



# TRINITY

INSURANCE

## Trinity Forces Travel Insurance 2009/10

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### Summary Of Cover

The following is only a summary of the main cover limits. *You* should read the rest of this policy for the full terms and conditions.

Section	Cover	Limit (up to)
1	Medical / Emergency Treatment	£10,000,000
2	Personal Accident	£25,000
3	Cancellation / Curtailment	£3,000
4	Missed Departure / Missed Connection	£1,000
5	Personal Liability	£2,000,000
6	Personal Possessions/Personal Money/Passport Possessions (optional) Money Passport	£2,000 £500 £200
7	Travel Delay Delay Abandonment	£250 £3,000
8	Hijack	£1,000
9	Legal Expenses	£25,000
10	Winter Sports cover Ski equipment Ski pack Piste closure	£500 £300 £200
11	BONDPLUS (Financial Failure)	£1,500

**Note:** An excess may apply. Some sections also have extra sub limits, for example the *personal possessions* section has a single article and *valuables* limit.

### Important Telephone Numbers

<b>Customer Services</b> - Trinity Insurance Services Limited	+44 (0) 1243 817 777
<b>Health Declaration</b> (to declare a medical condition or change in your circumstances)	+44 (0) 845 260 1627
<b>Inpatient treatment</b> anywhere in the world - <b>Global Response</b>	+44 (0) 844 557 4728
<b>Outpatient treatment</b> anywhere in the world, excluding North America and the United Kingdom - <b>Healthwatch</b>	+44 (0) 113 3180 124
<b>Outpatient treatment</b> in North America and the UK - <b>Global Response</b>	+44 (0) 844 557 4728
<b>Claims Service</b> - P J Hayman & Company Ltd	+44 (0) 845 260 1525

### Important Information

#### Introduction

This is *your* Trinity Forces Travel Insurance policy. It has been prepared in accordance with the cover *you* requested and the information *you* supplied to *us*. Any changes to the information, which may affect the basis of cover within this document, must be reported to *us* immediately. *We* will then advise *you* if the terms and conditions of the Policy need to be amended.

Please read this document carefully, including the *schedule*, to ensure that *you* have the cover *you* require. If *you* have any queries, please contact Trinity Insurance Services Limited on +44 (0) 1243 817 777.

The *schedule* sets out the cover, Sums Insured and Limits that *you* have selected, and that are relevant to *you*.

*Your* Insurance policy contains full details of the cover provided plus the conditions and exclusions that apply. *You* must read the policy carefully.

There are exclusions that apply to individual parts of the policy and General Exclusions and procedures that apply to the whole policy.

All parts of the policy have limits on the amount that the *insurer* will pay.

Some parts also have inner limits, e.g. a single article limit.

**It is essential when travelling abroad that *you* have details of the cover with *you*. This will assist *you* in the event of an emergency.**

#### Insurer Information

Trinity Forces Travel Insurance policy is arranged by P J Hayman & Company Limited with UK Underwriting Limited on behalf of Sections 1 -10 Fortis Insurance Limited. Registered in England No. 354568. Registered Office: Fortis House, Tollgate, Eastleigh, Hampshire SO53 3YA.

Section 11 of this insurance is underwritten by IGI Insurance Company Limited. Registered Office: Market Square House, St. James's Street, Nottingham, NG1 6FG.

P J Hayman & Company Limited, Trinity Insurance Services Limited, UK Underwriting Limited, Fortis Insurance Limited and IGI Insurance Company Limited are authorised and regulated by the Financial Services Authority.

This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0300 500 5000.

Registered Office : P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX. Registered in England - No 2534965.

Registered Office : Trinity Insurance Services Limited, 5 Brighton Road, South Croydon, Surrey CR2 6EA. Registered in England - No 3904541.

#### Governing Law

The Trinity Forces Travel Insurance policy shall be governed by and construed in accordance with the Law of England and Wales unless the insured's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

#### Cancellation

Please read the policy carefully. If the policy does not meet *your* requirements please return it to Trinity Insurance Services Limited within 14 days of the date of issue but before departure date. Provided no claim has been made *Your* premium will be refunded in full. Thereafter *you* may cancel the policy at any time, however no refund of premium is payable.

The *insurer* shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days notice to the insured at their last known address. Provided the premium has been paid in full the insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

#### Policy Excesses

Claims under most parts of the policy will be subject to an excess. Where there is an excess, *you* will be responsible for paying the first part of a claim.

## Definitions

The following definitions apply to this policy. They have the same meaning wherever they appear in italics.

### You/Your/Insured

Any person named in the *schedule*.

### We/Our/Us/Insurer

UK Underwriting Limited on behalf of:

Fortis Insurance Limited for sections 1 - 10

and IGI Insurance Company Limited for section 11 only.

### Accident/Accidental

A sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

### Adventure Activity

You are covered when participating in planned sports and activities under Level 1. You are covered when participating in sports and activities under Level 2 or Level 2 and 3 if shown on your *schedule* and any appropriate additional premium has been paid.

**LEVEL 1:** Abseiling (max 100m), Angling, Archery, Badminton, Black Water Rafting (Grades 1-3), Bowling, Bungee Jumping (max 2 jumps), Camel/Elephant riding/trekking, Canoeing/kayaking (inland/coastal and no White Water), Clay Pigeon Shooting, Cycling, Deep Sea Fishing, Fell Running/Walking (without ropes, picks or guides), Golf, Gymnastics, Hiking / Trekking without ropes, picks or guides up to 1500m, Horse Riding (Hacking only – incidental to trip, no jumping), Hot-Air Ballooning, Ice Skating (in-door only), Jet Boating / Jet Skiing (inland/coastal waters, no White Water), Martial Arts (non-contact), Motor Biking (full UK licence, up to 125cc and helmet to be worn), Orienteering, Outward Bound, Paint balling, Parasailing, Parascending (over water only), Rambling, Roller Skating/Blading (no stunting), Rowing/Sculling (inland/coastal waters, no White Water), Rifle range shooting, Safari Tours, Sailing (coastal waters only), Scuba Diving (30m), Snorkelling, Speed Boating (inland/coastal waters ONLY, no White Water), Squash, Surfing (incidental to trip), Swimming, Table Tennis, Ten Pin Bowling, Tennis, Volleyball, Water Skiing (no jumps), White Water Rafting (grades 1-3), Wind Surfing, Yachting (coastal waters only).

**LEVEL 2 :** Abseiling (over 100m), Aerial Safari, American Football, Ballooning, Black Water Rafting (Grades 4-5), Bouldering, Bungee Jumping (3 + jumps), Canoeing White Water (Grade 1-3), Football (including 5 a side), Go-Karting, Hiking / Trekking without ropes, picks or guides up to 3000m, Hockey, Horse Riding/Trekking (main purpose of trip), Hunting on foot, Jet Boating / Jet Skiing White Water (Grades 1-2), Kayaking White Water (Grades 1-3), Kite Surfing, Motor Biking (full UK licence, over 125cc and helmet to be worn), Mountain Biking (off-road), Parachuting (1 Jump only), Quad Biking, Rugby, Sailing outside coastal waters (Europe ONLY), Scrambling, Sea Canoeing (coastal waters only), Surfing (main purpose of trip, White Water Rafting (Grades 4-5), War Games, Wind Surfing (main purpose of holiday), Yachting outside coastal waters (Europe ONLY).

**LEVEL 3 :** Fencing, Hiking / Trekking without ropes, picks or guides up to 4500m, Ice Hockey, Judo, Rock Climbing, Scuba Diving to 50 metres, Showjumping, Weightlifting.

We may be able to cover you for other activities not listed. Please contact Trinity Insurance Services Limited on +44 (0) 1243 817 777. An additional premium may need to be paid.

### Adverse Weather

Weather of such severity that the police (or appropriate authority) warn by means of public communications networks (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route originally envisaged by you, by any reasonable alternative route.

### Area of Cover :

**United Kingdom (UK)** – England, Scotland, Wales, Northern Ireland, the Channel Islands, the Isle of Man and offshore islands.

**Europe** – UK, Continental Europe, Mediterranean Islands, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Turkey, Madeira, Canary Islands, the Azores, the Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.

### Australia/New Zealand

**Worldwide excluding the USA** – Worldwide excluding the United States of America and the Bahamian Islands, Canada and the Caribbean Islands.

**Worldwide including the USA** – Worldwide.

### Children

Persons aged up to under 18 years at the date of issue of the policy, or under 23 if still in full time education and normally resident with an insured adult.

### Claims Procedure

Instructions shown in this policy that you must follow in the event of a claim.

### Close Business Associate

A person in the same employ as you whose absence from work for a period of 24 hours or more necessitates your presence.

### Close Relative

Mother, father, sister, brother, wife, husband, partner (including common law and civil partnerships), son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister or legal guardian.

### Consequential Loss

Any other loss, damage or additional expense following on from the event for which you are claiming is not covered under this insurance. Examples of such loss or damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury or illness.

### Country of Residence

The UK or the country where you are serving overseas.

### Curtailment/Curtail

Abandonment of the trip either by return to your home or to attend a hospital abroad as an in-patient including an overnight stay.

### Departure Point

The airport, international rail terminal or seaport where you commence your trip at the start or final part of your trip.

### Excess

The amount deducted from a claim payment.

### Expense/Expenses

Costs agreed by us or the 24 hour medical emergency service that you could become responsible for, such as emergency medical expenses, legal expenses, travel delay or delayed personal possessions expenses.

### Family

Two adult partners and their accompanying children (under 18 years at the date of issue of the policy, or under 23 years if still in full time education and normally resident with an insured adult) children covered by this policy must always travel with an insured adult unless they are travelling directly to join parents at the end of a school term or returning directly to school or travelling on an organised educational trip. All travellers must be named on the *schedule*.

### Hijack

The unlawful seizure or wrongful exercise of control over the aircraft (or the crew thereof) in which you are travelling as a passenger.

### Home

Your normal place of residence in the UK or where you are serving overseas.

### Necessary Expenses

Additional costs, which are not recoverable elsewhere and for which receipts are retained by you to support the claim.

### Pair or Set

A number of items that belong together or can be used together.

### Period of Insurance

**SINGLE TRIP** – Cancellation cover is effective from the date shown on the *schedule* and terminates on commencement of the planned trip. **BONDPLUS (Financial Failure)** cover begins on the start date shown on the *schedule* and finishes at the end of your trip.

**ANNUAL MULTI-TRIP** – Cancellation cover is effective from the commencement date shown on the *schedule*, or from the time of booking each separate trip (whichever is the later) and terminates on commencement of such planned trip or on the expiry of the policy (whichever is the earlier). **BONDPLUS (Financial Failure)** cover begins on the start date shown on the *schedule* or the date you booked your trip (whichever is the later) and finishes at the end of your trip.

**ALL** - All other covers commence when you leave your place of residence or business (whichever is the later) to commence the trip until the time of return to your place of residence or business (whichever is the earlier) on completion of the trip. Cover will not commence more than 24 hours prior to your booked departure time or cease more than 24 hours after your booked return time. Cover is automatically extended in the event that your return is unavoidably delayed due to public transport services or as a result of a medical emergency claim, which has been notified to us, or the 24 hour medical emergency service. Application must be made to Trinity Insurance Services Limited for any other extension. Such extension will become effective only upon acceptance by Trinity Insurance Services Limited, who will advise the additional premium required. Acceptance will be conditional upon receipt of any relevant additional premium.

### Personal Money

Cash or bank or currency notes, cheques, postal and money orders, current postage stamps (excluding stamp collections), travellers' cheques, coupons or vouchers which have a monetary value.

### Personal Possessions

Items owned entirely by you including your luggage and their contents, articles you are wearing or carrying with including your valuables.

### Schedule

This is proof of insurance and is part of the policy. It will show details of you, the period of insurance and the cover you have opted for.

### Severe Weather

Weather of such severity that the Police (or appropriate authority) warn by means of public communications networks (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route originally envisaged by you, or by any reasonable alternative route.

### Ski Equipment

Skis, ski boots, ski bindings and ski sticks, snowboards and ice skates.

### Ski Pack

Ski school fees and lift passes.

### Travel Documents

Travel tickets and travel passes (excluding your passport, driving licence and ski pass) all of which are owned by you.

### Trip/Trips

A holiday or journey that begins when you leave home and ends on your return home or, in the case of repatriation on medical grounds, to a hospital or nursing home in the UK or your country of residence.

### United Kingdom (UK)

England, Scotland, Wales, Northern Ireland, the Channel Islands, the Isle of Man and offshore islands.

### Valuables

Antiques, audio equipment and ancillary items, binoculars, communication equipment, audio and audio visual equipment and accessories, mobile telephones and ancillary items, iPods, PDA's, satellite navigation equipment, computer equipment/games machines/organisers and ancillary items, furs, jewellery (including items containing gold/silver and/or precious/semiprecious stones), photographic equipment and ancillary items, telescopes, watches.

## Winter Sports

You are covered when participating in the following planned activities if winter sports cover is shown on *your schedule* and any appropriate additional premium has been paid:

Skiing (including amateur ski-school events, big-foot, cross-country, glacier, mono and off-piste providing you are within marked boundaries of a recognised ski resort and you follow ski patrol guidelines) snowboarding, sledging, snow blading and tobogganing.

We may be able to cover you for other activities not listed. Please contact Trinity Insurance Services Limited on +44 (0) 1243 817 777. An additional premium may need to be paid.

## Single Trip Notes

At the time of taking out this insurance you must be aged 69 years or under. The maximum duration under Single trip is 6 months continuous cover. In the event of early return (including *Curtalement*), the policy shall become void on the *insured's arrival home*.

## Annual Multi-trip Notes

At the time of taking out this insurance you must be aged 69 years or under. You may take any number of trips during the *period of insurance* but the maximum duration for any one trip should not exceed 31 days (unless agreed by us in writing before your trip begins).

## Important – Medical Conditions & Material Facts Warranty

You will NOT be covered

- For any trip where at the time of taking out this insurance or at the time of booking each trip, the person whose condition gives rise to a claim:
  - is waiting for an operation, hospital consultation (other than for regular check ups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
  - has received a terminal prognosis; or
  - is travelling against medical advice or for the purposes of obtaining treatment

**Note:** The above exclusion applies not only to you, but also to close relatives or other non-travellers on whom the trip depends.

- For trips outside the UK or your country of residence where at the time of taking out this insurance or at the time of booking each trip, you answer 'Yes' to any of the 'Medical Screening Questions' shown opposite and fail to contact the Medical Screening Line.

**You will need to contact the Medical Screening Line in the following circumstances**

If you are travelling outside the UK or your country of residence you should call the Medical Screening Line (see opposite) if:

- you need to declare a medical condition (other than where you have only one of the conditions listed in Question 1, opposite);
- you are unsure whether a medical condition needs to be declared or not;
- you answer YES to any of the Medical Screening Questions shown opposite;
- you develop a new condition after your policy was issued;
- your existing medical condition changes after your policy was issued.

## Medical Screening

If you need to telephone the Medical Screening Line, you will be asked simple questions about your medical condition, medication, trips to the doctors, and other related matters.

If, as a consequence of your call, we wish to impose special terms, such as an additional premium or higher policy excess, these will be advised to you immediately and confirmed in writing.

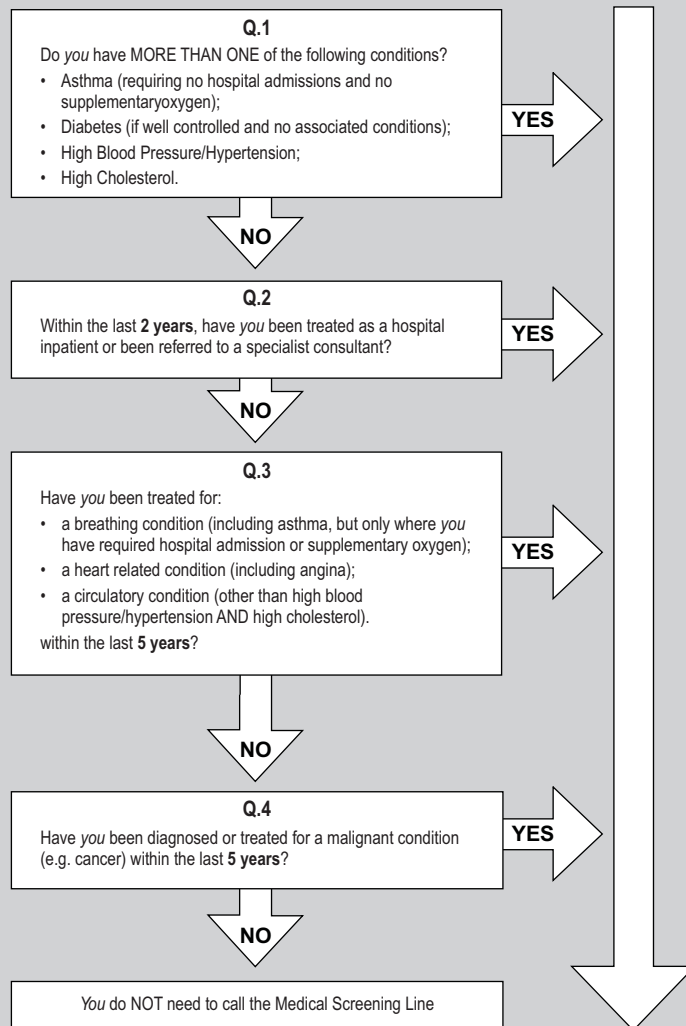
Should you decide not to pay the additional premium the declared medical condition will not be covered.

Any additional medical conditions not declared to us will not be covered.

You will also be advised of a medical screening reference, which you should keep a record of.

## Medical Screening Questions

Important - not applicable to trips within the UK or your country of residence



Telephone the Medical Screening Line on  
**+44 (0) 845 260 1627**  
between the hours of 8.00am and 6.00pm  
Mondays to Fridays, to confirm acceptability of cover.  
We may wish to impose special terms, such as an additional premium or higher policy excess.  
(Please note: Mondays are normally very busy, You may prefer to call at other times.)

### Reciprocal Health Agreement

If you are travelling to European Union countries you should carry a European Health Insurance Card (EHIC) which you can apply for at the Post Office, call 0845 606 2030 or online at: [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers). This will entitle you to benefit from the reciprocal health arrangements that exist between European Union countries. Please note: If you use the EHIC to reduce your medical claim, the standard excess will not apply.

### Medical Treatment in Australia and New Zealand

In the event of medical treatment being required, please note that reciprocal arrangements apply as far as United Kingdom Nationals are concerned. Please ensure that you have your passport with you. If treatment is required, your passport must be produced. In-patient and outpatient treatment at a public hospital is then available free of charge in Australia or at minimal cost in New Zealand. If you are admitted to hospital, immediate contact must be made with the 24 hour medical emergency service and their authority obtained in respect of any treatment not available under the reciprocal arrangements before such treatment is provided.

## Section 1 – Medical / Emergency Treatment

### What you are covered for

Up to **£10,000,000** in all for each injured or sick *insured* person in respect of:

- A. Usual and customary medical / emergency treatment (including emergency dental treatment up to **£250** for the immediate relief of pain to sound and natural teeth only), additional accommodation (room only) and repatriation *expenses* necessarily incurred and payable until such time as when in the opinion of the doctor in attendance and *our* medical advisers *you* are fit to travel, provided that these all occur within 12 months of the incident that gives rise to a claim as certified by a medical practitioner, and approved by *us* or the 24 hour medical emergency service, as a result of *you* becoming ill or sustaining accidental bodily injury during the period of *your trip* outside of the *UK* or *your country of residence*.
- B. The necessary travel and accommodation (room only) *expenses* of one relative or friend, or a qualified nurse who in the opinion of the doctor in attendance and *our* medical advisers is needed to accompany *you*, because of *your* disability.
- C. Additional return *home expenses* necessarily incurred by *you* resulting from the death, sudden illness or injury of *your* spouse or other *close relative* not travelling with *you*.
- D. Transfer *home* of *your* body or ashes to the *UK* or *your country of residence* in the event of death (but excluding funeral or interment *expenses*) or alternatively to pay up to **£5,000** towards the cost of burial or cremation *expenses* in the country where death occurs.
- E. A benefit of **£20** per complete day *you* are hospitalised up to a maximum of **£1,000** in all, in the event of *you* being admitted to hospital as an in-patient due to accidental bodily injury or illness sustained during the period of *your trip*, outside of the *UK* or *your country of residence*.
- F. Search and Rescue costs up to **£25,000** (**£5,000** within the *UK* or *your country of residence*) as a result of an accident which involves search and emergency rescue for a period not exceeding 72 hours from the time at which assistance is first summoned.

### Special conditions relating to claims

1. *You* must give notice as soon as possible to the 24 hour Medical Emergency Service or *us* of any bodily injury or illness which necessitates *your* admittance to hospital as an in-patient or before any arrangements are made for *your* repatriation.
2. In the event of *your* bodily injury or illness *we* reserve the right to relocate *you* from one hospital to another and arrange for *your* repatriation to the *United Kingdom* or *your country of residence* at any time during the *trip*. *We* will do this if in the opinion of the Medical Practitioner in attendance or 24 hour Medical Emergency Service *you* can be moved safely and / or travel safely to the *United Kingdom* to continue treatment.
3. *We* may instruct *you* to return *home* if *our* medical advisors and the doctors treating *you* decide that *you* can safely return *home*. If *you* refuse to be repatriated all cover under the policy will cease.

### What you are not covered for

- 1) Anything in the General Exclusions
- 2) The first **£50** of any claim per person (limited to **£100** per *family*) under paragraphs A to E. The first **£250** of any claim per person under paragraph F
- 3) Any claim where *you* are unable to comply with the Medical Conditions and Material Facts Warranty (See Page 3)
- 4) In-patient treatment which has not been notified and agreed by *us* or the 24 hour medical emergency service
- 5) Outpatient treatment and additional related *expenses* unless they have been agreed by *us* or the 24 hour medical emergency service
- 6) Replenishing supplies of any medication *you* were using at the start of *your trip*
- 7) Charges levied either directly or indirectly for services received for in-patient treatment in the *UK* or *your country of residence*
- 8) Any form of cosmetic surgery and/or treatment which, in the opinion of a medical practitioner, could reasonably be delayed until *your* return *home*
- 9) *Expenses* incurred more than 12 months after the commencement date of the injury or illness
- 10) Charges for private room accommodation
- 11) *Expenses* incurred for in-patient or private treatment not specifically authorised by *us* or the 24 hour medical emergency service
- 12) Ongoing treatment in existence at the time of travel which has not been approved by *us*
- 13) The cost of any elective treatment or surgery including exploratory tests, which are not directly related to the injury or illness which needed *your* admittance into hospital
- 14) Any *expenses* or costs after the date that the treating doctor together with the 24 hour medical emergency service have deemed that *you* are fit to travel
- 15) Any *expenses* incurred as a result of a tropical disease where *you* have not taken the recommended inoculations or prophylaxis
- 16) Any medical costs or *expenses*, if *you* are in Australia and *you* have not enrolled with Medicare.

## Section 2 – Personal Accident

### What you are covered for

*Your* external accidental bodily injury, from visible and violent means, which independently of any other cause results in:

- A. Death **£10,000** in full or
- B. Total and permanent loss of sight in one or both eyes or total loss by physical severance at or above the wrist or ankle or total and permanent loss of one or both hands, arms, legs or feet, **£25,000** in full or
- C. Permanent and total disablement from engaging in paid employment or paid occupations of any and every kind whatsoever which has continued for 12 months from the date of injury and is without hope of improvement all occurring within 12 months of the event happening **£25,000** in full.

The maximum amounts for all benefits payable for one or more injuries sustained by *you* during the *period of insurance* shall not exceed **£25,000**

### What you are not covered for

- 1) Anything in the General Exclusions
- 2) More than **£5,000** death benefit when *your* age is under 16 years or 70 years or over
- 3) Benefits under Paragraphs B and/or C if *your* age is 70 years or over
- 4) Permanent total disablement benefit when *you* are no longer in full time employment
- 5) The contracting of any disease, illness and/or medical condition
- 6) The injection or ingestion of any substance
- 7) Any event which directly or indirectly exacerbates a previous existing physical bodily injury

## Section 3 – Cancellation / Curtailment

### What you are covered for

A. *We* will pay up to **£3,000** in respect of travel and accommodation costs which *you* have paid or are contracted to pay and which *you* cannot recover from any other source if *your trip* is necessarily and unavoidably cancelled or curtailed as a result of any of the following events occurring:

1. The death, bodily injury or illness of:
  - a) *you*
  - b) any person with whom *you* are travelling or have arranged to travel with
  - c) any person with whom *you* have arranged to reside temporarily
  - d) any *close relative* residing in the *UK* or *your country of residence*
  - e) a *close business associate*.
2. Compulsory quarantine or jury service attendance solely as witness at a Court of Law of *you*, or persons with whom *you* are travelling or had arranged to travel with.
3. Redundancy (which qualifies for payment under current UK Redundancy payment legislation and at the time of booking the *trip* there was no reason to believe anyone would be made redundant) of *you* any person with whom *you* are travelling or had arranged to travel with.
4. a) *Your* withdrawal of leave due to a posting overseas or emergency and unavoidable call to duty, if *you* are a member of the UK Armed Forces or MoD Affiliated Personnel, provided that such cancellation or *curtailment* could not reasonably have been expected at the time of applying for insurance.  
b) The posting overseas or emergency and unavoidable call to duty, of a member of the UK Armed Forces or MoD Affiliated Personnel, with whom *you* are intending to visit. Cover will only apply if the person is posted overseas or on duty for the whole of *your* planned visit.
5. The Police requesting *you* to remain at or return to *your home* due to serious damage to *your home* caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

B. *We* will pay up to **£1,000** in respect of:

Loss of indulgence flight to cover the additional costs necessarily incurred, in the event of the MoD withdrawing the aircraft in which *you* were due to travel less than seven days before the intended departure date, provided that a confirmed booking and travel itinerary has been provided to *you* by the MoD.

### Special conditions relating to claims

1. *You* must obtain a medical certificate from a Medical Practitioner and prior approval from the 24 hour medical emergency service to confirm the necessity to return *home* prior to curtailment of the *trip* due to death, bodily injury or illness.
2. If *you* cancel the *trip* due to bodily injury or illness *you* must provide a medical certificate from a Medical Practitioner stating that this was medically necessary and prevented *you* from travelling.

### What you are not covered for

- 1) Anything in the General Exclusions
- 2) The first **£50** of any claim per person (limited to **£100** per *family*) except loss of deposit only claims when the excess will be **£15**
- 3) Any claim where *you* are unable to comply with the Medical Conditions and Material Facts Warranty
- 4) Circumstances that could reasonably have been anticipated at the time the *trip* was booked or when *you* purchased this insurance
- 5) Cancellation charges in excess of those shown in the booking conditions of the travel or accommodation provider or surcharges levied increasing basic brochure prices
- 6) Increased cancellation charges due to *your* failure to notify the travel agent, tour operator or travel/accommodation provider immediately it is found necessary to cancel or *curtail your trip*
- 7) *Your* financial circumstances (other than as a result of redundancy for which *you* qualify for payments under current legislation) or *your* disinclination to travel, for whatever cause
- 8) *Curtailment* claims where the 24 hour medical emergency service has not been contacted and authorisation obtained
- 9) Government regulation or restriction
- 10) *Your* loss of enjoyment of the *trip*, however caused
- 11) The omission or default of the provider of transport or accommodation or of an agent through whom the travel arrangements were made
- 12) Failure to obtain the necessary passport, visa or permit required for *your trip*
- 13) *Curtailment* claims are limited to the lost proportion (each complete night) of *your* accommodation costs, which *you* have not used following *curtailment* of *your trip* for the reasons as stated above
- 14) Failure to obtain the appropriate vaccinations
- 15) *Your* disinclination to travel including phobia, anxiety, stress or depression
- 16) In respect of Part B - anything shown in 'what *you* are not covered for' under Section 4- Missed Departure / Missed Connection
- 17) *Your* travel *expenses* for *you* to return to the *UK* or *your country of residence*, if *you* do not already possess pre-paid return travel tickets.

## Section 4 – Missed Departure / Missed Connection

### What you are covered for

Up to **£1,000** in respect of reasonable additional accommodation (room only) and travel expenses necessarily incurred to reach the overseas destination or to reach *home* as a consequence of:

- A. delays in transit which are outside *your* control and *you* do not get to the *departure point* by the time shown in *your* travel itinerary.
- B. the outward or inward flight being delayed causing *you* to miss *your* connection.

### What you are not covered for

- 1) Anything in the General Exclusions
- 2) The first **£50** of any claim per person (limited to **£100 per family**)
- 3) Expenses that *you* would have incurred during the normal course of *your trip*
- 4) Circumstances already known at the time of taking out this insurance or booking the *trip*
- 5) *Your* failure to check in on time or to allow sufficient time to get to the *departure point*
- 6) Claims not supported by a written report from the appropriate authorities
- 7) Claims that are not justifiable given the circumstances, for example; the fear of an event happening or not taking place

## Section 5 – Personal Liability

### What you are covered for

Up to **£2,000,000** for legal liability to a third party arising during the period of the *trip* as a result of:

- A. Accidental injury to any person
- B. Accidental loss of or damage to property  
In addition we will also pay legal costs and expenses incurred, with *our* written consent, subject to *our* liability not exceeding **£2,000,000** for all damages and costs payable arising out of one event or series of events consequent upon the original cause

### What you are not covered for

- 1) Anything in the General Exclusions
- 2) The first **£100** of any claim per person for loss of or damage to property
- 3) Bodily injury or disease to any person who, at the time of sustaining such injury, is engaged in *your service* or to any member of *your family* or travelling party
- 4) Damage to property belonging to *you*, or in *your care, custody or control*, or a member of *your family* or person in *your service*
- 5) Any liability arising out of or incidental to any profession, occupation or business
- 6) Any liability which has been assumed under contract and would not otherwise have attached
- 7) Any liability arising out of ownership, possession or operation of:
  - (a) Any motorised or mechanical vehicles including any attached trailer or caravan
  - (b) Any aircraft or watercraft other than manually operated rowing boats, punts or canoes
  - (c) Any animal
- 8) Any liability arising out of the ownership, occupation, possession or use of any land or building (other than occupation only of any temporary residence)
- 9) Any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind
- 10) Any liability arising in respect of any wilful or criminal act or assault
- 11) Any liability arising from *your home* country.
- 12) Any claim arising directly or indirectly from participant to participant liability.

## Section 6 – Personal Possessions / Personal Money / Passport Expenses

**Note:** You will have no cover under part A. of this section if you have opted to pay the reduced premium to delete possessions cover

### What you are covered for

- A. up to **£2,000** for loss or damage to *your personal possessions* taken with *you* or purchased on *your trip* but subject to a limit of **£200** for each single item, *pair or set* and **£300** in total for all *valuables*.
- B. up to **£150** for the purchase of essential items if *your personal possessions* are misplaced or stolen on *your outward journey* for over 12 hours from the time *you* arrived at *your final destination*.

**Note:** *you* must keep all receipts for these items and send them to *us* with *your claim form*. The amount payable will be deducted from the final claim settlement if *your personal possessions* are permanently lost.

- C. up to **£500** for loss of *your personal money* and *travel documents* but subject to a limit of **£200** for cash, unless *you* are under 16 years of age, in which case the maximum payable is **£50**.

- D. up to **£200** for reasonable additional travel and accommodation expenses incurred due to the accidental loss or theft of *your passport* or driving licence whilst they are in *your possession* during the period of *your trip*.

### Basis of settlement - Part A. of this section

If the damaged item is beyond economical repair it will be treated as lost. If an original purchase receipt or valuation is provided we will pay the replacement cost (subject to the limits set out above applying), otherwise we will assess the claim based on the intrinsic value at the time of loss, making allowance for age, and depreciation.

**Note:** This does not apply to items of clothing and footwear, where claims settlements will be based on the value at time of loss, less an allowance for age and depreciation.

### What you are not covered for

- 1) Anything in the General Exclusions
- 2) The first **£50** of any claim per person (limited to **£100 per family**) other than in respect of Part B. where no excess will apply
- 3) Claims where *you* do not obtain a Police report within 24 hours of the discovery of loss

- 4) Passport, driving licence or any *travel documents* carried in any unattended suitcases, trunks or similar containers
- 5) Breakage or damage to:
  - i) fragile articles, paintings, works of art, sculptures, musical instruments, household goods;
  - ii) audio, video, computer, television and telecommunications equipment, mobile phones, iPods, PDA's, satellite navigation equipment unless the breakage or damage is caused by fire, theft or in an accident to the vehicle in which they are being carried
- 6) Contact or corneal lenses, dentures
- 7) Perishable goods, bottles, cartons and any damage caused by them or their contents
- 8) Any loss of *personal possessions* due to atmospheric or climatic conditions, wear, tear depreciation, moth or vermin
- 9) Any damage to suitcases unless they are rendered unusable in the opinion of a luggage supplier/repairer
- 10) *Personal possessions*, passport, driving licence or any *travel documents* left unattended away from *your trip* accommodation unless between 6.00am and 11.00pm local time in the locked boot or covered hatchback of a motor vehicle where entry was gained by violent and forcible means
- 11) Any loss of *personal money* due to depreciation in value, currency changes or shortage caused by any error or omission
- 12) *Valuables* or *personal money* carried in any unattended suitcases, trunks or similar containers
- 13) Unattended *valuables* and *personal money* unless locked in a safe or safety deposit box or left in *your locked trip accommodation*
- 14) Loss or theft of travellers' cheques where the issuer provides a replacement service
- 15) Loss or damage arising from delay, confiscation or detention by customs or other authorities
- 16) Property more specifically insured elsewhere
- 17) *Your* failure to exercise reasonable care for the safety of *your property* as if uninsured
- 18) Loss or damage to household goods and *home contents*
- 19) Loss or damage due to leakage of powder or liquid carried within *your baggage*.
- 20) Claims where *your personal possessions* are delayed in transit and *you* do not:
  - i) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline), or
  - ii) follow up in writing within 7 days to obtain a written carriers report (or Property Irregularity Report in the case of an airline), if *you* are unable to obtain one immediately

## Section 7 – Travel Delay (Departure Only)

### What you are covered for

If there is a delay of at least 8 hours in departure of the civil aircraft, sea vessel or train (using the Channel Tunnel) on which *you* are booked on *your outward trip*, which is caused by *adverse weather* conditions or mechanical defect or breakdown of the above transport, or strike, industrial action, locked out workers, riot or civil commotion.

We will pay

- A. **£20** for the first full 8 hours delay, and **£10** for each subsequent full 8 hours delay subject to a maximum payment of **£250**, or
- B. Irrecoverable costs up to **£3,000** if *you* elect to abandon *your trip* as a result of a delay described above in excess of 8 hours.

### What you are not covered for

- 1) Anything in the General Exclusions
- 2) The first **£50** of every claim per person for abandonment of the *trip* (limited to **£100 per family**)
- 3) *Your* failure to check in according to the travel itinerary supplied to *you* or *your arrival* at the airport, port or international train terminal after the latest check in or book in time
- 4) Strike or industrial action announced prior to booking

## Section 8 – Hijack

### What you are covered for

**£100** per complete day *you* are *hijacked* up to a maximum of **£1,000**.

### What you are not covered for

- 1) Anything in the General Exclusions
- 2) Claims that are not justifiable given the circumstances, for example; *your* engagement in activities that might be expected to increase the risk of *hijack*
- 3) Claims where *you* do not obtain a letter from the airline, rail company, shipping line or their handling agent confirming the *hijack*.

## Section 9 – Legal Expenses

### What you are covered for

Up to **£25,000** each *insured* in respect of legal costs and expenses incurred by *you* in pursuit of compensation and/or damages against a third party arising from or out of *your death* or personal injury occurring during the period of the *trip*.

### Note:

- A. We shall have complete control over the legal proceedings and the appointment and control of a lawyer.
- B. *You* must follow the legal representatives advice and provide any information and assistance required. Failure to do so will entitle *us* to withdraw cover.
- C. We must have access to any and/or all the legal representatives file of papers.
- D. We may include a claim for *our costs* and expenses.
- E. Failure by *you* to comply with all or any of these conditions will entitle *us* to render the legal expenses aspect of this insurance void and thereby withdraw cover.

### What you are not covered for

- 1) Anything in the General Exclusions

- 2) Costs and *expenses* to pursue a claim against Underwriting Agents, *insurer* or Insurers Agent or any other person insured under this policy or with whom *you* had arranged to travel
- 3) Costs and *expenses* incurred prior to the granting of support by *us*. We reserve the right to withdraw at any stage and shall not then be liable for any further *expenses*
- 4) Where the claim has been reported more than 180 days after the commencement of the incident giving rise to a claim
- 5) Where the laws, practices and/or financial regulations of the country in which the proposed action will take place indicate that the costs of such action are likely to be reasonably greater than the anticipated value of the compensation award
- 6) Where *you* are insured for legal *expenses* under any other insurance policy
- 7) Where, in *our* opinion, there is insufficient prospect of success in obtaining a reasonable benefit
- 8) Any claim emerging from the pursuance to a contingent fee agreement between *you* and *your* counsel
- 9) Any claim for travel and accommodation *expenses*, which *you* have incurred whilst pursuing legal action
- 10) Any claim arising from *you* pursuing legal proceedings as part (or) on behalf of a group or organisation
- 11) Any claim for legal costs where *you* are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence
- 12) Any claim against *your* family or travelling companions

**Note:**

- 1 We will not be liable for any claim where legal costs and *expenses* are based directly or indirectly on the amount of an award.
- 2 This insurance will not extend to covering *you* in pursuit of any appeal except at *our* sole discretion.
- 3 Where there is a possibility of a claim being brought in more than one country we will not be liable for the costs if an action is brought in more than one country.

## Section 10 – Winter Sports Cover

If winter sports cover is indicated on the schedule, the cover is set out below

**What you are covered for**

- A. Up to **£500** for loss or damage occurring during *your* trip to *your* own *ski* equipment taken or purchased on *your* trip, including specialist clothing, or **£150** for hired *ski* equipment. No one single item, *pair* or *set* of items will be covered for more than **£200**.

**Note:** *Our* liability in respect of accidental loss, breakage or theft of *your* own *ski* equipment is limited in respect of skis, *ski* boots, *ski* bindings and *ski* sticks as follows:

- 90% of the purchase price in respect of items up to one year old
- 80% of the purchase price in respect of items up to two years old
- 60% of the purchase price in respect of items up to three years old
- 40% of the purchase price in respect of items up to four years old
- 30% of the purchase price in respect of items up to five years old
- 10% of the purchase price in respect of items more than five years old

- B. Up to **£200** for emergency purchase or hire of essential items if *your* *ski* equipment is misplaced or stolen on *your* outward trip for over 12 hours from the time that *you* arrive at *your* trip destination. *You* must keep all receipts for these items and send them to *us* with *your* claim.

- C. Up to **£150** in respect of the reasonable costs of hiring replacement *ski* equipment as a result of theft or damage to *your* own *ski* equipment during *your* trip.

- D. Up to a maximum of **£150** per week subject to a maximum payment of **£300** in respect of *your* *ski* pack costs that have been paid for in advance and that cannot be recovered from anywhere else, if *you* have to cancel or curtail *your* trip or *you* cannot ski because of an injury or illness during *your* trip.

- E. Up to a maximum of **£20** per day subject to a maximum payment of **£200**, for transportation organised by the tour operator to take *you* to an alternative ski resort in the event of *your* resort being completely closed due to adverse conditions. If no other ski resort is available, we will pay **£20** per day subject to a maximum payment of **£200**, that the ski resort is closed.

**Note:** this cover only applies outside of the *UK* and is only available under this section between 1st December to 30th April.

- F. Up to **£200** in respect of additional travel and accommodation (room only) *expenses* necessarily incurred in the event that the outward or return journey of *your* trip is delayed beyond the scheduled arrival time as a direct result of an avalanche or severe weather conditions.

**What you are not covered for**

- 1) Anything in the General Exclusions
- 2) The first **£50** of every claim per person (limited to **£100** per family) under A. and D.
- 3) Theft from unattended vehicles unless the property is in a locked boot or compartment and there is evidence of forced entry, and this is verified by a Police report
- 4) Loss or theft in respect of which a written Police report has not been obtained within 24 hours of discovery
- 5) Any claim not supported by documentary evidence of value(s) and proof of ownership
- 6) Breakage of or damage to fragile articles or the consequences thereof
- 7) Loss or damage caused by normal wear and tear, moth, vermin, atmospheric conditions, gradual deterioration or electrical or mechanical breakdown
- 8) Loss or damage arising from delay, confiscation or detention by customs or other authorities
- 9) Items of a perishable nature
- 10) Property more specifically insured elsewhere
- 11) Under D. *ski* pack – anything mentioned under the heading “what you are not covered for” within Section 1. Medical / Emergency Treatment and Section 3. Cancellation / Curtailment
- 12) Under E. piste closure - lack of snow or avalanche conditions known or public knowledge at the time the trip was booked or when *you* purchased this insurance.

## Section 11 - BONDPLUS (Financial Failure)

**What you are covered for**

We will pay up to **£1,500** in total, in respect of the cost relating to any paid and non-refundable part of the travel or accommodation arrangements including pre-arranged and paid attractions, forming part of an inclusive holiday arrangement or the cost relating to curtailment of any non-refundable part of the arrangement on a pro-rata basis due to the financial failure (the business being wound up or carried on by a Liquidator or the Receiver) of the travel or accommodation provider.

**What you are not covered for**

1. Any payment, unless any travel bond or trust fund in force and all other sources of recovery (insurance or otherwise) have been exhausted.
2. The financial failure of any travel accommodation or pre-arranged attraction provider that is in Chapter 11 Bankruptcy or Receivership at the date of booking.

## General Conditions

**Our duty to you**

We aim to provide a high standard of service and to meet any claims covered by this policy fairly and promptly. Should there be any complaint we will investigate this at once and resolve the matter as quickly as possible.

**Your duty to us:**

- 1 to disclose all material facts to *us*. Failure to do so may affect *your* rights under this insurance. Following a change in a material fact disclosed to *us* by *you* during the *period* of *insurance*, we reserve the right to amend or cancel *your* insurance, providing *you* with a pro-rata refund of premium. If *you* are in any doubt as to whether a fact is 'material', then for *your* own protection it should be disclosed to *us*;
- 2 to follow the Claims Procedure (see page 7) and to take all possible care to safeguard against *accident*, injury, loss or damage as if *you* had no insurance cover and provide all necessary documentation to support any claim;
- 3 to give *us* full details in writing of any incident which may result in a claim as soon as reasonably possible, but in any event within 31 days;
- 4 to pass on to *us* immediately any writ, summons, legal process, or other communication in connection with the claim, unanswered;
- 5 to provide all necessary information and assistance we may require at *your* own expense (including where necessary medical certification and details of any Private Health Insurance *you* have);
- 6 not to admit liability for any event or offer to make payment without *our* prior written consent;
- 7 recognising *our* right to:
  - a) make *your* policy void where any claim is found to be false or fraudulent;
  - b) take over and deal with in *your* name the defence or settlement of any claim made under this policy;
  - c) take proceedings in *your* name, but at *our* expense to recover for *our* benefit the amount of any payment made under this policy;
  - d) obtain information from *your* medical records (with *your* permission) for the purpose of dealing with any medical, cancellation or *curtailment* claims (no personal medical information will be disclosed to any other person or organisation without *your* prior approval);
  - e) pay all claims under the Law of England and Wales (see notes on Governing Law on page 1 of this policy);
  - f) make payments to *you* or *your* legal representatives;
  - g) only pay *our* rateable proportion where there is other insurance covering the same event.

Both parties do not intend any term of this agreement to be enforceable pursuant to the Contracts (Rights of Third Parties) Act 1999.

## General Exclusions

These exclusions apply in addition to the conditions and exclusions which appear in each section of the policy wording

**You are not covered for:**

1. Any loss or expense where *you* have not followed the *claims* procedure.
2. Any loss or expense due to any legal liability, injury, illness or death directly or indirectly due to, contributed to or caused by:
  - a) War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power.  
This exclusion shall not apply to losses under Section 1 – Medical / Emergency Treatment (including hospital in-patient benefit) and Section 2. Personal Accident, arising directly or indirectly from terrorism, unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of *your* trip, in which case the exclusion will still apply;
  - b) *You* travelling to countries where the British Foreign Office have advised against travel;
  - c) *Your* participation in any Level 2 or 3 *adventure* activity or any activity not listed, unless shown on *your* schedule and the appropriate additional premium has been paid;
  - d) *Your* suicide, self injury or any wilful act of self exposure to peril (except where it is to save human life);
  - e) *You* being under the influence of drugs (except those prescribed by *your* registered doctor, but not when prescribed for the treatment of drug addiction);
  - f) *Your* abuse or prior abuse of solvents and alcohol;
  - g) Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other Government Officials or Authorities of any country;
  - h) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;

- i) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly;
  - j) Pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speed;
  - k) Aviation other than as a fare paying passenger in a duly certified multi-engined, passenger-carrying aircraft flown in the course of licensed operation for the transportation of passengers by air by a properly licensed crew;
  - l) Any claim not notified within 31 days.
3. Any *consequential loss* unless it is specified in the policy.
  4. Any loss due to currency exchange of any kind.
  5. Any loss where you have not complied with the Medical Conditions and Material Facts Warranty on page 3.
  6. Any claim arising from you travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

## Claims Procedure

You must comply with the following conditions to have the full protection of your policy. If you do not comply we may at our option cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.

### 1. Claims Notification

You must notify us at the following address:

P J Hayman & Company Limited, Trinity Forces Travel Insurance Claims Department, Stansted House, Rowlands Castle, Hampshire, PO9 6DX.

Telephone : + 44 (0) 845 260 1525 (opening hours 9am - 5pm Monday to Friday excluding Weekends and Bank Holidays) or email: [claims@pjhayman.com](mailto:claims@pjhayman.com)

When contacting us please state that your insurance is provided by UK Underwriting Limited and quote the following :

Scheme Name : Trinity Forces Travel Insurance

Reference No : 02869

The notification must be made within 31 days or as soon as possible thereafter following any bodily injury, illness, incident, event, redundancy or the discovery of any loss or damage which may give rise to a claim under this policy.

You must also inform us if you are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to us without delay. You or anyone acting on your behalf must not negotiate admit or repudiate any claim without our written consent.

You or your legal representatives must supply at your own expense all information, evidence, details of household insurance and medical certificates as required by us. We reserve the right to require you to undergo an independent medical examination at our expense. We may also request and will pay for a post-mortem examination.

You must retain any property which is damaged, and, if requested, send it to us at your own expense. If we pay a claim for the full value of the property if it is subsequently recovered or there is any salvage then it will become our property. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

### 2. Subrogation

We are entitled to take over and conduct in your name the defence and settlement of any legal action. We may also take proceedings at our own expense and for our own benefit, but in your name, to recover any payment we have made under this policy to anyone else.

### 3. Fraud

You must not act in a fraudulent manner if you or anyone acting for you

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
- Make a statement in support of a claim knowing the statement to be false in any respect or
- Submit a document in support of a claim knowing the document to be forged or false in any respect or
- Make a claim in respect of any loss or damage caused by your wilful act or with your connivance

Then

- We shall not pay the claim
- We shall not pay any other claim which has been or will be made under the policy
- We may at our option declare the policy void
- We shall be entitled to recover from you the amount of any claim already paid under the policy
- We shall not make any return of premium
- We may inform the Police of the circumstances.

UK Underwriting Ltd are an Insurers Agent and in the matters of a claim act on behalf of the insurer.

**You must follow the instructions given below as failure to do so could prejudice your claim**

#### Medical / Emergency Treatment

Contact Global Response immediately if you are admitted as an in-patient.

#### Personal Accident

Obtain a certificate from the treating doctor or specialist. In the event of death, we will require sight of an original copy of the Death Certificate.

#### Cancellation / Curtailment

Notify the Travel Agent/Tour Operator immediately you need to cancel and obtain a cancellation invoice. If you delay we will only pay for those costs that you would have had to pay on the date it would have been reasonable for you to cancel.

Contact the 24 hour medical emergency service to confirm that the reason for curtailing your trip will be covered and that your expected additional expenses are reasonable.

#### Missed Departure / Missed Connection

You need to obtain a letter from the airline, railway company or shipping line (or their handling agents) which shows the scheduled departure time, actual departure time and the reason for the delay. If you are delayed getting to your departure point, you must provide proof of the delay (e.g. a Police or motoring organisation report) and provide receipts for necessary expenses incurred.

#### Personal Liability

You must not admit responsibility to anyone or agree to pay for any damage, repair costs or compensation. You must keep a detailed written record and send it to us with any correspondence received, unanswered.

#### Personal Possessions / Personal Money / Passport - Loss

Notify the Police as soon as possible (within 24 hours of discovery) and obtain a written report and reference number from them. Also report the loss to your tour operator's representative or hotel/accommodation manager and if possible obtain a written report.

You will be expected to provide proof of purchase/ownership and/or receipts or pre-loss valuations. Keep all receipts for any necessary expenses incurred.

#### Personal Possessions - Damage

Retain the items in case we wish to see them (note: you may not abandon any property to us or the scheme administrators). You will need to obtain an estimate for repair or a letter confirming that the damage is irreparable.

#### Personal Possessions - Delay

Retain your tickets and luggage tags, report the matter immediately to the carrier and obtain a Property Irregularity Report Form or its equivalent. If your personal possessions are delayed for more than 12 hours on your outward trip and you need to buy essential items, ensure that you keep all receipts.

#### Travel Delay

You need to obtain a letter from the airline, railway company or shipping line (or their handling agents) which shows the scheduled departure time, actual departure time and the reason for the delay. If you are delayed getting to your departure point, you must provide proof of the delay (e.g. a Police or motoring organisation report) and provide receipts for necessary expenses incurred.

#### Hijack

Obtain a letter from the carrier or handling agent confirming you were hijacked.

#### Legal Expenses

Provide a detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies) within 90 days of the event causing your claim. You will also need to supply us with any writ, summons or other correspondence received from any third party. Please note that you should not admit liability, offer to make any payment or correspond with any third party without our written consent. Details of any witnesses, providing written statements where available, should also be forwarded to us.

#### Winter Sports :

##### Ski Equipment - Damage

Retain the items in case we wish to see them (note: you may not abandon any property to us or the scheme administrators). You will need to obtain an estimate for repair or a letter confirming that the damage is irreparable.

##### Ski Equipment - Delay

Retain your tickets and luggage tags, report the matter immediately to the carrier and obtain a Property Irregularity Report Form or its equivalent. If your ski equipment is delayed for more than 12 hours on your outward trip and you need to buy essential items, ensure that you keep all receipts.

##### Ski Equipment - Loss

Notify the Police as soon as possible (within 24 hours of discovery) and obtain a written report and reference number from them. Also report the loss to your tour operator's representative or hotel/accommodation manager and if possible obtain a written report.

You will be expected to provide proof of purchase/ownership and/or receipts or pre-loss valuations. Keep all receipts for any necessary expenses incurred.

##### Ski Pack

Medical evidence from the treating doctor, to confirm the illness or injury and treatment given, including dates of admission & discharge.

If the treating doctor confirms that you cannot take part in your pre-booked ski activities because of medical reasons, you must obtain a medical certificate for confirmation.

##### Piste Closure / Avalanche or Weather Delay

Obtain written confirmation (giving full details of the time, dates etc) from the Tour Operator's local representative or resort authorities stating the circumstances.

## WHAT TO DO IN THE CASE OF MEDICAL EMERGENCY

The emergency assistance provided for you by this Insurance is operated by **Global Response** and **Healthwatch S.A.** In the event of any illness, injury, accident which requires:

**Inpatient treatment** anywhere in the world you must contact:

**Global Response:**

Tel: +44 (0) 844 557 4728

Fax: +44 (0) 844 557 4729

Email: operations@global-response.co.uk



**Outpatient treatment** anywhere in the world, excluding North America and the *United Kingdom*, you must contact:

**Healthwatch S.A.:**

Tel: +44 (0) 113 3180 124

Fax: +44 (0) 113 3180 125

Email: newcase@healthwatch.gr



**Outpatient treatment** in North America and the *United Kingdom* you must contact:

**Global Response:**

Tel: +44 (0) 844 557 4728

Fax: +44 (0) 844 557 4729

Email: operations@global-response.co.uk



**Global Response** or **Healthwatch S.A.** may be able to guarantee costs on *your* behalf. When contacting **Global Response** or **Healthwatch S.A.** please state that *your* insurance is provided by UK Underwriting Ltd and quoting the appropriate reference number:

Scheme name: Trinity Insurance

Reference number: 02869

**Note:** You must retain all receipts for medical & additional costs incurred and You are responsible for any policy excess and this should be paid by you at the time of treatment.

### HOSPITAL TREATMENT ABROAD

If you are admitted to hospital you must contact Global Response. immediately. If you do not, this could mean that we will not provide cover or we will reduce the amount we pay for medical expenses.

### OUTPATIENT TREATMENT

If you require outpatient treatment outside North America and the *United Kingdom*, please contact the appropriate Emergency Assistance provider as detailed above. Please ensure the treating Doctor or Clinic is aware of the following instructions:

**Outpatient instructions to Doctors/Clinics** - in order to have *your* invoices paid quickly, please send *your* invoice together with a copy of the policy schedule (clearly showing the policy number and names) and any supporting documentation related to the outpatient treatment (Medical report, cost breakdown) by email to newcase@healthwatch.gr

You must include *your* bank account details, IBAN no's and / or Swift code for payment to be processed electronically.

Out Patient Department Tel: 00 30 2310 256454

Out Patient Department Fax: 00 30 2310 256455 or 0030 2310 254160

E-mail: newcase@healthwatch.gr

### RETURNING EARLY TO THE UNITED KINGDOM OR YOUR COUNTRY OF RESIDENCE

If you have to return to the *United Kingdom* or *your country of residence* under Section 1 Medical / Emergency Treatment, or Section 3 Cancellation / Curtailment, the 24 hour medical emergency service must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for *your* return to the *United Kingdom* or *your country of residence*. The 24 hour medical emergency service reserve the right to repatriate you should our medical advisors view you as being fit to travel, if you refuse to be repatriated then all cover under this policy will cease. The 24 hour medical emergency service may be contacted from anywhere in the world to provide assistance to you.

## Complaints Procedure

Our aim is at all times to provide a first class standard of service. However if you are unhappy with the service provided for any reason, or have cause for complaint, please follow the procedure shown below:

### 1. All Complaints relating to sections 1 – 10

If you have a complaint regarding this policy, please write to:

#### Complaints regarding the SALE OF THE POLICY

The Managing Director, Trinity Insurance Services Limited  
First Floor, 1 Old Market Avenue, Chichester, West Sussex PO19 1SP.

#### Complaints regarding CLAIMS or the MEDICAL SCREENING or the MEDICAL ASSISTANCE SERVICE

The Customer Services Manager, P J Hayman & Company Limited,  
Stansted House, Rowlands Castle, Hampshire, PO9 6DX.

If your complaint is one of the few that cannot be resolved by this stage, contact:  
The Head of Claims, UK Underwriting Limited,  
2 Gibraltar House, Bowcliffe Road, Leeds LS10 1HB.

In all correspondence please state that *your* insurance is provided by:

UK Underwriting Limited and quote the following:

Scheme Name: Trinity Forces Travel Insurance

Reference No: 02869

### 2. All Complaints relating to section 11 only

The Managing Director, IGI Insurance Company Limited, Market Square House,  
St. James's Street, Nottingham, NG1 6FG.

### 3. If we have given you our final decision and you are still dissatisfied you may refer your case to the Financial Ombudsman Service (FOS) at:

The Financial Ombudsman Service,  
South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

The above complaints procedure is in addition to *your* statutory rights as a consumer for further information about *your* statutory rights contact *your* local authority Trading Standards Service or Citizens Advice Bureau.

### Compensation Scheme

Fortis Insurance Limited and IGI Insurance Company Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS, telephone +44 (0) 20 7892 7300 or visit www.fscs.org.uk

### Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.