short for any reason other than those specified as being covered under the 'Trip cancellation' or 'Trip interruption' sections, we will cancel all cover provided by your policy for that trip, without refunding your premium.

24-hour emergency medical assistance information

Please tell **us** immediately about any serious illness or accident **abroad** where **you** have to go into **hospital** or **you** may have to return home early or extend **your** stay because of any illness or **injury**. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can.

You can call 24 hours a day 365 days a year or email.

- Phone: **UK +44 (0)20 8603 9929**
- Email: **medical@allianz-assistance.co.uk**

Please give **us your** age and **your** insurance confirmation number. Say that **you** are insured with Stewart Travel Ltd.

In a life or death situation call the emergency services in the country **you** are visiting for example **112** within the European Union or **911** in the USA.

Claims information

To register **your** claim first either:

- call: **UK +44 (0)20 8603 9958** or
- write to: Travel Insurance Claims, Allianz Partners, PO Box 7807, Bilston, WV1 9QS.

Having registered **your** claim **you** will then be able to review the progress and/or upload any additional documents **we** need by visiting the website at **www.allianz-protection.com**.

You should register **your** claim with **us** as soon as possible and provide all the information and documents **we** ask for. **You** must give **us** as much detail as possible so **we** can handle **your** claim quickly. Please keep copies of all the information **you** send **us**.

You will need to obtain some information to support **your** claim. Below is a list of actions **you** will need to take and documents **we** will need in order to deal with **your** claim. Further information and/or evidence may be required by **us** after **your** claim has been submitted. If this is the case, **we** will inform **you** as quickly as possible.

For all claims

- **Your** original **trip** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

Trip cancellation

- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or **injury** a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide independent evidence of these circumstances.

Trip interruption

- If **you** need to cut short **your trip**, please call **UK +44 (0)20 8603 9929** as soon as possible to get **our** prior agreement.
- **Your** original booking invoice(s) showing **your** revised time and **date of departure** and detailing whether any **refunds** can be provided.
- For claims relating to illness or **injury** a medical certificate will need to be completed by the treating **doctor**. A copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide independent evidence of these circumstances.

Claims information (Continued)

Travel delay

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.
- Detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the public transport provider or **accident** / breakdown authority attending the private vehicle you were travelling in.
- If **your** claim results from any other circumstances, please provide independent evidence of these circumstances.

Baggage and Personal money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If applicable, **you** should also report the theft, damage or loss to **your travel carrier**, tour operator, handling agent or **accommodation** manager and ask for a written report.
- For delays losses and damage whilst in the care of a **travel carrier**, report this as soon as possible and obtain a written report from them. For airlines specifically, **you** must obtain a Property Irregularity Report (PIR) from the airline or their handling agent. This should be done within 7 days of any delay, loss or damage. **You** then have 21 days to write to the airline confirming the details of any essential replacement items purchased.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **baggage**.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.
- Block lost or stolen mobile phones with **your** network provider and obtain written confirmation of this action from them.
- Documentary evidence of the value of the lost or stolen **personal money** as well as the original source for cash.

Baggage delay

- Report the loss to the **travel carrier** and obtain a written report from them. For airlines, **you** must obtain a Property Irregularity Report (PIR) from the airline or their handling agent. This should be done within 7 days of any delay, loss or damage. **You** then have 21 days to write to the airline confirming the details of any essential replacement items purchased.
- Original receipts, vouchers or other suitable evidence of purchase for essential replacement items.

Loss of travel documents

- A receipt from the consulate or embassy confirming the cost of the emergency replacement passport or visa and a written report from the police if **your** passport or visa is stolen.

Emergency medical/dental benefits abroad and Emergency transportation

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or where medical fees are likely to exceed **£500**.
- Medical evidence from the treating **doctor** to confirm the illness or **injury** and treatment given, including **hospital** admission and discharge dates, if this applies.

Personal liability

- A detailed account of the circumstances surrounding the claim(s), including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence received from any third party.
NOTE: You should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Personal accident

- A detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the **injury** and treatment given including hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate, if this applies.

Legal expenses

- A detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence **you** receive from any third party in connection with **your** claim. **You** should not reply to any correspondence without **our** permission in writing.
- The full details of any witnesses and any available written statements from them.

Claims information (Continued)

Sports cover

(Missed activity)

- For claims relating to illness or **injury**, **we** will need:
 - medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including **hospital** admission / discharge, if this applies.
 - a copy of the death certificate in the event of a death.
 - a medical certificate from a **doctor** at **your** resort confirming that **you** cannot take part in **your** pre-booked sports activities because of medical reasons
- Written confirmation from **your travel supplier**, the local piste authority or ski lift operator confirming the reason for the closure and the duration.

(Sporting equipment)

- All appropriate evidence requested under the heading 'Baggage and Personal money' or 'Baggage delay' in this section.
- All hire receipts and luggage labels / tags.
- A written report from **your travel carrier** if **your sporting equipment** is delayed or misdirected.
- If **your** claim results from any other circumstances, please provide independent evidence of these circumstances.

Complaints information

We aim to provide **you** with a first class **policy** and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that we can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

Step 1

For complaints regarding claims or administration of your policy or the service provided by Allianz Partners:

- Write to: Customer Service, Allianz Partners, 102 George Street, Croydon, CR9 6HD
- Phone: **020 8603 9853**
- Email: **customersupport@allianz-assistance.co.uk**

For complaints regarding the sale of your policy or the service provided by Stewart Travel Ltd:

- Write to: Customer Service Manager, Rush Insurance Services Limited, 1-13 Wellington Road North, Stockport SK4 1AF.
- Phone: **0333 400 7780**
- Email: **enquiries@rushinsurance.co.uk**

Step 2

For all complaints:

If **you** are not satisfied with **our** final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

- Visit: **www.financial-ombudsman.org.uk**
- Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR
- Phone: **0800 023 4567** or **0300 123 9 123** or
- Email: **complaint.info@financial-ombudsman.org.uk**

Privacy notice

We care about **your** personal data.

This summary and **our** full privacy notice explain how Allianz Partners protects **your** privacy and uses **your** personal data. **Our** full privacy notice is here:

www.allianz-assistance.co.uk/privacy-notice/

If a printed version is required, please write to Customer Service (Data Protection), Allianz Partners, 102 George Street, Croydon, CR9 6HD.

How will we obtain and use your personal data?

We will collect **your** personal data from a variety of sources including:

- Data that **you** or other people named on the **policy** or **your** representative(s) provide to **us**;
- Data from **your** insurance arranger or partners such as brokers, other insurers or other companies who act as insurance distributors including the provider of goods and services associated with this insurance; and
- Data that may be provided about **you** from certain third parties such as **your doctor** in the event of a claim.

We will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing **you** of products and services which may be of interest to **you**.

Who will have access to your personal data?

We may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With **your** insurance arranger or partners such as brokers, other insurers or other companies who act as insurance distributors including the provider of goods and services associated with this insurance for contractual, regulatory and legal obligations including for the performance of **our** services;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as in the event of a claim;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

We will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us** **your** consent to do so.

How long do we keep your personal data?

We will retain voice recordings for a maximum of two years and **your** other personal data for a maximum of 10 years from the date the insurance relationship between **us** ends. If **we** are able to do so **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

Where will your personal data be processed?

Your personal data may be processed both inside and outside the United Kingdom (UK) and the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the UK and the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **We** take steps to ensure that personal data transfers outside the UK and the EEA receive an adequate level of protection.

What are your rights in respect of your personal data?

You have certain rights in respect of **your** personal data.

You can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you** or a new insurer; and
- File a complaint.

Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

How can you contact us?

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post: Customer Service (Data Protection), Allianz Partners, 102 George Street, Croydon, CR9 6HD

By telephone: **020 8603 9853**

By email: **AzPUKDP@allianz.com**

Important contact details

Customer services:

(Monday to Friday – 9am to 5pm)

Contact Stewart Travel Ltd

Health declaration:

(to declare a medical condition or change in your circumstances)

UK +44 (0)20 8603 9691

24-hr Emergency medical assistance:

(for medical emergency or trip interruption requests)

UK +44 (0)20 8603 9929

24-hr Legal helpline:

UK +44 (0)20 8603 9804

Claims:

(To review an existing claim online 24-hrs a day)

(To register a new claim, call Monday to Friday – 8am to 6pm)

www.allianz-protection.com

UK +44 (0)20 8603 9958

This policy is available in large print,
audio and Braille.

Please contact Stewart Travel Ltd
and we will be pleased to organise
an alternative version for you.

Stewart Travel Ltd is an Appointed Representative of Rush Insurance Services Limited,
Registered address 1-13 Wellington Road North, Stockport SK4 1AF Registered No.06939586

Insurance is underwritten by AWP P&C SA a company registered in France with ID No 519490080 RCS Paris
Registered Office 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch,
AWP P&C (UK Branch), registered in the United Kingdom. Registered Branch No. BR015275.

Registered Office: 102 George Street, Croydon CR9 6HD. Authorised and regulated by L'Autorité de Contrôle
Prudential et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by
the Financial Conduct Authority (FCA) and limited regulation by the PRA. Details about the extent of our regulation by the
PRA are available from us on request.

Insurance is administered in the UK by Allianz Partners, a trading name of AWP Assistance UK Ltd
Registered in England. Registration No. 1710361.

Registered Office: PO Box 74005, 60 Gracechurch Street. London, EC3P 3DS.

Rush Insurance Services Limited and AWP Assistance UK Ltd are
authorised and regulated by the FCA.

Allianz Partners as an agent for AWP P&C SA for the receipt of customer money,
settling claims and handling premium refunds.

Stewart Travel Ltd and Rush Insurance Services Limited act as agents for AWP P&C SA for
the receipt of customer money and handling premium refunds.