



# European Coach/Road/Rail Personal Travel Insurance

Scheme Ref : 01627 Medical Assistance Goldcover 01627

This document only constitutes a valid insurance certificate when it is issued in conjunction with a valid insurance schedule or booking confirmation. The insurance and services detailed in the Certificate wording are arranged by Gold Cover Insurance Services Ltd, following payment of the appropriate premium for the sections of cover purchased.

Gold Cover Personal Travel Insurance is arranged by Gold Cover Insurance Services Limited with UK Underwriting Limited on behalf of: Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

Gold Cover Insurance Services Limited, UK Underwriting Limited and Ageas Insurance 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 or by contacting them on 0300 500 5000.

**For claims enquiries: Tel: 0844 887 0305**  
(9am - 5pm Mon-Fri)

This Certificate of Insurance witnesses that UK Underwriting Limited, by issuance of **Our** Contract No. 01627 against which this Certificate is issued, agrees to provide insurance to the **Insured Person(s)** described herein, subject to the terms, conditions, limitations and exclusions described herein.

COVER IS PROVIDED PER PERSON UNDER THE FOLLOWING HEADINGS:

- Section 1** Cancellation or Curtailment up to £3,000
  - Section 2** Medical Expenses up to £5,000,000 including Hospital Confinement benefit up to £500
  - Section 3** Personal Accident up to £25,000\*
  - Section 4** Personal Luggage up to £1,500  
Money up to £500  
Loss of Passport up to £250
  - Section 5** Personal Liability up to £2,000,000
  - Section 6** Travel Delay up to £100  
Holiday Abandonment up to £1000
  - Section 7** Missed Departure up to £3,000
  - Section 8** Legal Expenses up to £25,000
  - Section 9** Optional Winter Sports cover - Provided the appropriate additional premium has been paid.
- \*Death benefit is limited to £5,000. Please note reduced sums insured apply to certain age groups, please refer to main wording.

Subject to the terms, exclusions and conditions of this Certificate **We** will indemnify **You** during the **Period of Insurance** as defined and set out in the booking confirmation, receipt or insurance schedule.

The insurance operates in respect of:

- (A) **United Kingdom** residents domiciled in the **United Kingdom** and registered with a **United Kingdom** doctor at the date of issue of the Certificate.
- (B) Round **Trips** commencing in and returning to the **United Kingdom**.

### IMPORTANT NOTICE

**CONDITIONS APPLYING TO THIS CERTIFICATE**

It is a condition that **You** are not aware of any reason why the Holiday/Journey may be cancelled or curtailed at the time of purchase of this insurance.

The 24hr emergency service must be advised immediately in the event of:

- (a) In the event **You** are admitted to hospital.
- (b) **Your** intended repatriation for medical reasons.
- (c) The need to return earlier than the original booked return date when the cause of such return may be insured under Section 1 Cancellation or Curtailment of the Certificate occurring during the Holiday/Journey.

**GEOGRAPHICAL LIMITS**

Area 1. The **United Kingdom**, Northern Ireland, Republic of Ireland, Channel Islands and the Isle of Man.

Area 2. The Continent of Europe, West of the Ural Mountains, Madeira, Canary Islands, Iceland, The Azores, Mediterranean Islands and non European Countries bordering the Mediterranean.

## PRE-EXISTING MEDICAL CONDITIONS

As with all travel insurance, when **You** take out Gold Cover Travel Insurance, **You** must declare any information, medical or otherwise (including any symptoms which are awaiting or receiving investigation), which may influence the Insurers' opinion in accepting **You** for cover. **Your** insurance policy contains certain restrictions regarding pre-existing medical conditions and concerns the health of the people travelling and others upon whose health the **Trip** depends.

**We** cannot offer cover in the following circumstances. If **You**, any person travelling with **You** or on whose health the Trip depends:

- (1) is on a waiting list for in-patient treatment in a hospital or awaiting the results of tests and/or medical investigations
- (2) has received a terminal prognosis
- (3) is travelling against the advice of a **Medical Practitioner**
- (4) is travelling to obtain medical treatment
- (5) is suffering from anxiety, stress, depression

**TRIPS WITHIN THE UK**  
For Trips within the **United Kingdom** **You** do not need to call **Us** to discuss any medical conditions **You** may have. However please be aware that certain conditions and exclusions are applicable to all sections of this insurance (particularly as detailed above and in General Exclusion 12 which applies to **You** or anyone else upon whom **Your** trips depends), details of which can be found on page 3 of this policy document.

**TRIPS OUTSIDE OF THE UK**  
If **You** are travelling outside of the **United Kingdom** and **You**, or anyone travelling with **You**, need to discuss **Your** pre-existing medical condition(s), **You** must phone our Medical Screening Line. The Medical Screening Line will then advise **You** on whether **We** are able to cover **Your** pre-existing medical condition(s), although an additional premium may be required. Failure to advise the Medical Screening Line of a pre-existing medical condition may result in claims relating to the undisclosed conditions not being paid.

**YOU MUST MAKE THE CALL PERSONALLY. DO NOT ASK YOUR TRAVEL AGENT OR INSURANCE ADVISOR/BROKER TO CALL THE MEDICAL SCREENING LINE. YOU WILL NEED TO QUOTE YOUR INSURANCE CERTIFICATE NUMBER.**

TO ENABLE **YOUR** PRE-EXISTING MEDICAL CONDITION TO BE CONSIDERED YOU MUST RING **OUR**

## MEDICAL SCREENING HELPLINE

# 0845 218 1644

**WE STRONGLY ADVISE YOU TO TAKE THIS DOCUMENT WITH YOU WHILST TRAVELLING**

**Certificate Wording:** You should read the document carefully before You go on holiday or make a business Trip abroad. It gives You full details of what is and is not covered and the conditions of the cover.

**Acceptable Sports & Leisure Activities:** The following amateur activities are automatically included within the cover: Archery, if adequately supervised, Angling, Athletics, Aviation (as a fare paying passenger in a duly certified passenger-carrying aircraft), Badminton, Ballooning (which has been organised in the UK prior to departure), Baseball, Basketball, Beach Games, Boating (within 12 miles), Canoeing (to Grade 3), Clay Pigeon Shooting, Cricket (amateur), Croquet, Cycling, Dry Skiing, Fell Walking, Fencing, Fishing, Football, Golf, Go Carting, Gymnastics, Handball, Horse Riding (up to 7 days), Jet Skiing or Boating, Jogging, Kite Bugging, Kayaking (to Grade 3), Motor Cycling over 125cc subject to General Exclusions, Netball, Non Manual Work, Orienteering, Outward Bound, Parascending (over water), Pony Trekking, Quad Biking up to 125cc, Racquetball, Rambling, Roller Skating or Roller Blading, Rounders, Rowing, Running (sprinting or long distance), Safari (which has been organised in the UK prior to departure), Sail Boarding, Sailing (within 12 miles), Scuba Diving (max 90ft/30 metres) if adequately supervised, Shooting, Skate Boarding, Squash, Snorkelling, Softball, Street Hockey, Surfing, Swimming, Tennis, Trekking/Hiking (under 2000 metres), Triathlon, Volleyball, Water Polo, Water Skiing, White Water Rafting (to Grade 3), Windsurfing, Yachting or dinghy sailing (within 12 miles). If Your activity does not appear on the list of Acceptable Sports & Leisure Activities, it is not covered. However, We may be able to cover Your activity upon payment of an additional premium. Please call Gold Cover Insurance Services Ltd on 01892 536555 to discuss Your requirements.

**Conditions, Exclusions and Warranties:** General conditions, exclusions and warranties will apply to individual Sections of Your Certificate while general exclusions, conditions and warranties will apply to the whole of Your insurance Certificate.

**Health:** Your Certificate contains restrictions regarding pre-existing medical problems concerning the health of the people travelling and of other people upon whose health the Trip may depend. You are advised to read the document carefully.

**Hazardous Activities or Pastimes:** Any Activity not listed under Acceptable Sports & Leisure Activities above.

**Property Claims:** These claims are paid based on the indemnity value of the goods at the time You lose them and not on a "new for old" or replacement cost basis.

**Limits:** Most Sections of Your Certificate have limits on the amount the Insurer will pay under that Section. Some Sections also include other specific limits, for example: for any one item or Valuables in total. You are advised to check Your insurance if You intend taking expensive items with You.

**Certificate Excesses:** Claims under certain Sections of the Insurance Certificate will be subject to an excess. Where there is an excess, You will be responsible for paying the first part of a claim.

**Reasonable care:** You need to take all reasonable care to protect yourself and Your property.

**Complaints:** Your Insurance Certificate will have in it a complaints procedure which tells You what steps You can take if You wish to make a complaint.

**Non Disclosure:** Non Disclosure or misrepresentation of a Material Fact may entitle the Insurers to void the insurance.

**Cancellation:** We hope You are happy with the cover this policy provides. However, if after reading this certificate, this insurance does not meet with Your requirements, please return it to the issuing Agent, within 14 fourteen days of issue We will refund Your premium. 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 his 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.

## DEFINITIONS

The following words or expressions carry the meaning shown below wherever they appear in the Certificate. For convenience each word or expression defined will appear in bold print within the wording of the Certificate.

**Accident/Accidental:** Means a sudden, unexpected, unusual, specific, violent, external event which occurs at a single identifiable time and place and independently of all other causes results directly, immediately and solely in physical bodily injury which results in a loss. In no event shall the contracting of any disease and/or illness (including but not limited to heart attack, stroke or cancer) nor the injection or ingestion of any substance, be considered an Accident. An event which directly or indirectly exacerbates a previously existing physical bodily injury shall not be considered an Accident.

**Advance Booking:** Any booking made at least 24 hours prior to the commencement of the scheduled time shown on Your ticket.

**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.

**Geographical Limits:** Means those geographical areas or countries shown on the Certificate.

**Close Business Associate:** Means Your associate, employed by the same company as You, whose absence from work or place of employment for one or more complete days necessitates the Cancellation or Curtailment of the Holiday as certified by a Senior Director of such company.

**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, 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.

**Common Law Partner:** Any couple (including same sex) in a common law

relationship or who cohabit at the same address.

**Curtailment:** Shall mean abandonment of the journey by return to Your home in the United Kingdom or to attend a hospital abroad as an in-patient and the cover shall provide only a pro-rata reimbursement of the unused portion of the journey/holiday cost.

**Material Fact:** Means a fact that You must declare when applying for insurance which may influence Our decision on whether to issue a policy to You.

**Medical Practitioner:** A registered practising member of the medical profession who is not related to You or any person with whom You are travelling.

**Musical Instruments:** Portable Instruments which are designed to produce a musical sound.

**Outward Journey:** The principal journey undertaken in conjunction with the Trip in respect of the Outward Journey from Your home address in the United Kingdom.

**Period of Insurance:** The cancellation cover commences from the date of issue of the Certificate. The remaining covers apply for the period of the holiday/Trip including the direct Outward Journey and end upon completion of the direct Return Journey within the Period of Insurance.

**Permanent Total Disablement:** Means disability caused by or resulting directly from an Accident which, from the moment of such Accident, entirely prevented You from attending to any business or occupation whatsoever in any capacity for 24 consecutive months and, in the opinion of Our medical and vocational advisors, it is reasonable that it should continue beyond such time so as to prevent You from being able to attend to any business or occupation of any or every kind in any capacity.

**Personal Money:** Shall mean Your cash, coins, bank notes, cheques, travellers' cheques, postal or money orders or travel tickets.

**Personal Luggage:** Shall mean Your suitcases and similar containers and their contents, articles which can be worn or carried by You, including Your Valuables, but excluding Personal Money.

**Reciprocal Health Agreement:** If You are travelling to European Union countries You should obtain a European Health Insurance Card (EHIC) postal application form from Your local Post Office. You can also apply either online through [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or by telephoning 0845 606 2030. This will entitle You to benefit from the reciprocal health agreements, which exist between certain European Countries.

**Relative(s):** Spouse, parent, parent-in-law, son, son-in-law, daughter, daughter-in-law, brother, brother-in-law, sister, sister-in-law, fiancé(e), grandchild, legally adopted child or step-child who are domiciled in the United Kingdom.

**Return Journey:** The principal journey undertaken in conjunction with the Trip in respect of the Return Journey to Your home address in the United Kingdom.

**Sports Equipment:** Those articles which are usually worn, carried or held in the course of participating in a recognised sport.

**Terrorism:** Means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

**Trip:** means a journey which begins when You leave Your home and ends on Your return, during the Period of Insurance, to either Your home or a hospital or nursing home in the United Kingdom, following Your repatriation.

**Valuables:** Jewellery, watches, gold or silver articles, binoculars, portable televisions, radios, cassette tapes, cassette recorders, video recorders, video games and player, camcorders, compact disc players, compact discs, DVD players and DVD's, mini disc players and mini discs, photographic equipment, furs or animal skins.

**United Kingdom, UK:** Means England and Wales, Scotland, Isle of Man and the Channel Islands.

**We/Our/Us:** UK Underwriting Ltd on behalf of Ageas Insurance Limited.

**You/Your/Insured Person:** Any person named on the Insurance Schedule. Booking Confirmation or Receipt for whom the appropriate premium has been paid and all children in the party under age 2. All persons must be resident in the United Kingdom and registered with a Medical Practitioner in the United Kingdom.

## GENERAL EXCLUSIONS

We shall not be liable for:

1. any claims directly or indirectly occasioned by, happening through or in consequence of war, invasion, any acts of Terrorism, acts of foreign enemies, hostilities (whether war be declared or not), civil war, military or usurped power or confiscation by or under the order of any government or public local authority.
2. any loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. This insurance also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of Terrorism.
3. There is no cover under any section whilst travelling or if travelling is undertaken to any area that is publicly known at the commencement of the Trip or notified on the Foreign Office Website not to travel to, be in a state of or faced with the threat of war, invasion, civil war, armed hostility, armed revolt or insurrection unless authorised by Insurers in writing.
4. Consequential loss of any kind.
5. Any claims directly or indirectly occasioned by any criminal or illegal act committed by You or Your travelling companion.
6. (a) Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting in or arising from any consequential loss.  
(b) Any legal liability of whatsoever nature directly or indirectly caused by or contributed to, by or arising from
  - (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

- (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- 7. Any claims directly or indirectly resulting from aviation other than as a fare-paying passenger on a properly licensed passenger-carrying aircraft operated by a company licensed for the transportation of passengers by the duly constituted governmental authority having jurisdiction over civil aviation in the country of registration of such airline.
- 8. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 9. Any loss, injury, damage, illness, death, legal liability or expense arising directly or indirectly from or consisting of the failure or fear of failure or inability of any equipment or any computer programme, whether or not **You** own it, to recognise or to correctly interpret or process any date as its time, calendar date, or to continue to function correctly beyond that date. This exclusion shall not apply to Section 2 (Medical and Other Expenses) or Section 3 (Personal Accident).
- 10. Any loss which has not been conclusively proven and the amount thereof substantiated.
- 11. Any loss where **You** are travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- 12. Claims arising directly or indirectly from:
  - (a) Holiday arrangements made or undertaken if **You**
    - i. are on a waiting list for in-patient treatment in a hospital
    - ii. have received a terminal prognosis
    - iii. are suffering from a Pre-existing Medical Condition unless declared to and accepted by **Us**
    - iv. are travelling against the advice of a **Medical Practitioner**
    - v. are travelling to obtain medical treatment
    - vi. are suffering from anxiety, stress or depression
    - vii. suffer any loss as a result of a pre-existing medical condition which has not been declared and agreed by **Our** Medical Screen Line. (see PRE-EXISTING MEDICAL CONDITIONS on this certificate)
  - (b) Anxiety, stress or depression.
  - (c) **Your** intentional self-injury, suicide or attempted suicide or wilful exposure to needless risk (other than in an attempt to save human life).
  - (d) The influence of intoxicating liquor or of a drug or drug (unless prescribed by a registered **Medical Practitioner**), sexually transmitted disease or insanity.
  - (e) **You** engaging in manual work during the period of the holiday.
  - (f) Skiing against local authoritative advice or warning, ski stunting, ski randonee, ski racing, ski jumping, ice hockey, free style skiing, the use of bob sleighs, para-skiing or skeletons.
  - (g) Racing, motor rallies and motor competitions, manual work in connection with any profession, trade or business, flying, professional entertaining.
  - (h) Motor cycling, as either driver or passenger, unless the driver holds a full **United Kingdom** current licence permitting him/her to ride the motor cycle.
  - (i) any claims arising directly or indirectly from the delay of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority.
- 13. Any claim arising from routine treatment or care which could have been reasonably expected to arise during **Your Period Of Insurance**.

## GENERAL CONDITIONS

### 1. Changes in risk:

**You** will immediately advise **Us** of any **Material Fact** which becomes apparent after the date of issue of this Certificate and before the commencement of the journey which **You** could reasonably foresee as likely to give rise to a claim under this Certificate. **We** reserve the right to alter the terms of the insurance in the light of such changed circumstances. If **You** elect to cancel the journey due to such changed circumstances **We** will, subject to the terms, conditions and exclusions of the Certificate, indemnify **You** under Section 1 in respect of journey deposits or charges which **You** have necessarily incurred up to the date of advice to **Us** of such changed circumstances.

### 2. Extension of cover:

If **You** request any extension of the **Period of Insurance** after the commencement of travel **You** will advise **Us** of any **Material Fact** which at the time of such request could reasonably be expected to cause a claim under this Certificate.

### 3. Fraud:

If any person makes any misrepresentation or concealment in obtaining this Certificate or in support of any claim this Certificate will be void.

### 4. Claims-Your duties:

- (a) **You** will advise **Us** of any occurrence which may give rise to a claim under this Certificate in writing as soon as is reasonably possible after the date of such occurrence and shall supply to **Us** all such accounts and other documents as **We** may reasonably require.
- (b) **You** will give **Us** notice in writing immediately **You** or **Your** legal representatives have knowledge of any impending prosecution, inquest or fatal enquiry in connection with any occurrence for which there may be a liability under Section 5 of this Certificate.
- (c) **You** must inform the Police of all losses or thefts within 24 hours of discovery and obtain a copy of the Police report in support of any claim under Section 4 of this Certificate.
- (d) If **Personal Luggage** or **Money** are lost or damaged whilst in the custody of a carrier, (i.e. Airline, Railway, Shipping Company, Bus Company etc.) **You** must notify such carrier immediately and obtain a copy of their report.

### 5. Claims - Our rights:

- (a) No Admission, offer, promise, payment or indemnity will be made or given by **You** or on **Your** behalf without **Our** written consent.
- (b) **We** shall not be responsible for any legal expenses incurred prior to issuing

**You** with written acknowledgement of the existence of a potentially viable claim under this Insurance.

- (c) In the event that **You** are awarded legal costs as part of any judgement or settlement, **We** shall be entitled to repayment by **You** of any sums paid under this Insurance.
- (d) In the event that **You** are awarded compensation (by judgement or settlement), **We** shall be entitled to recover from **You** **Our** costs and expenses paid under this insurance incurred by **Us**.
- (e) **We** will be entitled to take over and conduct in **Your** name, the defence or settlement of any claim or to prosecute in **Your** name for **Our** own benefit, in respect of any claim for indemnity or damages or otherwise, and will have full discretion in the conduct of any proceedings or in the settlement of any claim, and **You** will give all such information and assistance as **We** may require.
- (f) In case of illness or injury **We** may approach any doctor who may have treated **You** in the past and **We** may at **Our** own expense and upon reasonable notice to **You** or **Your** legal personal representative, arrange for **You** to be medically examined as often as required, or in the event of death have a post-mortem examination of **Your** body.
- (g) **You** will supply at **Your** own expense a doctor's certificate in the form required by **Us** in support of any claim under Sections 1, 2 or 3 of this Certificate.

### 6. Other Insurances:

Under Sections 1, 2, 4, 5, 6, 7 and 8 **We** will not be liable in respect of any claim where the event leading to the claim is insured by any other existing policy or policies, except in respect of any amount beyond that which is payable under such other policy or policies.

### 7. Arbitration:

If any difference shall arise as to the amount to be paid under Sections 1, 2, 4, 6, 7 and 8 of the Certificate (liability otherwise being admitted), such difference shall be referred to arbitration under the Arbitration Acts for the time being in force. The making of an award in such a case shall be a condition precedent to any right of action against **Us**.

### 8. Precedents to liability:

The due observance and fulfilment of the terms, provisions, conditions and endorsements of this Certificate insofar as they relate to anything to be done or complied with by **You** will be a condition precedent to **Our** liability to make any payment.

## SECTION 1- CANCELLATION OR CURTAILMENT

### What is covered:

**We** will indemnify **You** up to £3,000 in all against all travel or accommodation deposits or charges which **You** have paid or contracted to pay before the **Trip** departure date and cannot recover in respect of any part of the **Trip** which **You** are necessarily prevented from undertaking as the result of:

- (a) **Your** death, **Accidental** injury or illness, or that of a travelling companion, or a **Relative** or a **Close Business Associate** who lives in the **UK**.
- (b) **You** or any person with whom **You** have arranged to travel being subject to compulsory quarantine or being summoned for jury service or as a witness in a court of law during the period of the journey.
- (c) **Your** redundancy (qualifying **You** to claim for the payment under current **United Kingdom** Redundancy Payment Legislation) or that of any person with whom **You** intend to travel, provided that such notice of redundancy is advised to **Us** within 14 days of its announcement.
- (d) **Your** private dwelling becoming uninhabitable following fire, storm or flood, or **Your** presence being required by the police following burglary at such private dwelling occurring at any time from 14 days prior to travel.
- (e) Reasonable additional travelling expenses incurred by **You** in returning to **Your** home address in the **United Kingdom**, where such return is urgently necessitated by the death, serious illness or severe injury of one of **Your Relatives** or a **Close Business Associate** resident in the **United Kingdom**. If a holiday is curtailed through **Your Accident** or illness, a doctor at the resort or the nearest town must confirm that such **Curtailment** was medically necessary and authorised by the 24hr emergency service. In the event **You** curtail **Your Trip** in accordance with the conditions above and such **Trip** was for the specific purpose of carrying out **Your** business **We** will reimburse up to the specified limit of cover the cost of a replacement colleague.
- (f) **You** being a member of the armed services and **Your** service leave being cancelled for reasons other than disciplinary reasons provided that **You** cancel the **Trip** as soon as the cancellation of leave is notified to **You**. In addition **We** will pay up to £500 for necessary additional travel expenses to return to **Your** place of service if the **Trip** is **Curtailed** due to cancellation of service leave.

### What is not covered by Section 1:

- (a) Government Regulation or Act, delay or amendment of the booked itinerary, or failure in provision of any part of the booked journey (including error omission, financial failure or default) of or by the provider of any service forming part of the booked journey as well as of the agent or tour operator through whom the journey was booked.
- (b) **Your** disinclination to travel or financial circumstances arising from other than loss of employment due to redundancy or involuntary unemployment as defined above.
- (c) Any claim for **Curtailment** which has not been approved by the 24hr emergency service, prior to return to the **UK**.
- (d) Any unlawful act of any person on whom the journey plans depend.
- (e) Failure to notify the travel agent/tour operator or provider of transport or accommodation immediately it is found necessary to cancel or curtail the journey.

- (f) Failure to comply with the terms of contract of the travel agent/tour operator or provider of transport.
- (g) Delay in journey commencement.
- (h) Any circumstances manifesting themselves after the date of booking but prior to the date of issue of this Certificate.
- (i) On holidays costing up to £170, the first £20 (£10 when only loss of deposit) for each and every claim per person.
- (j) For persons up to 65 years of age on holidays costing £170 and over, the first £40 (£15 when loss of deposit) for each and every claim per person.
- (k) For persons aged between 66 and 69 years on holidays costing £170 and over; for Geographical Area 1 the first £50 (£15 when loss of deposit) for each and every claim per person; for Geographical Area 2 the first £100 (£15 when loss of deposit) for each and every claim per person.
- (l) For persons aged 70 years and over on holidays costing £170 and over; for Geographical Area 1 £50 (£15 when loss of deposit) for each and every claim per person; for Geographical Area 2 the first £200 (£15 when loss of deposit) for each and every claim per person.
- (m) Any cost or expense if **You** do not have a pre-paid return ticket to the **UK** at the start of **Your Trip**.

## SECTION 2 - MEDICAL AND OTHER EXPENSES

### What is covered:

2.1 If **You** sustain bodily injury or suffer illness outside the **United Kingdom**, **We** will indemnify **You** up to £5,000,000 against the following expenses which **You** necessarily incur outside the **United Kingdom**:

- (a) Medical expenses including hospital charges, ambulance charges and reasonable travel charges for conveyance to hospital (Patient only). Dental treatment up to £300 is included only for the alleviation of sudden pain and does not apply to the provision of dentures, artificial teeth or work involving the use of precious metal.
- (b) Reasonable additional travelling expenses in returning to **Your** home address in the **United Kingdom** and reasonable additional accommodation beyond the number of days booked, including in the event of serious illness or severe injury for which a claim is admissible under (a):
  - i) Such expenses of a **Relative** or friend travelling with **You** who is required on medical advice to stay with or escort **You** home.
  - ii) The expenses of a qualified nurse or qualified **Medical Practitioner** required on medical advice to escort **You** home providing the agreement of the 24hr emergency service has been obtained.
  - iii) In the event of repatriation, any value remaining in unused original return travel tickets which is recoverable shall be deducted from the amount of the claim.
- (c) Cost of returning **Your** body or ashes to **Your** home address in the **United Kingdom** up to £3,000, or burial or cremation abroad in the country where death occurs up to £1,500. Cover within the **United Kingdom** is operative only insofar as paragraphs (b) and (c) are concerned.

2.2 If **You** sustain bodily injury or suffer illness outside the **United Kingdom** during the **Period of Insurance** resulting in admission to a hospital abroad as an in-patient **We** will pay **You** a benefit of £10 per complete 24 hours for which **You** are hospitalised up to a maximum of £500.

2.3 If **You** are insured with any other insurer it is hereby understood and agreed that this insurance will only pay in excess of such insurance for all items covered thereby and it is subject that such cover remains in force during the period of this Certificate.

### What is not covered by Section 2:

- (a) Expenses which **You** incur in **Your** normal country of residence except as provided for in (b) and (c) above.
- (b) Any expense which **You** incur more than twelve months outside the **United Kingdom** after the occurrence of the injury or illness to which the claim refers.
- (c) Any expenses for non-essential or ongoing treatment or where treatment can be reasonably delayed until **Your** return to the **United Kingdom**.
- (d) For emergency medical, hospital and physician expenses which are not recognised by **Us** as being part of necessary or legitimate treatment.
- (e) The additional cost of single or private room accommodation at a hospital, clinic or nursing home, except where the 24hr emergency service deems it necessary for **You** to occupy such accommodation.
- (f) Any form of cosmetic surgery.
- (g) Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.
- (h) After treatment or aid obtained after **You** first became ill **We** reserve the right to transfer **You** to the hospital, clinic or location of **Our** choice when, in the opinion of the 24hr emergency service, **You** are fit to be transferred.
- (i) Treatment or aid obtained after **You** first became able to return to the **United Kingdom** after **You** became ill or sustained injury. If on medical grounds **We** deem it necessary to repatriate **You** earlier than planned and **You** decline and wish to continue the holiday/Trip all cover under this certificate will cease.
- (j) In the event of repatriation to the **United Kingdom**, upon completion of such repatriation, no further benefits or medical costs shall be covered thereafter.
- (k) The first £40 of each claim per person aged up to 65 years.
- (l) The first £100 of each claim per person aged between 66 and 69 years other than 2.2.
- (m) The first £200 of each claim per person for those aged 70 years and over other than 2.2.

## SECTION 3 - PERSONAL ACCIDENT

### What is covered:

If **You** sustain bodily injury abroad caused solely by **Accidental**, violent,

external and visible means, and such bodily injury solely and directly results within twelve months in **Your** death or disablement, **We** will pay to **You** benefits in accordance with the following items:

- (a) Death £5,000
- (b) Permanent loss by physical severance of hand or foot at or above the wrist or ankle or the total and permanent loss of use of an entire hand or arm or of an entire foot or leg or total irrecoverable loss of all sight in one or both eyes £25,000.
- (c) **Permanent Total Disablement** resulting in **Your** permanent and absolute inability to attend to a profession or business or gainful occupation of any kind £25,000.

Provided that:-

- (a) If **You** are under 16 years of age the benefit under Item (a) is limited to £1,000.
- (b) If **You** are aged 65 years or over Item (a) is limited to £1,500 and no compensation will be payable under Items (b) and (c).
- (c) The Permanent Disablement benefit will be paid following 24 months of proven Permanent Disablement.
- (d) The Permanent Disablement benefit is limited to 50% if **You** were not continuously gainfully employed for the 12 months prior to the departure date of the **Trip** on which the **Accident** occurred.

### What is not covered by Section 3:

#### No compensation payable:

Under more than one of the items (a), (b) and (c). On payment of a claim under any one of these items, all liability under this Section will cease insofar as **You** are concerned.

## SECTION 4 - PERSONAL LUGGAGE AND MONEY

### What is covered:

#### 1. Personal Luggage

- (a) **We** will indemnify **You** against loss, theft or damage to **Personal Luggage**, clothing and personal effects belonging to **You** up to £1,500 in all. **Our** maximum liability for a single item is £250 and for **Valuables** £250 in all. (A camera with all accessories, a bracelet or necklet with any attachment and any similar composite item will be considered as one article.) The maximum payment for eyeglasses and sunglasses (prescription or not) shall be £75. The maximum loss on a beach is £100 in all. Golf equipment will be limited to £500 in all.
- (b) If **You** are temporarily deprived of **Personal Luggage** on the **Outward Journey** for a period of more than 12 hours from time of arrival at journey destination due to delay or misdirection in delivery, **You** must provide proof of purchase of replacement items and written confirmation from the Carrier of the number of hours delay. **We** will pay for necessary replacement purchases up to an amount of £100.
- (c) Loss of Passport: Up to £250 towards the cost of replacing **Your** passport if lost, stolen or destroyed on **Your** Holiday/Journey (including all reasonable travel and associated costs incurred) to obtain temporary documents to allow **You** to return to the **United Kingdom**.

#### 2. Money

**Our** liability in respect of **Money** is limited not to exceed £500. In respect of theft or loss of **Money** whilst on **Your** person or in a safety deposit box within an hotel or bank, cash is limited to £250 (but £50 if **You** are under 18 years of age).

Provided that:

- (a) **You** take all reasonable precautions for the safety of the property insured.
- (b) In the event of damage, payment will be for the intrinsic value of each item or the cost of repair or replacement, whichever is less.
- (c) Any reimbursement received by **You** from an airline, transportation provider, hotel, home contents insurer or any other recovery source shall be deducted from the amount of **Your** claim.
- (d) Damaged articles must be retained by **You** and, if required, submitted to the Claims Company so as to substantiate the claim. Failure to do so may result in non-payment.
- (e) Any claims payment made in respect of temporary deprivation of personal luggage will be deducted from any subsequent claim where the property insured proves to be permanently lost.
- (f) **You** will supply at **Your** own expense a Statutory Declaration regarding any claim arising under this Section of the Certificate if so required.

### What is not covered by Section 4:

- (a) Loss or damage arising from wear and tear, depreciation or deterioration, any process of cleaning, repairing or restoring, atmospheric or climatic conditions, moth or vermin, mechanical breakdown or derangement.
- (b) damage to suitcases unless a written report is obtained stating unusable.
- (c) For damage caused by staining of items.
- (d) Loss, theft or damage to contact or corneal lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, computer equipment, satellite navigation equipment, computer records, mobile phones, laptop and portable computers, unset precious stones, vehicles or accessories, **Musical Instruments**, antiques, pictures.
- (e) **Sports Equipment** whilst in use, boats and/or ancillary equipment including windsurfing equipment and sailboards, caravan awnings, glass, china or any other article of brittle or fragile or perishable nature, tools of trade.
- (f) Loss, theft or damage to property shipped as freight or under a bill of lading.
- (g) Loss, theft or damage due to delay, detention, confiscation, requisition by Customs or other officials or Authorities.
- (h) Loss, theft or damage to **Personal Luggage**, clothing, personal effects, **Valuables** and **Money** left unattended in a public place.
- (i) Loss or theft of **Valuables** and **Money** left in a suitcase whilst in the supervision of the Carrier.

- (j) Theft of **Personal Luggage**, clothing and personal effects:
- (i) From an unattended motor vehicle between 9 a.m. and 9 p.m. local time unless the vehicle was securely closed and locked and such was placed in the locked boot or in a locked compartment within the vehicle and there is evidence of forced entry.
  - (ii) From an unattended vehicle between 9 p.m. and 9 a.m. local time
  - (iii) **Valuables, Money** or passports left in vehicle at all times.
- (k) Shortage of **Money** due to error, depreciation, omission or exchange.
- (l) Theft or loss of **Money** whilst on **Your** person or in a safety deposit box within an hotel or bank.
- (m) Loss of jewellery whilst swimming (except wedding rings).
- (n) The first £40 of each and every claim per person in each and every section.
- (o) Return to the **UK** if **You** do not possess return tickets already.
- (p) Theft or loss of **Personal Luggage**, clothing, personal effects, **Valuables** and **Money** not reported to the police within 24 hours and a written report and reference obtained

## SECTION 5 - PERSONAL LIABILITY

### What is covered:

We will indemnify **You** against all sums up to £2,000,000 which **You** become legally liable in a personal capacity to pay in respect of accidents happening during the **Period of Insurance** resulting in:

- (a) Bodily injury, death or disease to any person not being a member of **Your** household, family or in **Your** employment or **Your** service or a travelling companion.
- (b) Damage to property not
  - (i) belonging to **You**.
  - (ii) in the charge of or under the control of **You** or a member of **Your** household, family or of a person in **Your** employment or service or travelling companion.

The indemnity provided by this Section extends to cover costs and expenses recoverable by any claimant, provided they were incurred before the date (if any) on which **We** paid or offered to pay either the full amount of the claim or the total amount recoverable, in respect of any one occurrence, and also to costs and expenses incurred by **You** with **Our** written consent. In the event of **Your** death **Your** personal representatives will receive the benefit of the cover granted by this Section.

### What is not covered by Section 5:

Claims arising:

- (a) Directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles included any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessels) or any other form or motorised leisure equipment.
- (b) Directly or indirectly out of the ownership, possession or use of animals.
- (c) **Your** ownership or occupation of any land or buildings other than temporary rented holiday accommodation.
- (d) Out of any liability assumed under a contract, unless such liability would have attached in any event in the absence of such contract.
- (e) Pursuit of trade, business or profession.
- (f) Any wilful, unlawful or malicious act.
- (g) From or due to ownership, possession or use of any firearms or weapons of any kind.
- (h) Legal costs resulting from criminal proceedings.
- (i) Damage, illness or disease directly or indirectly arising out of a communicable disease.
- (j) The first £200 of each and every claim per person.
- (k) Directly or indirectly from participant to participant liability.

## SECTION 6 - TRAVEL DELAY AND HOLIDAY ABANDONMENT

### What is covered:

If the departure time of the **Outward Journey** or **Return Journey** or any intermediate journey, takes place more than 12 hours after the departure time appearing on **Your** pre-booked ticket as a direct result of:

- (i) Outbreak of strike or industrial dispute
- (ii) **Adverse Weather** affecting scheduled public transport
- (iii) Mechanical breakdown of train, aircraft and watercraft

We will indemnify **You** as shown below:

#### a) Travel Delay

An amount of £20 for the first 12 hours and £10 per 12 hours thereafter up to a maximum of £100.

#### b) Holiday Abandonment

If **You** elect to abandon the holiday after a delay exceeding 12 hours as described above **We** will indemnify **You** in respect of irrecoverable travel or accommodation deposits or charges paid or contracted to be paid up to a maximum of £3,000.

## SECTION 7 - MISSED DEPARTURE

If **You** miss **Your** booked departure due to late arrival at the airport or port of departure, as a direct result of:

- (i) An Accident to **Your** private motor vehicle
- (ii) Mechanical breakdown to **Your** private motor vehicle
- (iii) **Adverse Weather** occurring during the **Outward Journey** from the **United Kingdom** or **Your Return Journey** to the **United Kingdom**, **We** will pay for additional charges which **You** necessarily and reasonably incur in the purchase of a ticket for an alternative journey up to a maximum of £1,000.

**Special Conditions applicable to Section 6 and 7**

- (a) any payment **We** make in respect of a) Travel Delay will be deducted from any subsequent payment made under b) Holiday Abandonment.
- (b) In respect of Section 6 a) Travel Delay and b) Holiday Abandonment **You** must

check in according to the itinerary provided by the Tour Operator or Carrier, and obtain written confirmation of the delay from such Tour Operator or Carrier.

(c) Compensation as described in Section 6 b) Holiday Abandonment is only payable in respect of delays on the **Outward Journey** from the **United Kingdom**.

(d) **You** must at all times act in a reasonable manner to prevent or minimise a claim

(e) **You** must produce independent evidence in writing to support any claim.

### What is not covered by Section 6 and 7:

(a) From the failure of public transport services caused by strike, industrial dispute or **Adverse Weather** conditions for which could reasonably have been anticipated at the date the insurance was effected.

(b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.

(c) **Your** failure to comply with the terms of contract of the travel agent, tour operator or provider of transport.

(d) In the selection of the route, means of travel and time of departure, the Insured Person shall do all things reasonable and practicable to minimise the possibility of late arrival at the **United Kingdom** departure point.

(e) The Insurers shall only be liable for claims attributable to mechanical breakdown of non-scheduled transport if the **Insured Person** has obtained a garage or motoring organisation report confirming the date, time and cause of such breakdown.

## SECTION 8 - LEGAL EXPENSES

This Section of the Insurance shall pay for legal expenses incurred by **You** up to the amount shown in the Summary in the pursuit of legal proceedings for compensation and/or damages directly arising from or out of **Your** bodily injury or death during the **Period of Insurance**.

**IMPORTANT** We shall have complete control over the legal proceedings and the appointment of a Solicitor.

### EXCLUSIONS APPLICABLE TO SECTION 7 ONLY

Section 7 of the Insurance does not cover:

1. any claim brought against **Us** or **Our** agents, **Your** Family or any member of **Your** travelling party.
2. legal expenses incurred prior to the granting of **Our** support.
3. any claim reported more than thirty one days after the commencement of the incident giving rise to such claim.
4. any claim where **We** consider **Your** prospects of success in achieving a reasonable benefit are insufficient.
5. any claim emerging from the pursuance to a contingent fee agreement between **You** and **Your** counsel.
6. any claim for travel and accommodation expenses which **You** have incurred whilst pursuing legal action.
7. any claims for legal costs where **You** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence.
8. pursuing claims as part of or on behalf of a group or organisation.

## SECTION 9 - WINTER SPORTS (OPTIONAL)

**THIS SECTION IS ONLY APPLICABLE IF THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID OR POLICY IS AN ANNUAL POLICY WHICH INCLUDES WINTER SPORTS COVER AND IS SUBJECT TO ALL CERTIFICATE TERMS, CONDITIONS AND EXCLUSIONS.**

Winter Sports is included except Ski Mountaineering, Skiing against local authoritative warning or advice, Ski Stunting, Ski Randonee, Ice Hockey, "Free-Style" Skiing, Ski Jumping, Para-skiing, Ski or Ski Bob Racing, the use of Skeletons or Bob Sleighs. The additional extra covers also apply.

### What is covered:

#### (A) SKI EQUIPMENT AND OTHER EXPENSES

- (a) Loss, damage or breakage of skis, snowboards and bindings, sticks and boots, owned by **You**, up to £400 maximum.
- (b) Loss or breakage of skis and ski equipment hired to and in the care of **You**, up to £300 maximum.
- (c) Cost of necessary hire of skis up to £300 maximum following:
  - (i) Insured loss or breakage of **Your** skis or
  - (ii) The misdirection or delay in transit of **Your** skis, subject to **You** being deprived of their use for not less than 12 hours.

### What is not covered by Section 8(A):

- i) The first £40 of each claim per person
- ii) Loss or damage to Ski equipment left unattended by **You** in a public place other than in respect of Skis left in an area designated for their storage.
- iii) Loss or theft of **Your** Ski equipment not reported to the police within 24 hours of discovering the loss and a written report and reference obtained.

#### (B) SKI-PACK

**We** will indemnify **You** up to £200 in respect of the proportionate value of any ski pass, ski hire or tuition fee necessarily unused following:

- (a) **Your** Accident or sickness as medically certified.
- (b) Loss or theft of a ski pass.

### What is not covered by Section 8(B):

- i) The first £40 of each claim per person.
- ii) Loss or theft of **Your** Ski pack not reported to the police within 24 hours of discovering the loss and a written report and reference obtained.
- iii) Any claims for loss of enjoyment, however caused.

### Special condition applicable to Section 8:

In respect of loss or damage to Ski Equipment, **We** will not pay more than the proportion shown below depending on the age of the equipment.

Up to 1 year 85%      Up to 3 years 45%      Up to 5 years 20%  
Up to 2 years 65%      Up to 4 years 30%      Over 5 years NIL

#### (C) PISTE CLOSURE AND AVALANCHE

In the event that **You** are not allowed to ski for a period in excess of 12 hours, due to conditions at the winter sports resort (if due to weather conditions, then only

during the months that constitute the local regular ski season) **We** will either:

- (a) Indemnify **You** for an amount not exceeding £20 per day to enable **You** to travel to an alternative resort and the necessary additional cost of a ski pass.
- (b) Pay to **You** a benefit of £20 per day, where no other alternative resort is available.

**The maximum payment shall be up to £400 each and every insured person.**

**What is not covered by Section 8 (c):**

- i) Any benefit if **You** are unable to provide a written report from the resort management substantiating **Your** claim
- ii) Any benefit in respect to a **UK** holiday
- iii) Any benefit if **You** were aware of or it was publicly known there was likely to be a lack of snow at the time of taking out this insurance
- iv) Any benefit if an alternative resort is available
- v) Any claims for loss of enjoyment, however caused.

## CLAIMS INFORMATION

**The Medical Emergency service is available 24 hours a day and can arrange admission to hospital, ambulance transfers and air repatriation if necessary.**

### **Cancellation**

- If **You** cancel the **Trip** for medical reasons obtain a claim form from Rightpath Claims. **Your** own registered **Medical Practitioner** should complete the certificate on the reverse of the claim form.
- **You** must keep receipts or accounts for all expenses incurred.
- Notify the Tour Operator or the Travel Agency where **Your** journey was booked.
- Contact **Us** as soon as **You** know that there is a possibility of **Your** journey not taking place.

### **Medical and other expenses**

- **You** must keep receipts or accounts for all expenses incurred.

### **Personal Luggage**

- **We** will deal with claims on the basis of "Indemnity" and not "New for Old". This means the value of an article, taking into account its age and condition or the cost of repairing or replacing the article if this is less.  
For a claim in respect of a pair or set of articles **We** shall only be liable in respect of the value of that part of the pair or set which is lost, stolen or damaged.
- For all loss or damage in transit claims, including delayed luggage, **You** must report to the Airline, Railway or Shipping Line, or their handling agents and obtain a written report from them within 5 days of the loss.
- For all other losses, **You** must report to the Police within 24 hours of discovery and obtain a written report from them; also report the loss to **Your** Courier or Hotel/Apartment Manager wherever it is appropriate.
- For all damage claims **You** must obtain an estimate for repairs.
- In all circumstances, **You** must retain receipts or vouchers for items lost or damaged as these will help **You** to substantiate **Your** claim.
- In the case of lost or misplaced **Personal Luggage** on the **Outward Journey**, **You** must produce receipts for the purchase of essential replacement items.
- The vast majority of **Personal Luggage** claims arise as a result of leaving items unattended at airports and beaches, etc. Lack of proper care towards **Your** property could result in **Your** claim being turned down.
- **Your** Certificate contains specific limitations relating to certain types of property whilst left in an unattended vehicle.

### **Money**

- **You** must report all loss or thefts to the Police within 24 hours of discovery and a written report must be obtained. Also report to **Your** Courier or Hotel/Apartment Manager wherever it is appropriate.
- **You** must enclose confirmation from **Your** bank of the issue of foreign currency. In the case of Sterling, **You** must produce documentary evidence.
- For a lost, stolen or destroyed passport **You** need to supply **Us** with a letter from the Consulate where the loss was reported and retain all receipts that relate to the necessary costs in replacing the passport.

### **Personal Liability**

- **You** must supply full details of the circumstances giving rise to the claim plus any supporting evidence.

### **Personal Accident**

- **You** must obtain a medical certificate from the treating **Medical Practitioner**.
- In the event of a death **We** require a death certificate.

### **Delay**

- **You** must obtain a letter from the Airline, Railway, Shipping Line or their handling agent confirming the reason for the delay and detailing the scheduled and actual departure times.

### **Delayed Luggage**

- **You** must report to the Airline, Railway, Shipping Line or their handling agents and obtain a written report from them. **You** must produce receipts for the essential replacement items purchased.

### **Law Governing this Certificate**

This Certificate shall be governed by and construed in accordance with the law of England and Wales unless the Certificate holder'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.

### **Transport Delays**

- If delays in public transport lead to **You** returning home later than planned and after the insurance has expired, the cover will automatically be extended without additional charge for the period of such delay not exceeding one week.

### **Claims Procedure**

Immediate notice must be given to Rightpath Claims in the event of any reason that may give rise to a claim made under this insurance.

If **You** have a **MEDICAL EMERGENCY** then **You** must ring the 24hr emergency service number on the Certificate of Insurance who will be able to assist **You** 24 hours a day.

### **Complaints Procedure**

It is the intention to give **You** the best possible service but if **You** do have any questions

or concerns about this Insurance or the handling of a claim **You** should in the first instance contact Gold Cover Insurance Services Ltd by telephoning 01892 536555 or write to Gold Cover Insurance Services Ltd, 35 Queens Road, Tunbridge Wells, Kent TN4 9LZ Please ensure **Your** policy number is quoted in all correspondence to assist a quick and efficient response. In the event **You** remain dissatisfied and wish to make a complaint, **You** can do so by contacting the following: The Customer Relations Manager, UK Underwriting Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ Tel: 0845 218 2685 Email: customerrelations@ukgeneral.co.uk. In all correspondence please state **Your** insurance is provided by UK Underwriting Limited and quote scheme ref 01627. UK Underwriting Ltd are an insurers agent and in matters of a claim act on behalf of the insurer.

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR Tel: 0845 080 1800 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**

Ageas Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet our their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

### **Data Protection Act**

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 of 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.

## WHAT TO DO IN THE CASE OF A 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 or hospitalisation which requires:

### **Inpatient treatment, You must contact:**

Global Response Tel: +44 (0) 113 3180 186 Fax: +44 (0) 113 3180 187

Email: [operations@global-response.co.uk](mailto:operations@global-response.co.uk)

### **Outpatient treatment, You must contact:**

Healthwatch S.A. Tel: +44 (0) 113 3180 124 Fax: +44 (0) 113 3180 125

Email: [newcase@healthwatch.gr](mailto:newcase@healthwatch.gr)

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 quote the appropriate scheme name and reference number:

**Scheme Name: Goldcover Reference number: 01627**

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

**In-patient Treatment Abroad:** If **You** go into 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 Abroad:** If **You** require outpatient treatment please contact Healthwatch SA 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 (clearly showing the patient name/s) and any supporting documentation related to the outpatient treatment (Medical report, cost breakdown) by email to [newcase@healthwatch.gr](mailto: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 00 30 2310 254160**

**Email: [newcase@healthwatch.gr](mailto:newcase@healthwatch.gr)**

### **RETURNING EARLY TO THE UNITED KINGDOM OR CHANNEL ISLANDS**

If **You** have to return to the **United Kingdom** under section 2 (Emergency medical, repatriation & associated expenses), the relevant 24hr emergency services 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**. **We** reserve the right to repatriate **You** should **Our** medical advisors consider **You** fit to travel.

## TO OBTAIN A CLAIMS FORM PLEASE CONTACT:-

Any incident or loss which gives rise, or may give rise, to a claim under **Your** travel insurance should be advised immediately to: Rightpath Claims, Airport House, Purley Way, Croydon, CRO OXZ Tel: 0844 887 0305 Email: [claim@rpclaims.com](mailto:claim@rpclaims.com)

On contacting Rightpath Claims please state **Your** insurance is provided by UK Underwriting Ltd and quote the following: Scheme Name: Goldcover Scheme ref: 01627 **You** will then be sent a claim form, which **You** should complete as fully as possible and return with the necessary supporting documents.

**If You have to make a claim, You most notify Us as above as soon as is practically possible after the incident giving rise to the claim, and in any event not later than 31 days after Your return home. We reserve the right to decline liability for any claim notified after this date.**