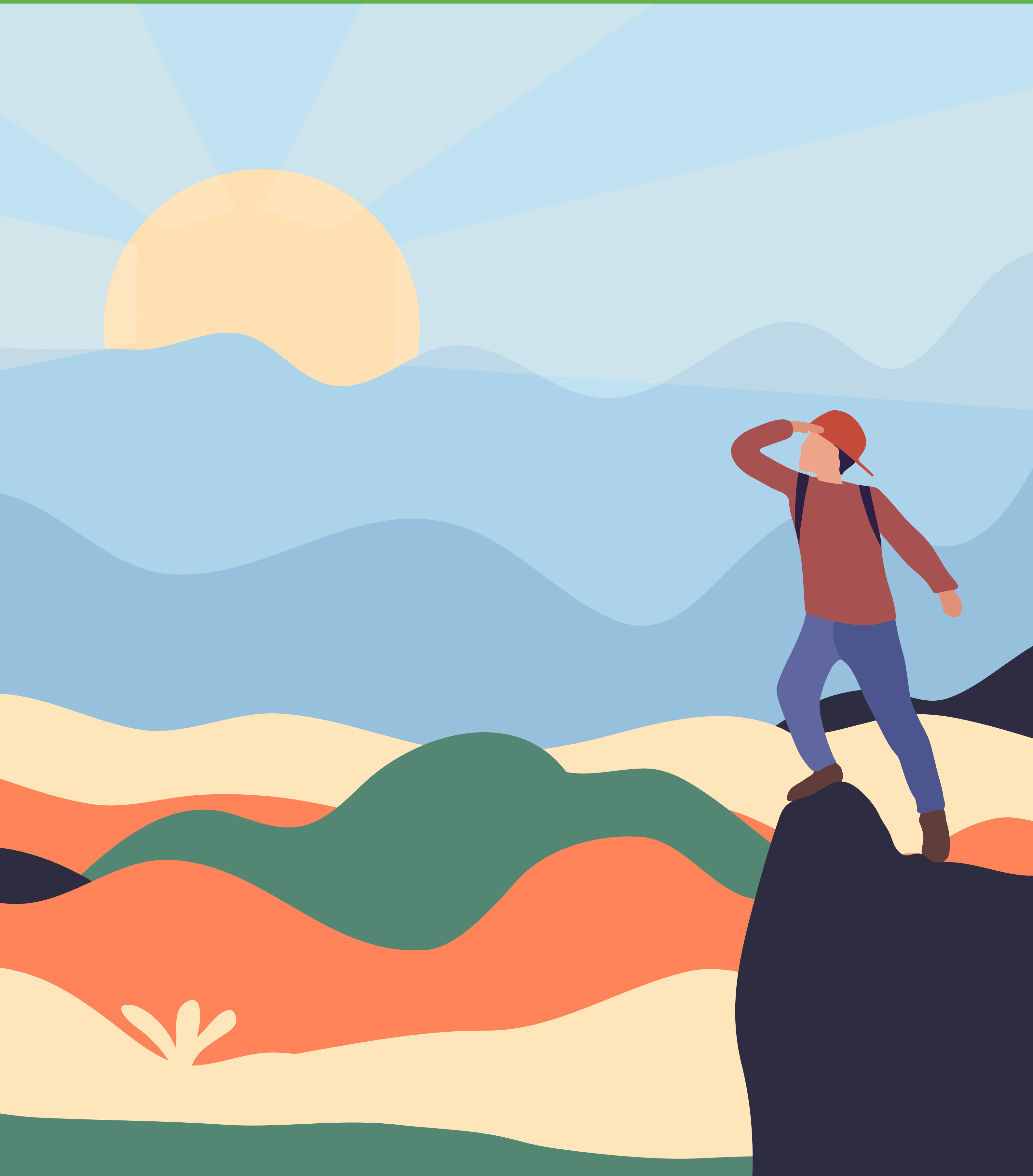
Outbacker

TRAVEL INSURANCE WORDING



HOW TO CONTACT US

BEFORE YOUR TRIP

If **you** want to make a change to **your** policy **you** can:

- call 0203 4754682, or
- email travel@outbackerinsurance.com or use the customer zone.

If **you** need to cancel **your trip you** can:

- make a claim online at www.outbackerinsurance.com/claimonline, or
- call 0330 123 9203 Monday to Friday between 9am and 5pm

Remember to look at the 'Making a claim' section for information on the claims evidence **you** may be asked for.

DURING YOUR TRIP

In an emergency **you** should contact the local emergency services straight away.

If **you** need medical help while abroad, or if **you** are in hospital, contact **our** Medical Assistance Service as soon as possible on +44(0)330 123 9193.

If **you** want to **cut short your trip** contact **our** Medical Assistance Service on +44(0)330 123 9193.
Our Medical Assistance Service is always available. Just tell them **you** have an Outbacker Policy and quote **your** policy number.

Our team will:

- make sure **you** are receiving appropriate treatment in a safe facility,
- help make arrangements if **you** need medical help while abroad,
- arrange for **you** to come back **home** if **we** agree it is medically necessary,
- help if **you** need to **cut short your trip**.

The cost of bringing **you home** and **your** medical costs are only covered in full if **your** claim is covered.

If **you** want to extend **your trip** or check **your** cover, call 0203 4754682.

AFTER YOUR TRIP

If **you** have costs **you** want to claim for, **you** can:
For all claims except Section 8 – Gadget cover

- make a claim online at www.outbackerinsurance.com/claimonline.
- call 0330 123 9203 Monday to Friday between 9am and 5pm.

Remember to look at the 'Making a claim' section for information on the claims evidence **you** may be asked for.

For claims under Section 8 - Gadget Cover

- make a claim online at any time using https://theoxfordclaimscompany.co.uk/make-a-claim/
- or email: claims@theoxfordclaimscompany.co.uk
- call 01865 745566 Monday to Friday 9.00am to 5.00pm

If **you** want to make a complaint about:

- the sale of **your** policy call 0203 4754684 or email complaints@outbackerinsurance.com
- a claim (except Section 8 – Gadget cover) call 01737 815227 or email claimcomplaints@axa-assistance.co.uk
- section 8 – Gadget Cover call 01865 745566 or email complaints@theoxfordclaimscompany.co.uk

TABLE OF CONTENTS

TABLE OF BENEFITS

	We will pay **you** up to (each **trip**/each **insured person**)		
	Silver	**Gold**	**Platinum**
The **excess** is paid by each person for each incident. It is limited to two **excess** amounts if more than one **insured person** is claiming, for the same incident. * No **excess** is applicable for sections marked.			
Excess	£95	£50	Nil
Section 1 – Cancelling or cutting short your trip			
Section 1 – Cancelling or **cutting short your trip**	£2,000	£5,000	£5,000
Section 2 – Medical emergency and repatriation expenses			
Medical emergency and repatriation expenses (costs to bring **you home**)	£15,000,000	£15,000,000	£15,000,000
Emergency dental	£250	£400	£500
Hospital benefit (total)*	£200	£300	£450
Hospital benefit (for each day) *	£20	£30	£30
Section 3 – Disruption or delay to travel plans			
Missed departure	£500	£500	£500
Delayed arrival benefit (total) *	£200	£200	£200
Delayed arrival benefit (for each 12 hours) *	£20	£20	£25
Travel disruption	£500	£500	£500
Section 4 - Personal belongings and money			
Baggage **	£1,500	£3,000	£3,000
Single article limit (for each single / pair / set of)	£150	£150	£150
Valuables **(within **baggage** limit)	£150	£150	£150
Personal money	£400	£400	£400
Cash	£400	£500	£500
Important documents	£200	£300	£400
Travel and accommodation costs to replace **important documents**	£300	£300	£500
Section 5 - Legal and liability			
Legal expenses and assistance* (the maximum **we** will pay is double this amount if the policy covers two or more people)	£10,000	£10,000	£10,000
Personal liability	£2,000,000	£2,000,000	£2,000,000
Section 6 – Personal accident			
Death (aged 16 or over)*	£10,000	£10,000	£15,000
Loss of limbs and /or **loss of sight** (aged 16 or over)*	£10,000	£10,000	£10,000
Permanent total disablement (aged 16 or over) *	£10,000	£10,000	£10,000
Section 7 – Winter Sports (this section is optional, **your** policy schedule will show if **you** have bought this)			
Ski equipment	£500	£500	£500
Single article limit	£300	£300	£300
Hire of **ski equipment** (total) *	£300	£300	£300
Hire of ski equipment (for each day) *	£30	£30	£30
Section 8 – Gadget cover			
Accidental damage, theft and loss	Nil	Nil	Nil
Accessories Limit*	Nil	Nil	Nil

Section 8b – Gadget Cover Extension									
(this section is optional, if you have purchased this cover it will be shown on your policy schedule.)									
	Silver			Gold			Platinum		
		Excess	Premium Excess		Excess	Premium Excess		Excess	Premium Excess
Option 1 - Single Article Limit	£1,000 £1,000	£50	£0	£1,000 £1,000	£50	£0	£1,000 £1,000	£50	£0
Option 2 - Single Article Limit	£2,000 £2,000	£50	£0	£2,000 £2,000	£50	£0	£2,000 £2,000	£50	£0
Option 3 - Single Article Limit	£3,000 £2,000	£50	£0	£3,000 £2,000	£50	£0	£3,000 £2,000	£50	£0
Unauthorised Usage	£2,500	Nil	Nil	£2,500	Nil	Nil	£2,500	Nil	Nil
Accessories Limit	£150	Nil	Nil	£150	Nil	Nil	£150	Nil	Nil

If **you** have added the **excess** waiver to **your** policy **you** will not need to pay the **excess** if **you** make a claim. This is optional, if **you** have bought this it will be shown on **your** policy schedule.

For **gadget** claims, there is an **excess** payable per person, per incident and it is not limited to 2.

**Claims settled on a new for old basis

INTRODUCTION

This is **your** travel insurance policy. It contains details of what **we** cover, what **we** don't cover and the conditions each **insured person** needs to meet. **We** will deal with all claims on the basis of this policy.

The policy includes all the areas **we** cover. **Your** policy schedule shows what specific cover **you** have bought. For example if **you** bought extra covers like winter sports cover. **You** should read all the sections of this policy relating to the covers **you** have bought.

The policy schedule is part of the policy. The schedule will tell **you** what type of policy it is, a summary of the cover, any extras **you** have chosen, the **insurance period** and how much **you** have paid.

This policy is active once **you** have paid **your** premium and **we** will provide insurance in line with the sections of **your** policy as set out in **your** policy schedule.

If **you** need to make any changes to the details in **your** policy schedule, **you** should contact **us** as soon as possible. **We** will then tell **you** if **we** can make those changes and if **you** need to pay extra to do so.

ABOUT YOUR POLICY WORDING

If **you** have any questions about **your** cover, **you** can call **us** on the number listed in the 'Important telephone numbers and email addresses' section. Please make sure **you** have **your** policy number when **you** call.

It is important **you**:

- read **your** policy wording and make sure **you** are covered for the sort of losses or incidents **you** think might happen, or that **you** might want to make a claim for,
- make sure that **you** understand what **your** policy does not cover, and
- understand any conditions of **your** policy because if **you** do not meet these conditions it may affect any claim **you** make.

Remember, no policy covers everything. For example, **we** do not cover things such as:

- This policy does not cover **pre-existing medical conditions**. Please refer to **pre-existing medical conditions** as described in the 'Important conditions relating to health' section'
- Any losses that **we** have not specifically listed in the policy.
- Circumstances or an event **you** are looking to claim for, that **you** knew about before **you** bought this policy.
- Any **trip** that had already started when **you** bought this policy.
- Any losses which happen outside of a valid **trip** (except of 'Section 1 – Cancelling or cutting short a trip', see the definition of '**insurance period**' for full details).
- **Your** policy only covers people who are permanently resident in the **UK** and registered with a **UK** GP.

This policy is designed to cover **your** entire **trip**. The policy will need to cover the date that **your trip** begins until the date **you** return to the **UK** including the dates **you** are travelling.

The things which are not covered by **your** policy are set out:

- in the 'General exclusions applying to **your** policy' section, and
- under the heading 'What **we** do not cover' in each section.

If **we** do not state that something is covered, **you** should assume that it is not covered.

WORDS WITH SPECIAL MEANINGS

In **your** policy, certain words are in bold. These words have special meanings which are defined below.

ACCIDENT(S)/ACCIDENTAL

A physical injury caused by something which was sudden, unexpected, external and visible. This includes injury caused by exposure to **bad weather**.

BAD WEATHER

Any of the following where a weather warning has been issued:

- cyclone,
- flood,
- fog,
- hail,
- hurricane,
- rain,
- sleet,
- snow,
- thunder or lightning storm,
- tornado,
- tropical storm,
- wind.

BAGGAGE

Any items which belong to **you** which are worn, used or carried by **you** during a **trip** (but excluding **valuables**, **ski equipment**, **gadgets**, **personal money** and **important documents**)

CATASTROPHE

If **you** cannot use **your** booked accommodation because of:

- avalanche,
- cyclone,
- earthquake,
- explosion,
- fire,
- flood,
- hurricane,
- landslide,
- outbreak of food poisoning,
- storm,
- tsunami,
- typhoon,
- volcanic eruption and/or volcanic ash clouds.

CLOSE RELATIVE

Your mother, father, sister, brother, fiancé(e), wife, husband, civil partner, domestic partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law, step parent, step child, step sibling, aunt, uncle, niece, nephew, cousin, next of kin, **your** guardian, anyone who **you** are a guardian for or anyone **you** have power of attorney for.

COLLEAGUE

An associate in the same employment as **you** in the **UK**, whose absence from work means it is necessary for **you** to stay in or return to the **UK**.

CUT SHORT/CUTTING SHORT

This means either:

1. **you** end the **trip** after **you** leave **your home** by directly returning early to **your home**, or
2. for more than 24 hours **you** are:
   a. in a hospital outside **your home area** as an in-patient, or
   b. **you** are confined to **your accommodation** abroad because of **personal quarantine**.

We will calculate claims on the number of nights of **your trip you** missed because of **your** early return or the number of nights **you** were in hospital, quarantined or confined to **your** accommodation.

We will only pay claims under part b) for the ill/injured/quarantined/confined **insured person**. However, if **we** or **our** Medical Assistance Service agree to another **insured person** staying with **you**, **we** will also pay for that **insured person's** share of any unused travel and accommodation costs and expenses they have not used because they stayed with **you**.

CYBER ATTACK

The actual use or threat of use of disruptive activities against computers and networks, with the intention to cause harm, spread fear or cause severe disruption of infrastructure, including a Malware, Ransomware or Hacking attack.

Malware example: a virus hidden in an email attachment which when opened downloads the virus to the device and / or network. Ransomware example: a virus encrypts files and the attacker demands money to unencrypt them. Hacking example: unauthorised access to a system.

EXCESS

The amount **you** pay when **you** make a claim, as set out in the Table of Benefits.

This is per person per incident, if more than one **insured person** is claiming the most **you** will pay is two **excess** amounts, per **trip**, except for gadget claims, where a separate excess may be due.

You won't have to pay an **excess** if **your** medical expenses are reduced by using a Reciprocal Health Arrangement, any other scheme with another country or private medical insurance.

GADGETS

- Age Limits: **Gadgets** must be less than 6 years old (less than 18 months for Laptops)
- Second-Hand/Refurbished/Used: Purchase must include at least a 12-month warranty

Gadgets include:

- Bluetooth headsets,
- camera lenses,

- camera's,
- ear buds
- e-readers,
- games consoles,
- Go Pro's,
- headphones / earphones,
- i-Pads,
- i-Phones,
- laptops,
- mobile phones,
- MP3 players,
- PDAs,
- satellite navigation devices,
- smartwatches,
- tablets,
- video cameras.

GADGET ACCESSORIES

Items used with **your gadget**. this includes chargers, carrying cases, headphones, hands-free mounting kits, and USB cables.

HOME

Your permanent **UK** residence.

HOME AREA

The **UK** excluding Channel Islands and Isle of Man.

IMPORTANT DOCUMENTS

Passport, travel tickets, visas, travel permits, bio-metric card and driving licence.

INSURANCE PERIOD

The period of the **trip** until the **trip** ends, as long as the **trip** isn't longer than the period shown in the policy schedule.
Cover under Section 1 – Cancelling or cutting short a trip starts from the time **you** pay the premium.
Your policy will end if **we** have paid for **you** to **cut short your trip**.

For all policies:

- Cover for all other sections applies for the length of each **trip**.
- **We** automatically extend the **insurance period** if:
  - **you** have an unavoidable delay returning to **your home area** because of an event covered by this policy, and
  - have accepted the alternatives offered, and
  - don't intentionally delay **your** return.

INSURED PERSON/YOU/YOUR

Each person travelling on a **trip** who is named in the policy schedule.

INSURER

The service provider, arranged by Inter Partner Assistance S.A.

LAWYER

The legal representative or other appropriately qualified person acting for **you**.
You have the right to choose the **lawyer** acting for **you** in the following circumstances:

a. Where **you** need to go to court to pursue **your** claim.

b. If there is any conflict of interest or dispute over the claim settlement.

LOSS OF LIMB

This means either:

a. an entire hand or foot has been permanently cut off, or

b. an entire hand or foot can no longer be used and this is permanent.

LOSS OF SIGHT

A permanent inability to see:

a. in both eyes, if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist, or

b. In one eye: if, after correction, the ability to see is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what **you** should see at 60 metres).

MEDICAL CONDITION

Any disease, illness or injury.

MEDICAL PRACTITIONER

A registered, practising medical professional recognised by the law of the country where they are practising, who is not related to **you** or any person who **you** are travelling with.

PACKAGE

The pre-arranged combination of at least two of the following services listed below that:

- are sold or offered for sale for one total price, and
- cover a period of more than 24 hours, or
- includes overnight accommodation:

a. Transport

b. Accommodation

c. Other tourist services (such as car hire or airport parking) which form a significant portion of the **package** as more fully described under The **Package** Travel and Linked Travel Arrangements Regulations 2018.

PANDEMIC

An epidemic that is recognised by the World Health Organization (WHO) or an official government authority in **your home area** or country **you** are travelling to or from.

PERMANENT TOTAL DISABLEMENT

A permanent condition which is likely to continue for the rest of **your** life which:

- prevents **you** from carrying out any paid work, and
- is supported by medical evidence, and
- has been certified by a registered **medical practitioner**.

Our Chief Medical Officer needs to be reasonably satisfied by all the above.

PERSONAL MONEY

Travellers' and other cheques, event and entertainment tickets and pre-paid vouchers.

PERSONAL QUARANTINE

A period of time where **you** are suspected of carrying an infection or have been exposed to an infection and as a result are confined or isolated on the orders of a medical professional or public health board in an effort to prevent disease from spreading.

PRE-EXISTING MEDICAL CONDITION

1. Any of the **medical conditions** listed below, that in the last 5 years you have:
   - suffered from, or
   - received medical advice or treatment for (including surgery, tests, investigations by **your** doctor / consultant / specialist), or
   - been prescribed drugs or medication for:
     a. Any cancer condition,
     b. Any heart-related or blood circulatory condition (including high blood pressure and high cholesterol)
     c. Any diabetic condition
     d. Any neurological condition
     e. Any breathing condition,
     f. Any renal, kidney or liver condition
     g. Any psychiatric or psychological condition (including anxiety, stress and depression)
2. Any other **medical condition** which in the last 12 months:
   - **you** have been prescribed medication for, or
   - **you** have received or are waiting to receive treatment for (this includes surgery, tests, or investigations).

PREGNANCY COMPLICATION(S)

- Any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) before the expected delivery date,
- ectopic pregnancy,
- gestational diabetes,
- gestational hypertension,
- hyperemesis gravidarum,
- miscarriage,
- molar pregnancy,
- placenta praevia,
- placental abruption,
- post-partum haemorrhage,
- pre-eclampsia,
- retained placenta membrane,
- stillbirths,
- termination for medical reasons,
- toxaemia.

PRE-PAID CHARGES

Costs **you** have paid before **you** travel, or are obliged to pay for, including but not limited to the following:

- Airport accommodation,
- Airport lounge access,
- Car hire,
- Car parking,
- Excursions,
- Green fees,
- Hired **sports equipment**,
- Kennel and cattery fees,
- Lift passes,
- Ski school fees

We will only cover the costs associated with a sport or activity if **your** policy covers **you** for that sport or activity.

Ski school fees, lift passes and hired **ski equipment** will only be covered provided **you** have purchased the additional Winter Sports section.

PUBLIC TRANSPORT

Train, tram, bus, coach, ferry service or airline flight operating to a published timetable, and pre-booked taxis.

REDUNDANCY

Unemployment caused by losing permanent paid employment (except voluntary **redundancy**). This only applies if **you**, or **your travelling companion** had no reason to suspect that **you** would be made redundant when the policy was bought.

REGIONAL QUARANTINE

Any period of restricted movement or isolation, including national lockdowns, within **your home area** or destination country imposed on a community or geographic location, such as a county or region, by a government or public authority.

SKI EQUIPMENT

Skis (including bindings), ski boots, ski poles and snow boards.

SKI PACK

Ski school fees, lift passes and hired **ski equipment**.

SPORTS EQUIPMENT

Items that are usually worn, carried, used or held to take part in a recognised sport or activity. **We** only cover these items if **your** policy covers **you** to take part in the sport or activity.

TERRORISM

Any person or group that carries out any of the following acts, for any of the following purposes:

Acts

- Actual or threatened use of force or violence against persons or property.
- Carrying out an act that is dangerous to human life or property.
- Carrying out an act that interferes with or disrupts an electronic or communications system.

Purposes

- The intent or effect seems to be to intimidate a government or business, or force them into an action, or to disrupt any part of the economy.
- The intent or effect seems to be to cause alarm, fright, fear of danger, concerns about public safety in one or more distinct segments of the general public, or to intimidate or coerce them.
- The intent or effect seems to be to advance political, ideological, religious or cultural objectives, or to show support for (or opposition to) a philosophy, ideology, religion or culture.

TRAVELLING COMPANION

Any person **you** are travelling with or staying with or have arranged to travel or stay with. This person does not have to be insured by **your** policy.

TRIP(S)

The period of time spent away from **your home** on pre-booked business or leisure travel.

The period of the **trip** until the **trip** ends, as long as it isn't longer than the period shown in the policy schedule.

All policies: **trips** outside of the **UK** must start and end in **your home area**.

You are covered even if the country is not in the area of travel **you** have chosen, for transits and stopovers providing **your** transit or stop-over:

- is not longer than 96 hours, and
- the Foreign, Commonwealth & Development Office had not advised against all (or all but essential) travel when **you** started **your trip**.

TRIPS HOME

Your policy includes a return visit to **your home** for a total of 14 days before **your** planned return date (as set out in **your** policy schedule.

This does not include if **you** are making a claim under:

- Section 1 - Cancelling or cutting short a trip or
- Section 2 - Medical emergency and repatriation expenses

There is no cover between:

- **your** arrival at the departure point to start **your** journey **home** and
- when **you** exit your overseas arrival point after **your** return

UK

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

UNATTENDED

When **you** cannot fully see **your** property or vehicle, and so **you** are not able to stop anyone unauthorised from interfering with them.

VALUABLES

This list including any associated equipment:

- binoculars,

- cameras (analogue cameras only and excludes digital cameras which are defined as **gadgets** and not as **valuables**).
- GPS devices,
- jewellery,
- telecommunications equipment (excluding mobile phones),
- telescopes,
- watches (manual or automatic movement watches only and excludes smartwatches and fitness trackers which are defined as **gadgets** and not as **valuables**).

WAR
Acts of **war**, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, **terrorism**, rebellion, revolution, insurrection, civil commotion, civil unrest that resembles or is an uprising, military or seizure of power, nuclear, chemical or biological attack.

WE / US / OUR
Inter Partner Assistance S.A.

YOU / YOUR / YOURSELF
See the definition of **insured person**.

ABOUT YOUR INSURANCE CONTRACT

Your policy is a legal contract between **you** and **us**.

The laws of the **UK** allow both parties to choose the law which will apply to this contract. However, unless **you** and **we** have agreed otherwise, **your** policy will be governed by the law of England and Wales.

THE INSURER

This policy is underwritten by Inter Partner Assistance S.A.

Inter Partner Assistance S.A is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.
Inter Partner Assistance S.A. **UK** branch office address is 106-118 Station Road, Redhill, RH1 1PR.
Inter Partner Assistance S.A. is part of the AXA Group.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event **we** cannot meet **our** obligations to **you**, **you** may be entitled to compensation from the scheme. This depends on the type of insurance and the circumstances of the claim. **You** can find more information on the compensation scheme arrangements from the FSCS. Contact them at www.fscs.org.uk or call them on 0207 741 4100.

OUR PART OF THE INSURANCE CONTRACT IS AS FOLLOWS

We provide the cover set out in **your** policy wording.

Cancellation

We have the right to cancel the policy by providing 21 days notice by registered post to **your** last known address for the following reasons:

a. If **you** make a fraudulent claim.
b. If **you** are or have been involved with criminal or unlawful activities.
c. If any policy in **your** name is added to the Insurance Fraud Register.
d. If **you** use threatening or abusive behaviour or language towards **our** staff or suppliers.

If **we** cancel the policy for one of these reasons, **we** will not refund **you** any of the cost of **your** insurance policy.

Length of policy

Please see **your** policy schedule for **your** cover dates.

Non-payment of premiums

If **we** have not been able to take a premium payment **we** will contact **you** in writing to ask **you** to pay within 7 days. If **we** do not get payment by this date **we** will write to **you** again to tell **you** that **we** have still not got **your** payment and **we** will give **you** another 7 days to pay. If **we** still have not got **your** payment by that date **we** will cancel the policy with immediate effect and tell **you** in writing.

Cancellation period

You are free to cancel this policy at any time by contacting **us**:

Email: travel@outbackerinsurance.com or use the customer zone.
Phone: 0203 4754682
Post: Outbacker Insurance , Suite 5, Floor 3, Kings Court, London Road, Stevenage, SG1 2NG.

If **you** cancel within 14 days of when **you** purchased the policy or the date **you** get the policy documents, **we** will give **you** a full refund as long as **you** have not travelled, no claim has been made and **you** do not intend to make a claim.

If **you** cancel after the first 14 days of the policy purchase date **we** will refund a proportionate amount based on the time **you** have held the policy, if **you** have not:

- travelled, or
- made a claim, or
- intend to make a claim.

Conditions which apply to your policy

These are some of the conditions **you** must meet as **your** part of the contract. The others are shown in the 'Conditions of **your** policy' section and 'General exclusions applying to **your** policy' section. If **you** do not meet these conditions, **we** may decline **your** claim.

You must prevent loss, theft or damage

Everyone covered by **your** policy must take reasonable steps to prevent loss, theft or damage to everything covered under **your** policy.

You should not put **yourself** at unnecessary risk (except in an attempt to save human life).
If **you** do not take reasonable steps to prevent loss, theft or damage, **we** will either reduce any claim payment or **we** may decline **your** claim.

RECIPROCAL HEALTH AGREEMENTS

If **you** are travelling to a country which has a reciprocal health agreement with **your home area you** are able to benefit from the health care arrangements in place.

If **we** agree to pay for a medical cost which has been reduced because **you** have used a reciprocal health agreement or private health insurance, **you** will not pay the **excess** under 'Section 2 - Medical emergency and repatriation expenses'.

If **you** are travelling within the EU **you** benefit from healthcare in the country if **you** have a Global Health Insurance Card (GHIC).

To apply for a GHIC:
Online: Applying for healthcare cover abroad (GHIC and EHIC) – NHS (www.nhs.uk)
Phone: 0300 330 1350.

If **you** are travelling outside of the EU visit Healthcare abroad – NHS (www.nhs.uk)

For information on which countries the **UK** has a reciprocal health arrangement with, please see the Government website: **UK** reciprocal healthcare agreements with non-EU countries - GOV.**UK** (www.gov.uk)

IMPORTANT CONDITIONS RELATING TO HEALTH

This policy does not cover **pre-existing medical conditions.**

You must meet the following conditions to make sure **your** cover is not affected. If **you** do not meet these conditions, **we** may cancel the policy, refuse to deal with **your** claim or not pay **your** claim in full.

We will not cover **you** under the following sections:

- Section 1 – Cancelling or cutting short a trip
- Section 2 - Medical emergency and repatriation expenses
- Section 6 – Personal accident

arising directly or indirectly from:

1. When **you** buy **your** policy:
   a. Your **pre-existing medical conditions.**
   b. Any **medical condition** or symptoms for which **you** have not had a diagnosis or not sought medical advice.
2. At any time:
   a. Any **medical condition you** have which a **medical practitioner** has advised **you** not to travel (or would have told **you** not to if **you** had **you** asked their advice), but despite this **you** still travel.
   b. Any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
   c. Any travel which doesn't meet the health requirements of the travel company, their handling agents or other **public transport provider**.

If **your** health changes before the start of **your trip**, **you** should check with **your medical practitioner** that **you** are fit to travel.

***You** may be able to claim under Section 1 – Cancelling or cutting short a **trip** if **your medical practitioner** confirms **you** are not fit to travel.*

SPORTS AND OTHER ACTIVITIES

The following lists set out the sports and activities that this policy will cover without charge.

You must:

- follow local laws and regulations; and
- use the recommended safety equipment.

We will not cover **you** to take part in any sport professionally, or while racing or during a competition.

If **you** are taking part in any other sports or activities not mentioned in these lists, please contact **us** as **we** may be able to offer **you** cover for these sports or activities for an extra cost. **We** will add the details of those sports and activities **you** have bought cover for to **your** policy schedule.

There is no cover under Section 5b – Personal liability for sports or activities marked with an *

If you will be working or volunteering for a charity during your trip please see
https://www.outbackerinsurance.com/work
If you will be studying during your trip please see
https://www.outbackerinsurance.com/study

- Aerobics
- Angling
- Archery
- Badminton
- Banana boating (within organisers guidelines)
- Baseball
- Basketball
- Beach games
- Board sailing
- Body boarding
- Boogie boarding
- Bowling/Bowls
- Breathing observation bubble (up to depth of 30 metres)
- Bungee jumping (within organisers guidelines and wearing full safety equipment, maximum 3 jumps per **trip**)
- Canoeing (grade 1 rivers)
- Canopy walking on fixed structure walkways
- *Catamaran sailing (if qualified and no racing)
- *Clay pigeon shooting
- Cookery courses
- Cricket (including amateur tournaments or competitions)
- Croquet
- Cross country running
- Cycling wearing a helmet where required (excluding any participation in extreme events, racing or competitions). No cover for cycle touring, mountain biking or BMX riding - see separately listed activities
- Darts
- *Dinghy sailing
- *Dragon boating
- **Driving a car, motorhome, motorbike, moped, scooter or van which you are licenced to drive in the UK. You must wear a helmet if driving a motorbike, moped or scooter and wearing a seatbelt when travelling in a motorised vehicle where a seatbelt is available.
  We do not cover driving a quad bike /ATV, or taking part in racing, trials, rallies, competitions or track days.
- *e-bike/power assisted bike wearing a helmet where required (excluding any participation in extreme events, racing or competitions) height restricted to maximum of 2,500 metres above sea level
- *e-scooter/power assisted scooter wearing a helmet where required (excluding any participation in extreme events, racing or competitions) height restricted to maximum of 2,500 metres above sea level.
- *Elephant trekking (must be with official organisers)
- Fell walking
- Fishing

- Golf (including amateur tournaments or competitions)
- Gorilla trekking (must be with official organisers)
- Handball
- Hiking/ walking/rambling/hill walking/trekking (up to 4,000 metres above sea level)
- Hot air ballooning (organised pleasure rides as a fare paying passenger)
- Ice skating
- Inline skating (wearing pads and helmets)
- *Jet boating (excluding racing and/or competitions)
- *Jet skiing (excluding racing and/or competitions)
- Jogging
- Kayaking (grade 1 rivers)
- Korfball
- Mountain biking* (no racing, competition's or extreme downhill mountain biking - e.g. a very steep course which was specifically designed to be used by professional cyclists only). All protective clothing (e.g. helmet) must be worn. Height restriction of 2,500 metres above sea level.
- Netball
- Paddle boarding
- *Paintballing (wearing eye protection)
- Parasailing
- Parascending (over water)
- *Pistol shooting (target shooting within a controlled environment or club only)
- Pony trekking (wearing a helmet)
- Pool rafting
- Rackets
- Racquetball
- Rambling
- Refereeing (amateur only)
- Reverse bungee jumping (within organisers guidelines and wearing full safety equipment, maximum 3 jumps per trip)
- *Rifle shooting (target shooting within a controlled environment or club only)
- Ringos/doughnuts
- Roller blading (wearing pads and helmets)
- Roller skating (wearing pads and helmets)
- Rounders
- Rowing
- Running (not long distance)
- Safari (no guns and must be organised tour)
- Safari trekking in a vehicle (no guns and must be organised tour)
- Safari trekking on foot (no guns and must be organised tour)
- *Sail boarding
- *Sailing within a 12 mile limit of the coastline (if qualified or accompanied by a qualified person and no racing)
- Scuba diving to 18 metres (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving and not involved in air travel until more than 24 hours have elapsed after **your** last dive)
- Sea canoeing/kayaking (within sight of land)
- Skateboarding (wearing pads and helmets)
- Snooker
- Snorkelling
- Softball
- Squash
- Street dancing
- *Surfing (including amateur tournaments or competitions)
- Swimming
- Swimming with dolphins (must be with official organisers)
- Swimming with stingrays (must be with official organisers)
- Sydney harbour bridge (walking across clipped onto safety line)
- Table tennis
- Ten pin bowling
- Tennis
- Trampolining
- Tree-top walking on fixed structure walkways
- Trekking up to 4000m (up to 4,000 metres above sea level)
- *Trikke riding (organised tours only, wearing correct safety equipment including a helmet)
- Tug of war
- Ultimate frisbee
- Volleyball
- Wake boarding*
- Walking hill (up to 4,000 metres above sea level)

- *War games (wearing eye protection)
- Water parks
- Water Polo
- *Water Skiing (no tournaments or competitions)
- *Windsurfing (no tournaments or competitions)
- Yachting within a 12 mile limit of the coastline (if qualified or accompanied by a qualified person and no racing)
- Yoga
- Zip lining (safety harness must be worn)

ADDITIONAL SPORTS AND OTHER ACTIVITIES

Sports and activities that can be covered at an extra cost. **Your** policy schedule will show if **you** have bought this. There is no cover under Section 5b – Personal liability for those sports or activities marked with an *

CATEGORY B

- Abseiling (within organisers guidelines)
- Amateur athletics
- Assault courses
- Bamboo rafting
- Battle re-enactment (professionally organised and no live ammunition)
- Body flying/wind tunnel flying (wearing pads and helmets)
- *Camel Riding
- Canoeing (grade 2 or 3 rivers)
- Canopy walking with ropes
- Cave tubing
- Climbing indoor (on climbing wall)
- Cycle touring
- Deep sea fishing
- Dry slope boarding
- Dry slope skiing
- Dune/wadi buggying/bashing
- Equestrian events (wearing a helmet and excluding competitions, racing, jumping and hunting)
- Fell running
- Fencing
- Fives football/soccer (not part of a professional tournament)
- Gaelic Football
- *Go Karting
- Gymnastics
- High ropes/Go ape (amateur only and not main purpose of the **trip**)
- Hiking/walking/rambling/hill walking/trekking (between 4,000 and 5,000 meters above sea level)
- Hockey
- Horse riding (wearing a helmet and excluding competitions, racing, jumping and hunting)
- Hurling
- Hydro speeding
- Iron Man (amateur only) (3 event version only (swimming, cycling and running)
- Judo
- Karate
- Kayaking (grade 2 or 3 rivers)
- Kendo
- *Kite buggying
- *Kite surfing land/water
- Lacrosse
- Marathon running
- Modern pentathlon
- Mountain boarding
- *Mud buggying
- Orienteering (walking only without the use of mechanised vehicles)
- Parascending over land
- River tubing
- Rock scrambling (within organisers guidelines and wearing/using full safety equipment)
- Roller hockey (wearing pads and helmets)
- Safari with guns (must be organised tour)
- Sand boarding
- Sand dune surfing/skiing
- Scrambling
- Scuba diving up to depth of 30 metres (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving and not involved in air travel until more than 24 hours have elapsed after **your** last dive)
- Sea kayaking
- Shark diving in a cage
- Sky Jump from Auckland Sky Tower (must be supervised)
- Soccer
- Street hockey (wearing pads and helmets)
- Summer tobogganing
- Tandem skydive (must be adequately supervised)
- Tae kwon do
- *Tall ship sailing
- Touch football

- Touch rugby
- Trekking (between 4,000 and 5,000 meters above sea level)
- Triathlon (including amateur tournaments or competitions)
- White water canoeing (grades 1 to 3)
- White water rafting (grade 1 to 3)
- Zorbing

CATEGORY C

If **you** are ill or injured while taking part in a Category C and need to make a medical claim **you** will need to pay a £250 **excess** under Section 2 – Medical emergency and repatriation expenses.

- Alpine Mountain Biking (no racing, competition's or extreme downhill mountain biking - e.g. a very steep course which was specifically designed to be used by professional cyclists only). All protective clothing (e.g. helmet) must be worn. Height restriction of 4,000 Metres above sea level
- American football
- Black water rafting
- BMX riding - stunt/obstacle No racing, competition's All protective clothing to be worn. Height restriction of 4,000 Metres above sea level
- Canoeing (grades 4 and 5)
- Cascading
- Caving/pot holing
- Gorge scrambling/walking (must be supervised and safety equipment worn)
- Hang gliding
- Harness racing
- Kayaking (grades 4 and 5)
- Kloofing
- Ostrich Riding (must be officially organised)
- Paragliding
- Pot holing
- Rap jumping (must be officially organised)
- River bugging
- Rock climbing (within organisers guidelines and wearing full safety equipment)
- Rugby league
- Rugby sevens
- Rugby union
- Sky diving (within organisers guidelines and wearing full safety equipment
- Via ferrata
- Water ski jumping (no competitions)

SECTION 1 – CANCELLING OR CUTTING SHORT A TRIP

INTRODUCTION

This section is to help **you** if **you** have to cancel or **cut short your trip** because of one of the reasons listed in the table below under the heading of 'What **we** cover'.

Sometimes **your** tour operator or transport provider may be responsible for refunding **your** costs. When this happens, **we** will not provide cover under this policy. **Your** credit or debit card provider may also cover **your** costs if the services **you** have paid are not as agreed e.g., if company becomes insolvent.
Please contact **your** tour operator, **your** airline or **your** credit or debit card provider directly for information on what they cover.

WHAT WE COVER

Cover for cancelling a trip

If **you**:

- have to cancel **your trip** for any of the reasons in the table below, and
- **you** are not able to recover these costs from another company,
- **we** will pay **you** up to the amount shown in the Table of Benefits for **your** share only of unused travel and accommodation costs and other **pre-paid charges**.

Cover for cutting short your trip

If **you** have to **cut short your trip** for any of the reasons in the table below, **we** will pay **you** up to the amount shown in the Table of Benefits for **your** share only of:

- **your** unused travel and accommodation costs,
- other **pre-paid charges**, and
- any reasonable extra travel costs.

If **you** need to cancel or **cut short your trip**, **we** will only cover any pre-paid charge relating to winter sports if **you** have paid for the extra cover.

Cover for the following events:	Cover for cancelling a trip	Cover for having to cut short your trip
What: death, injury, illness, disease, or **pregnancy complications**. Who: **you**, **your travel companion**, **your close relative** or **your colleague**.	✔	✔
What: compulsory **personal quarantine**, jury service attendance or being called as a witness at a Court of Law (not including in an advisory or professional capacity), the police or other authorities requesting **you** to stay at or return **home** Who: **you** or **your travelling companion**.	✔	✔
What: **redundancy** Who: **you** or **your travel companion**.	✔	✔

Cover for the following events:	Cover for cancelling a trip	Cover for having to cut short your trip
What: being a member of the Armed Forces (including reserves and territorial), the Emergency Services, public sector medical or nursing professions (in the public sector) or Government (Senior employees only) and having leave cancelled. Who: **you** or **your travel companion**.	✔	✔
Within 21 days of **your** departure the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO), or a regulatory authority in a country **you** are travelling to, advises against: • all travel, or • all but essential travel. Not including where the advice is due to **terrorism**, **war**, a **pandemic** or **regional quarantine**.	✔	✘
The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or a regulatory authority in a country in which **you** are travelling in advises **you** to evacuate or return to **your home area**, as long as the advice came into force during **your trip**. Not including where the advice is due to **terrorism**, **war**, a **pandemic** or **regional quarantine**.	✘	✔
Insolvency of the accommodation providers or their booking agents	✔	✔
Catastrophe	✔	✔
If **your public transport** is delayed or cancelled, and there is no suitable alternative **public transport** provided within 24 hours of the scheduled departure time. Not including where **your public transport** is delayed or cancelled directly or indirectly due to **war** or **terrorism**.	✔	✘
You are being denied boarding because there are too many passengers for the seats available. Not including where **you** choose not to board.	✔	✘

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1. **You** must first get approval from **our** Medical Assistance Service to confirm it is necessary to return **home** before **you cut short your trip** for any of the reasons listed above.
2. If **you** do not tell the travel agent, tour operator or transport or accommodation provider as soon as **you** find out it is necessary to cancel the **trip**, **we** will only pay the cancellation charges that would have applied at the time **you** first knew **you** needed to cancel.

WHAT WE DO NOT COVER

1. The **excess**.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Claims for cancelling or **cutting short your trip** because of circumstances or an event that **you** knew about before **you** bought **your** policy, or at the time of booking any **trip**.
4. The cost of **your** unused original tickets where **you** or **we** have paid for **you** to come **home** after **you** have **cut short your trip**. If **you** have not bought a return ticket, **we** will not cover any costs involved in returning **you** to **your home**, unless agreed by **our** Medical Assistance Service.
5. **Pre-existing medical conditions** as set out in the Important conditions relating to health section.

6. Any **medical condition** affecting **you**, a **close relative, your travelling companion** or a **colleague** that **you** are aware of, that **you** think could result in a claim on this policy.
7. Any claims for voluntary **redundancy**, including a compromise agreement or resignation. **We** will also not cover misconduct or dismissal.
8. Costs paid for using any reward scheme (for example, Avios or supermarket loyalty points) unless **you** can provide evidence of how much money they are worth.
9. Any claim where **you** cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (or any other equivalent government body in another country) advises against travel due to a **pandemic** or **war**.
10. Claims relating to **you** being denied boarding due to **your** anti-social behaviour, drug use, alcohol or solvent abuse.
11. Any costs if **you** are not able to provide any valid **important documents** or other documents that are required by the **Public transport** operator or their handling agents.
12. Pregnancy, where there is no accompanying **pregnancy complication**. This policy does not cover any costs of normal pregnancy or childbirth. This section provides cover for unforeseen events, **accidents**, illnesses and diseases. **We** do not consider normal childbirth as one of these events.
13. The death or illness of any pet or animal.
14. Any claim due to a **regional quarantine**.
15. Any claim from **you** not wanting to travel due to the need to quarantine on return to **your home area**.
16. **Your** inability to travel due to **you** not producing vaccine certificates, medical tests/documents which are needed to travel.
17. Any additional costs for tests/documentation the government or other regulatory authority introduce and are needed in order for **you** to travel to/from/in **your** destination or to return to **your home area** regardless of whether **you** knew when booking or not.
18. **Your** unused and / or extra travel costs where the cancellation or delay is because of the insolvency of the **public transport** operator.

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Remember to look at the:

- ‘Conditions of **your** policy’,
- ‘General exclusions applying to **your** policy’, ‘and
- the ‘Making a claim’ section for information on the claims evidence **you** may be asked for.

SECTION 2 - MEDICAL EMERGENCY AND REPATRIATION EXPENSES

INTRODUCTION

This section is to help **you** if **you** need unexpected emergency medical or dental treatment while on a **trip**. Under certain circumstances, **you** may be covered by a reciprocal health agreement. **You** can find out more about these under the reciprocal health agreement section.

WHAT WE COVER

If **you** have suffered an unexpected injury during a **trip** from an **accident**, illness, disease or **personal quarantine**, and any of the following are necessary, **we** will pay **you** up to the amount shown in the Table of Benefits.

1. Emergency medical, surgical, hospital, ambulance and medical fees and charges outside of **your home area**.
2. Emergency dental treatment for immediate pain relief outside of **your home area**.
3. An amount for every complete 24-hour period **you** are in hospital or confined to **your** accommodation on the advice of a **medical practitioner**.
4. Telephone calls to and from **our** Medical Assistance Service to tell them and deal with the issue.
5. The cost of taxi fares for **you** to travel to or from hospital for **your** admission, discharge or outpatient treatment or appointments and / or to collect of medication prescribed for **you**.
6. If **you** die outside **your home area**, funeral costs abroad plus the cost of returning **your** ashes or **your** body to **your home**. If **you** die on a **trip** within **your home area**, the reasonable extra cost of returning **your** ashes or body to **your home**.
7. If it is medically necessary for **you** to stay beyond **your** scheduled return date, the cost of extra transport and / or accommodation up to the standard of **your** original booking.
   If **our** Medical Assistance Service agree this includes:
   a. Reasonable extra transport and / or accommodation costs for someone to stay with **you**, or travel to **you** from the **UK**, or escort **you home**.
   b. If **you** cannot use the return ticket, extra travel costs to return **you** to **your home**, or a suitable hospital nearby.
   c. Reasonable extra accommodation costs if **you** have to move accommodation to be nearer the hospital following the extended stay.
   d. Reasonable taxi or hire car costs for **you** to travel to and from the hospital only.
8. If **our** Medical Assistance Service agree, and it is medically necessary, the extra costs **you** have to use air transport or other suitable means, including qualified attendants, to bring **you** back to **your home**. Unless **our** Medical Assistance Service agree differently, these costs will be the same class of travel **you** used on the outward journey. If **our** Medical Assistance Service agree an alternative method of travel, **we** will only cover the costs for ill or injured **insured person**.
9. Reasonable costs for one person, or a specialist vehicle recovery company, to collect and return **your** vehicle if **you** were not able to drive it to **your home** following **your** illness, injury or death.

1. **You** must tell **our** Medical Assistance Service as soon as possible about:
   - any injury due to an **accident**, illness or disease which needs **you** to go to hospital urgently as an in-patient, or
   - before **you** make arrangements to go **home**.
2. If **you** have an injury due to an **accident**, illness or disease **we** have the right to move **you** from one hospital to another and / or arrange to bring **you** back to the **UK** at any time during the **trip**. **We** will do this if **our** Medical Assistance Service (taking into account information from the **medical practitioner** looking after **you**) says it is safe to move **you** or for **you** to travel safely to **your home area** or a suitable hospital nearby to continue treatment.
3. This is not a private medical insurance policy. This section only covers emergency medical or dental treatment and not treatment or surgery **you** can reasonably delay until **you** get back to **your home area**. **Our** decisions about the treatment or surgery that **we** will pay for (including bringing **you** back to **your home area**) will be based on this.
   If **you** do not accept **our** decisions and do not want to be moved to another hospital or go back to **your home area**, then **we** have the right to end cover under the following sections:
   - Section 1 – Cancelling or cutting short a trip
   - Section 2 - Medical emergency and repatriation expenses
   - Section 6 – Personal accident

   We will then not be liable for any claims from **you** for any more treatment and / or to bring **you** back to **your home area**.

   You will continue to have cover under all other sections for the rest of **your trip**.

WHAT WE DO NOT COVER

1. The **excess** except under point 3 of 'What **we** cover'.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Any claim caused by taking part in a sport or activity where the policy doesn't cover the sport or activity.
4. Pregnancy, where there is no accompanying **pregnancy complication**. This policy does not provide cover for any costs for normal pregnancy or childbirth. This section provides cover for unexpected events, **accidents**, illnesses and diseases. **We** do not consider normal childbirth as one of these events.
5. **Pre-existing medical conditions** as set out in the 'Important conditions relating to health' section.
6. The cost of **your** unused original tickets where **you** or **we** have paid for **you** to come **home** where **you** have **cut short your trip** or had to extend **your trip**. If **you** have not bought a return ticket, **we** will take off the cost of an economy flight (based on the cost on the date **you** come **home**) from any costs **we** have from returning **you** to **your home**.
7. Any claims arising directly or indirectly from:
   a. The cost of treatment or surgery, including exploratory or diagnostic tests, which are not related to the injury from an **accident** or illness or disease which caused **you** to go into hospital.
   b. Any costs which are not usual, reasonable or typical to treat **your** injury from an **accident**, illness or disease.
   c. Any form of treatment or surgery which can be reasonably delayed until **you** get back to **your home area**. This will be based on the opinion of **our** Medical Assistance Service (taking into account information from the

medical practitioner looking after **you**).

d. Costs to get medication which **you** know **you** will need at the time of departure, or which **you** know **you** will need during **your trip**.
Where possible and with the agreement of **your medical practitioner**, **you** should always travel with plenty of extra medication in case of travel delays.

e. Extra costs arising from single or private room accommodation.

f. Treatment or services provided by a health spa, physiotherapist or nursing home or any rehabilitation centre unless **our** Medical Assistance Service agrees.

g. Any costs **you** have from visiting another person in hospital, or costs others have to visit **you** in hospital.

h. Any costs **you** have after **you** have returned to **your home area**.

i. Any costs **you** have in the **UK**:

    i. for private treatment,

    ii. which are funded by, or are recoverable from the Health Authority in **your** usual country of residence, or

    iii. which are funded by a reciprocal health agreement between these countries and/or islands.

j. Costs **you** have from getting a result of a tropical disease where **you** have not had the NHS recommended vaccinations and / or not taken the NHS recommended medication.

k. Any costs after the date **we** attempt to move **you** from one hospital to another and / or arrange to bring **you** back **home**, and **you** decide not to move or go back **home**.

8. Costs for medical tests needed:
    - in the area **you** are travelling to, in or from,
    - to go back to **your home area**, or
    - by the **public transport** provider.

   Unless specifically needed to get **you** back **home** and arranged by **our** Medical Assistance Service.

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Remember to look at the:

- 'Important conditions relating to health',
- 'Conditions of **your** policy',
- 'General exclusions applying to **your** policy', and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

SECTION 3 – DISRUPTION OR DELAY TO TRAVEL PLANS

INTRODUCTION

This section is to help **you** if **you** have certain disruptions to **your** travel plans and **you** are left with extra costs. In some circumstances, **your** tour operator or transport provider may be responsible for providing help and compensation. If the costs **you** have are covered by the compensation scheme of **your** tour operator or transport provider, **we** will not provide the same cover under this policy. **You** may also have cover from **your** credit or debit card provider if the services **you** have paid for are not provided as agreed (for example, if a company becomes insolvent).

For more information on the cover from **your** tour operator, **your** airline visit or **your** credit or debit card provider please contact them directly.

WHAT WE COVER

1. Missed departure
   If **you** do not arrive at the departure point in time to get the **public transport** on which **you** are booked on because of:
   a. the failure of other **public transport**,
   b. an accident to, or breakdown of, the vehicle in which **you** are travelling,
   c. an accident, breakdown or an unexpected traffic incident happening which causes a delay, or
   d. strike or **bad weather**,

   then **we** will pay **you** up to the amount shown in the Table of Benefits for reasonable extra accommodation (room only) and **public transport** costs (economy only) so that **you** can continue **your trip**.
   Not including if **you** missed **your** departure due to **terrorism**, **war**, a **pandemic** or **regional quarantine**.
2. Delayed arrival
   If **you** arrive later than planned at **your** destination because of a public transport delay, **we** will pay **you** up to the amount shown in the Table of benefits for each period of delay up to the maximum shown (to help **you** pay for telephone calls, drinks and meals bought during the delay).
   Not including if the delay was due to **terrorism**, **war**, a **pandemic** or **regional quarantine**.
3. Travel disruption
   We will pay **you** up to the amount shown in the Table of Benefits for **your** reasonable extra accommodation and **public transport** travel costs (up to the standard of **your** original booking) so that **you** can continue **your trip** if it is disrupted because of:
   - a **catastrophe**, or
   - the insolvency of the accommodation provider or their booking agents or
   - the **public transport** on which **you** were booked to travel on is being cancelled or delayed for 12 hours or more, or it was diverted or redirected after take-off, or
   - **you** are denied boarding because there are too many passengers for the seats available and the transport provider does not offer a suitable alternative within 12 hours of the scheduled time of departure.

   Not including where the disruption is due to **terrorism**, **war**, a **pandemic** or **regional quarantine**.

*If **you** are no longer able to travel cover may be provided under Section 1 – Cancelling or cutting short a trip.*

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1. If **your** flight is cancelled or delayed **you** can get financial compensation, help or a refund of **your** costs:
   - from **your** travel provider, and
   - call on **your** rights under the Denied Boarding Regulation, **you** must try these options first.
2. **You** must allow enough time to arrive at the departure point and check in for **your** outward or return journey.

WHAT WE DO NOT COVER

1. The **excess** except under 2 of 'What **we** cover'.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Any strike or **bad weather** that was publicly announced before **you** bought **your** policy, or within 7 days of booking any **trip**.
   *An example of publicly announced **bad weather** would be when a weather event is officially named by the Met Office, Environment Agency or any similar body.*
4. Any claims arising directly or indirectly from **terrorism**, a **pandemic** or **war**.
5. Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements within the timeframe shown in the Table of Benefits of the scheduled time of departure.
6. Claims caused by:
   a. Breakdown of any vehicle **you** own which has not been maintained in line with the manufacturer's instructions.
   b. An accident or breakdown when **you** do not provide a repairer's report.
   c. Any costs **you** have because **you** did not plan **your** journey correctly. **You** must allow enough time to complete **your** journey and arrive at the time set out by the travel provider.
   d. Any inbound **public transport** cancelled by a provider because **you** missed **your** outbound **public transport**.
6. Any costs associated with rearranging **your** travel plans because the **public transport** provider changed their scheduled timings which then affected **your** planned itinerary.
7. Any claim where **you** were not able to take **your public transport** because of delays at security and / or customs.
8. **You** not being able to travel because **you** could not produce vaccine certificates, medical tests or documents that **you** need to travel.
9. Any additional costs for tests/documentation the government or other regulatory authority introduce and are needed in order for **you** to travel to/from/in **your** destination or to return to **your home area** regardless of whether **you** knew when booking or not.

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Remember to look at the:
- 'Conditions of **your** policy'
- 'General exclusions applying to **your** policy', 'and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

SECTION 4 – PERSONAL BELONGINGS AND MONEY

INTRODUCTION

This section is to help **you** if something happens to **your** suitcases (or similar containers), their contents, **your important documents** and **your personal money**.

WHAT WE COVER

1. **We** will pay **you** up to the amount shown in the Table of Benefits for the following items if they are accidentally lost, damaged or stolen while on **your trip**.
   a. **Baggage**
   b. **Valuables**
   c. **Personal money**
   d. Cash
   The most **we** will pay **you** for any one item, pair or set of items is shown in the Table of Benefits as the single article limit.
   *If **you** make a claim **you** will get the full replacement cost of **your** lost or stolen items. For damaged items, **we** may cover the cost of repair.*

2. If **your important documents** are lost, damaged or stolen while outside **your home area we** will pay **you** up to the amount set out in the Table of Benefits to replace them.
   *This is to help pay for travel and accommodation costs if **you** need to go to the embassy. **You** must check that any temporary documents will let **you** return **home** or continue **your** planned **trip**.*

1. **You** must report any theft to the police in the country where the theft happened as soon as possible and get a crime reference number or incident report.
2. **You** must report any loss, theft or damage that happens while the item is with a transport company, authority, hotel or accommodation provider and get a written record of the event.
3. If any items are lost, stolen or damaged while in the care of an airline **you** must report this within the time limit set out in their terms and conditions and get a Property Irregularity Report.

WHAT WE DO NOT COVER

1. The **excess** except under 2 of 'What **we** cover'.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Any claim for **sports equipment** where the policy doesn't cover the sport or activity which **you** are taking part in.
4. Any claim for **ski equipment** (please see Section 7 – Winter sports if **you** have paid for the additional cover).
5. Any claim for **gadgets** and **gadget accessories** (see Section 9 - **Gadget** Cover).
6. Lost, stolen or damaged **valuables**, cash, **important documents** or **personal money** left **unattended** at any time unless it was deposited in a safe, safety deposit box or left in locked accommodation.
7. Lost, stolen or damaged **baggage** that was left in an **unattended** vehicle unless it is locked out of sight in a

secure **baggage** area (such as a locked dashboard, boot or luggage compartment, fixed storage unit on a motorised or towed caravan, locked luggage box which is locked to a roof rack) and someone has broken into the secure area.

8. Loss, theft or damage:
   a. To motor accessories (this does not include keys for a car **you** own),
   b. To tobacco products, tobacco substitutes and items that spoil or decay (such as food and drinks),
   c. Caused by wear and tear, or
   d. Mechanical or electrical breakdown.

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Remember to look at the:

- ‘Conditions of **your** policy’
- ‘General exclusions applying to **your** policy’, ‘and
- the ‘Making a claim’ section for information on the claims evidence **you** may be asked for.

SECTION 5 – LEGAL AND LIABILITY

INTRODUCTION

This section is split in to two parts.

The Legal expenses and assistance section is to help **you** if **you** need to make a claim for compensation if someone else causes **you** illness, injury or death.

The Personal liability section is to help **you** if **you** are found to be responsible for damage to someone else's property, or for someone's illness, injury or death.

SECTION 5A - LEGAL EXPENSES AND ASSISTANCE

WHAT WE COVER

We will pay **you** up to the amount in the Table of Benefits if **you** need to go to court to a pursue a claim where someone has caused **you**:

- Injury in an **accident**,
- Illness, or
- Death

Prospects of success

We will only provide cover if:

- the claim **you** are pursuing or defending is likely to be successful, and
- if **you** are seeking damages or compensation, it must be likely the decision will be enforced.

If **we** do not think **your** claim will be successful or the decision will not be enforced, then **you** or **we** can ask for a second opinion from an independent **lawyer**.

We will not cover the cost of **you** seeking independent legal advice.

If an independent **lawyer** agrees **your** claim is not likely to be successful or the judgement will not be enforced then **you** cannot make a claim under this policy.

1. **We** will take over the legal action with agents **we** appoint who have the skills and knowledge to pursue **your** claim.
2. **You** must take **our** agent's advice and provide all information and help that they may need.
3. **You** must tell **us** if **you** are offered any payment or a promise of payment and must not accept these without **our** permission.
4. **We** may include a claim for **our** legal costs and other costs.
5. **We** may take over and act in **your** name to recover any legal costs **we** have paid. **You** must give **us** any help **we** need, and any costs recovered will belong to **us**.

WHAT WE DO NOT COVER

1. Any claim where **you** have not been able to evidence **your** loss.
2. Costs for any claim against:
   a. **us**,
   b. **our** appointed agents,
   c. a **travelling companion**,
   d. someone related to **you**, or
   e. another **insured person**.
3. Legal costs **you** have before **we** accept **your** claim.
4. Any claim where the legal costs:
   a. are likely to be more than the amount of compensation **you** are likely to get, or
   b. will differ based on the result of the claim.
5. Legal costs if a claim is in more than one country.
6. Travel, accommodation and other costs to pursue a claim for compensation.
7. The cost of an appeal.
8. Claims not in **your** private capacity.

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Remember to look at the:

- ‘Conditions of **your** policy’
- ‘General exclusions applying to **your** policy’, ‘and
- the ‘Making a claim’ section for information on the claims evidence **you** may be asked for.

SECTION 5B - PERSONAL LIABILITY

WHAT WE COVER

We will pay **you** up to the amount shown in the Table of Benefits (including legal costs) for any amount **you** are legally responsible to pay as compensation following:

1. **Accidental** injury, death, illness or disease to anyone who **you** do not employ or who is not a **close relative** or who does not live with **you**.
2. Loss of or damage to property:
   - that does not belong to **you**, a **close relative** or anyone **you** employ, and
   - **you**, a **close relative** or anyone **you** employ are not responsible for it.

   Cover is provided for temporary holiday accommodation occupied (but not owned) by **you**.

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1. **You** must tell **us** as soon as possible to tell **us** about any incident which may lead to a claim against **you**.
2. **You** must send **us** every court claim form, summons, letter of claim or other document as soon as **you** get it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without getting out permission in writing.
4. **We** have the right to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise made by any third party against **you**. **We** will have full discretion in the conduct of any negotiation or legal actions to settle any claim. **You** will give **us** all necessary information and help which **we** need.
5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions in this policy.

WHAT WE DO NOT COVER

1. The **excess**.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Compensation or legal costs resulting directly or indirectly from the following:
   a. Responsibility **you** have agreed to in an agreement (such as a hire agreement) unless **you** would been responsible without the agreement.
   b. Claims for any business, trade, profession or occupation or the supply of goods or services.
   c. Ownership, possession or use of vehicles, aircraft or watercraft that have an engine or use machinery to make them work. (This does not include surfboards, rowing boats, punts or canoes without an engine that are operated by hand).
   d. The transmission of any contagious or infectious disease or virus.
   e. **Your** ownership, care, custody or control of any animal.
   f. Any claim where the incident happened within the **UK**.

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Remember to look at the:

- 'Conditions of **your** policy'
- 'General exclusions applying to **your** policy', 'and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

SECTION 6 – PERSONAL ACCIDENT

INTRODUCTION

This section is to provide **you** with an amount of money if **you** have an **accident** during **your trip** that leads to **your**:

- death,
- **loss of sight**,
- **loss of limb**, or
- **permanent total disablement**.

This section does not apply if **you** suffer any of the above because of an illness.

WHAT WE COVER

We will pay one of the benefits set out in theTable of Benefits if **you** have an injury from an **accident** which within two years leads directly to **your**:

1. death, or
2. **loss of limb** and / or **loss of sight**, or
3. **permanent total disablement**.

Our medical practitioner may examine **you** and may refer **you** to a specialist if they think this is necessary.

WHAT WE DO NOT COVER

1. Any claim where **you** have not been able to evidence **your** loss.
2. **We** will not pay **you** any benefit under:
   a. More than one of benefit 1, 2 or 3 in the 'What **we** cover' section above,
   b. Benefit 2 if the permanent loss of a hand or foot is only partial and not an entire hand or foot,
   c. Benefit 3 until one year after the date **you** had the injury because of an **accident**.
3. Benefit 1 will be paid to the deceased **insured person**'s estate.
4. Any claim which is caused by either:
   a. Medical or surgical procedures or
   b. Illness, infection or bacteria or
   c. Any gradual deterioration of the body.
5. Any claim which is related to suicide.

Remember to look at the:

- 'Conditions of **your** policy'
- 'General exclusions applying to **your** policy', 'and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

SECTION 7 – WINTER SPORTS

(**Your** policy schedule will show if **you** have bought this)

INTRODUCTION

This section is optional and provides cover whilst **you** are on a Winter sports **trip** where **you** will be doing sports or activities on snow or ice.

It's important to check the sports and other activities section of the wording to ensure that any activities that **you** plan to take part in as part of **your** Winter sports trip are covered.

We do not cover any professional sports or entertainment.

Your policy schedule will show if **you** have bought winter sports cover.

WHAT WE COVER

We will pay **you** up to the amounts shown in the Table of Benefits for:

1. The accidental loss, theft of or damage to **ski equipment**.
   The most **we** will pay **you** for any one item, pair or set of items is shown in the Table of Benefits as the single article limit.
2. The cost of hiring replacement **ski equipment** if **your ski equipment** is:
   a. lost, stolen or damaged; or
   b. delayed on the outward journey for more than 24 hours.

1. **You** must report any theft to the police in the country where the theft happened as soon as possible and get a crime reference number or incident report.
2. **You** must report any loss, theft or damage that happens while the item is with a transport company, authority, hotel or accommodation provider and get a written record of the event.

WHAT WE DO NOT COVER

1. The **excess** under point 1 of 'What **we** cover'.
2. Any claim where **you** have not been able to evidence **your** loss. Please see the claims evidence section for more information.
3. Loss, theft or damage to **ski equipment** left **unattended** at any time.
4. Lost, stolen or damaged **ski equipment** that was left in an **unattended** vehicle unless it is locked out of sight in a secure **baggage** area (such as a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack); and someone has broken into the secure area.
5. Any claim where **you** did not leave **your home** to start **your trip**.
6. Loss, theft or damage:
   a. Caused by wear and tear; or
   b. Mechanical or electrical breakdown.

WINTER SPORTS AND ACTIVITIES

The following sports and activities are only covered if the Winter sports cover is shown as bought in **your** policy schedule.

No cover under Section 5b – Personal Liability for those sports or activities marked with*

- Cross country skiing /Nordic skiing
- Dry slope skiing/ boarding
- Husky dog sledding (organised non- competitive and with experienced local driver
- Ice cricket
- *Ice go carting (within organisers guidelines and no liability cover
- Ice hockey
- *Ice windsurfing (no liability cover)
- Kick sledging
- Ski biking
- Ski boarding
- Ski –blading
- *Ski -doing/snow mobiling
- Ski run walking
- Skiing cross country
- Skiing-mono
- Skiing- nordic
- Skiing -off piste** with a guide
- Skiing on piste **
- *Sledging/sleigh riding (pulled by a horse or reindeer as a passenger)
- Sledging tobogganing on snow
- Snow biking
- Snow blading
- Snow boarding-off** piste with a guide
- Snow boarding on piste **
- Snow bobbing
- Snow carving (using non powered hand tools only and not working above 3 metres from the ground)
- *Snow go karting (no liability cover)
- *Snow mobiling/skidooing (no liability cover)
- *Snow scooting
- *Snowcat driving
- Snow shoe walking up to 3,500 metres above sea level
- Snow tubing
- Telemarking
- Winter walking up to 3,500 metres above sea level (using crampons and ice picks only)

** A piste is a recognised and marked ski run within the resort boundaries.

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Remember to look at the:

- ‘Conditions of **your** policy’
- ‘General exclusions applying to **your** policy’, ‘and
- the ‘Making a claim’ section for information on the claims evidence **you** may be asked for.

SECTION 8 - GADGET COVER

(GADGET COVER OPTIONAL IS ONLY OPERATIVE IF INDICATED IN THE POLICY CERTIFICATE)

This **policy** is underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846.

Bastion Insurance Services Ltd are authorised and regulated by the Financial Conduct Authority in the **UK** under the registration number 650727. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register

IMPORTANT INFORMATION

We have not provided **you** with a personal recommendation as to whether this product is suitable for **your** needs so **you** must decide **yourself** whether it is or not. **You** have made a decision based on the information made available to **you**.
This **policy** meets the demands and needs of those who wish to insure their **gadgets** during their **trip** against theft, **accidental damage**, **breakdown** and **accidental loss**.

Your gadget must be in good condition and full working order before taking out this **policy**. If there is evidence that the damage, theft or loss happened before the **policy** start date **your** claim will be refused and no premium refund will be due.

INTRODUCTION

It's important that **you** read this wording and **your policy** schedule to make sure that everything **you've** told **us** is correct. Please read this **policy** carefully so that **you** understand the cover **we** are giving **you**. **You** must follow the terms and conditions set out in this **policy** wording. It's important that **you** keep this **policy** wording and **your policy** schedule in a safe place in case **you** need to look at them later.

In return for the payment of **your** premium **we** will provide insurance for **your gadgets** during **your trip**, as stated in **your policy** certificate. This **policy** only covers **your gadgets** when in the care of **you** or a member of **your immediate family**.

Cover under this insurance is subject to the terms, conditions, and limitations shown below or as amended in writing by **us**.

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

a. Supply accurate and complete answers to all the questions **we** may ask as part of **your** application for cover under the **policy**.
b. To make sure that all information supplied as part of **your** application for cover is true and correct.
c. Tell **us** of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

DEFINITIONS

The words and phrases defined below have the same meaning wherever they appear in bold in this **policy** document.

Accessories – Additional items, valued at £150 or below, that come with **your gadget**, such as chargers, carrying cases, headphones, hands-free mounting kits, and USB cables. **Evidence of ownership** for **accessories** will need to be provided at point of claim. This excludes SIM cards, digital/console games, AirTags, Airpods and wearables.

Accidental Damage: Any unintentional and unexpected damage that happens to **your gadget**.

Accidental loss/**accidentally lost** - The **gadget** has been **accidentally** left by **you** in a location and **you** are permanently deprived of its use.

Accommodation your hotel, resort, or other main residence where **you** are staying during **your trip**

Breakdown - A sudden mechanical or electrical failure of **your gadget**, resulting in it stopping working as it should.

Claims Administrators – The Oxford Claims Company.

Criteria: **We** can only insure **gadgets** if **you** are able to provide **evidence of ownership**, and if they:

1. Are purchased or leased by **you** as new in the **UK** or overseas (from a VAT registered company), or;
2. Are purchased by **you** as new overseas from a VAT registered company or equivalent;
3. Are purchased by **you** as second hand, used or refurbished in the **UK** as long as the **gadget** was sold with a minimum 12-month warranty (which **you** will be required to provide evidence of), and purchased from a retailer and not an individual or; gifted to **you** as long it meets the above **criteria**, and **you** are able to provide a **UK** Gift receipt, and;
4. Are not more than 6 years old (18 months for laptops) at the time this **policy** is initially purchased, and;
5. Are in **your** possession and in good working condition (not **accidentally damaged**). And;
6. Have not previously been repaired using non-manufacturer parts.

Evidence of ownership - A document to evidence that the gadget **you** are claiming for belongs to **you**. This can be the original purchase receipt or a similar document provided to **you** at the point of sale that gives details of the **gadget(s)** purchased (including any accessories). The document should include the make, model and IMEI or serial number of the gadget(s) (where possible), the purchase date, **your** name and address, the purchase price, and detail the **UK** VAT registration number of the company. Where the **gadget** is a gift, it will only be covered if **you** are able to provide a gift receipt.

Excess - The amount **you** must pay for each claim **you** make under this **policy**.

Gadget(s) – The portable electronic **gadget/s** that meet the **Criteria**. **Gadgets** include: Mobile Phones, iphones, ipads, Tablets, Cameras, Camera Lenses, MP3 Players, Games Consoles, Video Camera's, Go Pro's, Smartwatches, Bluetooth Headsets, Satellite Navigation Devices, PDA's, E-Readers, Head/ Ear Phones / Ear Buds and Laptops. Please note we do not provide cover for drones or wearables.

- Age Limits: **Gadgets** must be less than 6 years old (less than 18 months for Laptops)
- Second-Hand/Refurbished/Used: Purchase must include at least a 12-month warranty

Immediate family – **Your** mother, father, son, daughter, spouse, domestic partner, or other **family member** who lives with **you** at **your home**.

Limit of liability – The maximum **we** will pay in respect of any one claim in relation to **your gadget**, will be limited to the replacement cost of each **gadget** being claimed for and, in any event, shall not exceed the maximum value of cover as shown on **your policy** certificate.

Precautions – All measures that it would be reasonable to expect a person to take in the circumstances to prevent **accidental loss**, **damage** or theft of **your gadgets**, such as keeping the **gadget** concealed when **you're** in a public place and the **gadget** is not in use.

Proof of usage – Evidence that the **gadget** has been in use since since the **policy** started. Where the **gadget** is a mobile phone, this information can be obtained from **your** Network Provider. For other **gadgets**, in the event of an **accidental** damage claim this can be checked when the **gadget** is sent to **our** repairers for inspection.

Trip – Any holiday or pleasure or business **trip** within the area of travel shown in **your policy** certificate. It must begin and end at **your home area** during the period of insurance. It does not include one-way **trips**. Any **trip** only within **your home area** is covered only if **you** booked at least 2 nights in a hotel, motel, camp, B&B, cottage, or similar paid **accommodation**. It must be during the dates on **your** certificate.

Terrorism - The use or threat of serious violence to advance some kind of cause.

Unattended –Not within **your** sight at all times or out of **your** arms-length reach when away from **your accommodation**

Us, **our** – Collinson Insurance.

You, **your**, **yourself** – The person, who is over 18 years old, who owns the **gadget**(s), or if **you** are a business, any current employee of the business and who is a permanent resident of the **United Kingdom**.

Note:

- If **your gadget** has the functionality, **you** must activate any location finder app or software to help **you** locate and retrieve the **gadget**. If **your gadget** is lost or stolen, and the functionality is available, **you** must enable any locking or location-finding feature on **your gadget**. This may also enable **you** to lock and wipe the data stored on **your gadget**. Do not attempt to retrieve **your gadget** if **you** believe it has been stolen or if **you** are unfamiliar with the location. If **you** suspect **your gadget** has been stolen, report the theft to the police.
- **We** will block the IMEI number of any lost or stolen **gadget** and will monitor this on an on-going basis after **your** claim has been settled. If it is discovered the IMEI has been unblocked at a later date, **we** will investigate this and seek to recover its property.

WHAT WE WILL COVER

A. **Accidental** Damage / Malicious Damage
We will arrange a repair if **your gadget** is damaged as the result of an **accident** or malicious damage whilst on **your trip**. If **your gadget** cannot be economically repaired, it will be replaced.

B. Theft
If **your gadget** is stolen whilst on **your trip**, **we** will replace it. Where only a part or parts of **your gadget** have been stolen, **we** will only replace that part or those specific parts.

C. **Accidental loss**
If **you accidentally** or unintentionally lose **your gadget** whilst on **your trip**, **we** will replace it.

D. Breakdown

If **your gadget** suffers electrical breakdown whilst on **your trip**, which occurs outside of the manufacturers guarantee period, **we** will repair it. If **your gadget** cannot be economically repaired, it will be replaced. This cover is not available on laptops.

E. Unauthorised Call/Data Use

If **your** mobile phone is lost or stolen whilst on **your trip** and is used fraudulently, and **your** claim is covered by **your policy**, **we** will reimburse **you** for the costs upon receipt of **your** itemised bill up to a maximum value of £2,500 for any one claim. This includes calls, messages, downloads and data made / used from the time it was **accidentally lost** or stolen up to a maximum of 24 hours from discovery of the incident.

F. Liquid Damage

If **your gadget** is damaged as a result of **accidentally** coming into contact with any liquid whilst on **your trip**, **we** will repair it. If it cannot be repaired **we** will replace it.

G. **Accessories**

If **your** claim for **your gadget** is approved, **we** will replace any **accessories** that were **accidentally lost**, stolen or **accidentally** damaged at the same time as **your gadget** up to a maximum value of £150.

If **we** replace **your gadget** with a different make or model and this means that **you** can no longer use **your** existing **accessories**, **we** will replace them too, up to a maximum value of £150.

WHAT WE WILL NOT COVER

Your gadget is not covered:

1. Theft:
    - If the theft is from a motor vehicle where neither **you** nor someone acting on **your** behalf is present, unless the **gadget** was concealed in a locked boot, glove compartment, or other locked internal compartment, with all the vehicle's windows, doors, and security systems closed, locked, and activated.
    - If the theft is from premises, buildings or land without the use of force resulting in damage to the property. Evidence of damage such as a photo, may be requested at the point of claim.
    - When away from **your accommodation**, or when in **your accommodation** with invited guests or other people; unless the **gadget** is concealed on or about **your** person when not in use, or it is stored in a locked room or secured place (such as a locked safe, locked locker or closed desk drawer).
    - Where the **gadget** has been left **unattended** when it is away from **your accommodation** (including being in luggage during transit).
    - Where all available precautions have not been taken to prevent theft.
2. Loss or damage caused by:
    - **You** deliberately damaging the **gadget**;
    - **You** not following the manufacturer's instructions;
    - the use of non-manufacturer approved **accessories**;
3. Repair or other costs for:
    - Routine servicing, inspection, maintenance or cleaning;
    - Loss caused by a manufacturer's defect or recall of the **gadget**;
    - Repairs carried out by persons not authorised by **us**;
    - Liquid damage to **your gadget** where the event causing the need to claim involved **you** taking **your gadgets**

on a boat, other water vessels (other than a ferry or **cruise** ship), or whilst taking part in water activities.

- Wear and tear or gradual deterioration of performance;
- Cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance;

4. Any kind of damage whatsoever unless the damaged **gadget** is provided for repair.
5. Any loss of a SIM (subscriber identity module) card.
6. Any expense incurred as a result of not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget** unless relating to unauthorised call/data use for **your** mobile phone up to the maximum value of £2,500.
7. The **policy excess**.
8. Loss of or damage to **accessories** that were not attached or connected to **your gadget** at the time of the incident.
9. Any claim for a **gadget** where **proof of usage** cannot be provided or evidenced.
10. Any claim for **accidental loss** where the circumstances of the loss cannot be clearly identified, i.e. where **you** are unable to confirm the time and place **you** last had **your gadget**.
11. Any claim for any **gadget** that was purchased as second hand, refurbished, or used, that was not sold with a minimum 12-month warranty.
12. Reconnection costs or subscription fees of any kind.
13. War Risk
    Terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
14. Nuclear Risk
    Any direct or indirect consequence of irradiation, contamination by nuclear material, or the properties of any radioactive matter or device.
15. Sonic Boom
    Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.
16. Loss of Data or Software
    Any loss of or damage to information or data or software contained in or stored on the **gadget** whether arising as a result of a claim paid by this insurance or otherwise.
17. Any indirect loss or damage resulting from the event which caused the claim under this **policy**.
18. Any liability of whatsoever nature arising from ownership or use of the **gadget**, including any illness or **injury** resulting from such ownership or use.
19. Value Added Tax (VAT) where **you** are registered with HM Revenue and Customs for VAT.
20. **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction.
21. Any claim over and above the **limit of liability**.
22. Any **gadget** whilst it's in transit with a third party such as a courier or postal service.
23. Any claim for any **gadget** which does not meet the **criteria**.
24. Any claim for any amount over the single article limit based on the level of **your** cover.
25. Any loss of or damage to accessories that were not **accidentally** lost, stolen or damaged at the same time as an incident happening to **your gadget**.
26. Any claim where **your gadget** was in the possession of a third party (other than a member of **your** immediate family) at the time of the even giving rise to a claim under this insurance;
27. Any electronic device that is not included within the definition of **gadget**(**s**) in this policy wording.

CLAIM SETTLEMENT

1. The intention of this **policy** is to put **you** back in the same position as immediately prior to the loss or damage. It is not a replacement as new **policy**. If the **gadget** cannot be replaced with an identical **gadget** of the same age and condition, **we** will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original **gadget**. **We** cannot guarantee that the replacement **gadget** will be the same colour as the original item.
2. Repairs will take place on **your** return to the **UK** and will be carried out using readily available parts. Where possible **we** will use original parts but in some cases, unbranded parts may be used. In the event that any repairs authorised by **us** under this **policy** invalidate **your** manufacturer's warranty, **we** will repair or replace **your gadget** for the remaining period of **your** manufacturer's warranty in line with **your** manufacturer's warranty terms and conditions. Please note that for mobile phones or other small **gadgets**, the cost of posting **your gadget** for repair will be borne by **you**.
3. In the event of a valid claim resulting in the replacement of the **gadget**, this **policy** will automatically cover the replacement **gadget**.
4. All blocks must be removed from **your gadget** before being sent for repair. This includes any personal pin locks or operator specific security blocks, including Find My iPhone. Failure to do so will result in **your** claim being delayed, and/or, **your gadget** being returned to **you**.
5. The maximum amount payable for any single **gadget** or item shall not exceed the single article limit as specified in the **schedule of insurance**. Furthermore, in no event shall the total amount paid for all claims during the period of insurance exceed the **limit of liability** as defined within the terms and conditions of this policy.

CONDITIONS AND LIMITATIONS

1. Unless **we** have agreed differently with **you**, English law and the decisions of English courts will govern this insurance.
2. This insurance only covers **gadgets** bought in the **UK**. Cover automatically extends to include use of the **gadgets** anywhere in the world for **your trip** and is subject to any repairs being carried out in the **UK** by repairers approved by **us**. No cover is provided for claims where **you** are travelling against the FCDO advice as outlined on page 16.
3. The **gadget**(s) must not be more than 6 years old (18 months if the **gadget** is a laptop), must be purchased or leased in the **UK** as new, or if refurbished, purchased with a minimum warranty period of 12 months, and **you** must be able to provide **evidence of ownership** when it is requested. **Evidence of ownership** should include the make, model and IMEI/serial number of the **gadget** and must be in **your** name or, **you** must be in possession of a **UK** gift receipt.
4. **You** must provide **us** with any receipts, documents or **evidence of ownership**, that it is reasonable for **us** to request.
5. This insurance may only be altered, varied or its conditions altered or premium changed by **us** giving **you** 30 days' notice in writing.
6. **You** cannot transfer the insurance to someone else or to cover any other **gadget**(s) without **our** written permission.
7. **You** must take all available **precautions** to prevent any loss or damage.
8. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.

CANCELLATION

You are free to cancel this **policy** at any time, If **you** wish to cancel within 14 days of receipt of the **policy** documents, **you** may do so by writing to **us** for a full refund providing **you** have not travelled and no claim has been made.

If **you** wish to cancel outside of the 14 day cooling off period, please refer to page 17 'Cancellations and Refunds' to understand the refund amount **you** are entitled to.

We reserve the right to cancel the **policy** by providing 21 days' notice by registered post to **your** last known address on the following grounds:

- If **you** make a fraudulent claim
- If **you** are or have been engaged in criminal or unlawful activities.
- If any **policy** in **your** name is added to the Insurance Fraud Register.

In each case no refund of premium will be made.

CLAIMS PROCEDURE

You must:

- notify the claim administrators by logging **your** claim on **our** online by visiting **our** portal: https://theoxfordclaimscompany.co.uk/make-a-claim/
  Alternatively, **you** can email **us** on claims@theoxfordclaimscompany.co.uk or call **us** on 01865 745566
- report the theft or **accidental loss** of any **gadget**, within 24 hours of discovery to **your** Airtime Provider and blacklist **your** handset;
- report the theft or loss of any **gadgets** to the Police within 48 hours of discovery and obtain a crime reference number in support of a theft claim and a lost property number in support of an **accidental loss** claim;
  Please note any delay in reporting an incident to the claim administrators, **your** Airtime Provider or the Police may invalidate **your** right to claim under the **policy**.

1. Provide **us** with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss including but not limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these Insurers; and
2. If **we** replace **your gadget**(s) the damaged or lost item becomes **our** property. If it is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.
3. The appropriate **excess**, as shown in the table of benefits, must be paid before **your** claim can be approved.
   Please address all claims correspondence to the **Claims Administrators**:
   The Oxford Claims Company,
   Temple Court Mews,
   109 Oxford Road,
   Oxford
   OX4 2ER
   claims@theoxfordclaimscompany.co.uk

   To help **us** improve **our** service **we** may record or monitor telephone calls.

WARNING

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** extension, or any adjustment to **your** policy.

- Fails to reveal or hides a fact likely to influence the cover **we** provide.
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this **policy** or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

COMPLAINTS

Claims / Service

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 The Oxford Claims Company.
The contact details are:
The Oxford Claims Company, Temple Court Mews, 109 Oxford Road, Oxford OX4 2ER
Email: complaints@theoxfordclaimscompany.co.uk
Telephone: 01865 745566

Please ensure **your policy** number is quoted in all correspondence to assist a quick and efficient response.
We will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, **we'll** explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you're** still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

The Financial Ombudsman Service
Exchange Tower
1 Harbour Exchange Square, London
E14 9SR
Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

Following this complaints procedure does not stop **you** from taking legal action.

COMPENSATION SCHEME

The Financial Services Compensation Scheme covers this **policy**. **You** may be entitled to compensation from this scheme if **we** cannot meet **our** liabilities under this **policy**. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

DATA PROTECTION

HOW WE USE THE INFORMATION ABOUT YOU

As **your insurer** and a data controller, **we** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**;
- issue **you** this insurance **policy**;
- deal with any claims or requests for assistance that **you** may have.
- service **your policy** (including claims and **policy** administration, payments and other transactions); and, detect, investigate and prevent activities which may be illegal or could result in **your policy** being cancelled or treated as if it never existed;
- protect **our** legitimate interests

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, Bastion Insurance Services Ltd, The Oxford Claims Company, contractors, investigators, crime prevention organisations and claims management organisations where **they** provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g. the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting

www.cifas.org.uk/fpn and www.insurancefraudbureau.org/privacy-policy

PROCESSING YOUR DATA

Your data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that **you** have with **us**;
- Is in the public or **your** vital interest: or
- For **our** legitimate business interests.

If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

How we store and protect your information
All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union.

We will need to keep and process **your** personal information during the period of insurance and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities.

We also have security measures in place in **our** offices to protect the information that **you** have given **us**.

How you can access your information and correct anything which is wrong
You have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all

of **your** personal information please contact **us** by email or letter as shown below:

Email address: data.protection@collinsongroup.com
Postal Address: 5th floor, 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service, or refuse to give **you** this information if **your** request is clearly unjustified or excessive.
We want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at https://ico.org.uk/

CONDITIONS OF YOUR POLICY

These conditions apply to **your** whole policy. **You** must meet them to have the full protection of **your** policy.
If **you** do not meet them **we** may take one or more of the following actions:

- Cancel **your** policy.
- Declare **your** policy void (this means treating **your** policy as if it never existed).
- Change the terms and / or premium **you** pay for **your** policy.
- Refuse to deal with all or part of any relevant claim or reduce the amount of any relevant claim payment.

1. Providing accurate and complete information
   When **you** take out or make changes to this policy, **you** must take reasonable care to provide accurate and complete answers to all questions. **We** may ask **you** to provide more information and / or documents to make sure the information **you** provided was accurate and complete. If **you** don't provide accurate or complete information, or the extra information **we** ask for, **we** may refuse your claim or reduce the amount of any claim.
2. Changes in **your** circumstances
   You must tell **us** as soon as reasonably possible if **your** circumstances change or if any of the information shown in **your** policy schedule changes during the **insurance period**.
3. **We** may not pay **your** claim if **you** do not:
   - Take all possible care to prevent an **accident**, injury, loss, damage or theft.
   - Give **us** full details of any incident which **you** may make a claim for as soon as is reasonably possible.
   - Pass on to **us** every claim form, summons, legal process, legal document or other communication relating to a claim.
   - Provide all information and help that **we** may reasonably need at **your** cost. This includes, where necessary, medical certificates and details of any other insurance under which **you** could claim.). **We** will only ask for information relevant to **your** claim.
4. Fraud prevention and claims history
   - To prevent and detect fraud **we** may share **your** information with the police, fraud prevention agencies and various databases. This includes if **you** give **us** false or inaccurate information.
   - These databases are used to:
   - Help make decisions about providing insurance, credit and other services for **you** and **your** household,
   - Trace people who owe **us** money or who **we** owe money to,
   - Check **your** identity to prevent money laundering, unless **you** provide **us** with other suitable proof of identity,
   - Carry out credit searches.

   You can ask more details about the databases and who **we** share information with.
5. **You** must not admit any liability for any event, or offer to pay, without getting **our** permission in writing.
6. The terms of **your** policy can only be changed if **we** agree. **You** may need to pay an extra premium before making a change to **your** policy.
7. **You** must start each **trip** from **your home** or place of business in the **UK** and return to **your home** or place of business in the **UK** at the end of each **trip**.
8. **You** acknowledge **we** may:
   - Void **your** policy if a claim is fraudulent.
   - Take over and act in **your** name in the defence or settlement of any claim made under **your** policy.
   - Act in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under **your** policy.
   - Get information from **your** medical records (with **your** permission) to deal with any cancellation or medical

claims. **We** will not provide any personal information to any third party without getting **your** permission first.

9. **Trip** length
    - **your** date of departure and the date **you** are scheduled to return **home** are set out in **your** policy schedule. If any **trip** exceeds this there is no cover for the extra days.
    - The policy will automatically extend if:
        a. **your** return to **your home area** is unavoidably delayed due to an event covered by this policy,
        b. providing **you** accept alternatives, and
        c. don't intentionally delay **your** return.
10. **We** will not pay **you** more than the amounts shown in the Table of Benefits. These amounts are for each person and each **trip**.
11. **We** will only pay a relevant share of any claim where there is another insurance policy in place which covers the same risk. **You** must give **us** details of any other relevant insurance.
12. No **insurer** shall be deemed to provide and no **insurer** shall be liable to pay any claim or provide any benefit to the extent that the provision of such cover, payment or such claim of such benefit would expose that **insurer** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, **UK** or United States of America.
13. Policy Types
    - A couple policy is where the intention at the point of departure is for **you** to depart on the same date, to the same destination and travel during **your trip** together.

GENERAL EXCLUSIONS APPLYING TO YOUR POLICY

AT ANYTIME

Your policy does not cover **you** for any claim that is directly or indirectly related to any of the following:

1. Under all sections, any claim arising from a reason not listed under 'What **we** cover'.
2. If **you** were not fit to go on **your trip** when **you** booked **your trip** or bought **your** policy, whichever is the later date.
3. **Your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.
4. **You** were not able to travel because **you** did not have, did not get, or could not provide a valid passport or any necessary visa in time for the booked **trip**.
5. **War**, invasion, acts of foreign enemies, hostilities or warlike operations (whether **war** be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under:
   • Section 2 – Medical emergency and repatriation expenses, and
   • Section 6 – Personal accident
   unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.
6. **Your** travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling has advised against all or all but essential travel (cover will be excluded under all sections) other than claims arising from new FCDO advice resulting in **you** not being able to travel or **cutting short** the **trip** before completion, as provided for under Section 1 - Cancelling or cutting short a trip, unless the advice is issued in relation to **war**, **terrorism** or a **pandemic**).
7. Any claim due to a **pandemic** except under section 1 – Cancelling or cutting short a trip and section 2 – Medical emergency and repatriation expenses due to **personal quarantine**.
8. Unless **we** provide cover under this insurance, any other loss, damage or extra costs from the event **you** are claiming for. This includes any claim for **you** not enjoying a **trip**.
   Examples of loss, damage or extra costs:
   - *replacing locks after losing keys,*
   - *preparing a claim,*
   - *loss of earnings following injury, illness or disease, or*
   - *not being able to enjoy the **trip** because of poor weather.*
9. Any unused or additional costs incurred by **you** which are recoverable from:
   - The providers of the accommodation, their booking agents, travel agent or compensation scheme.
   - The providers of the transportation, their booking agents, travel agent, compensation scheme or ATOL.
   - **Your** credit or debit card provider or PayPal.
10. Any person not insured or named on this policy. This policy does not cover costs relating to anybody not insured on this policy. Please make sure that everyone travelling has enough insurance to meet their needs. This applies even when **you** have paid the extra costs. For example, if **you** have paid for someone's travel and accommodation. The only exception is if **our** Medical Assistance Service agree for someone to stay with **you**.
11. **Your** unused and / or extra travel costs where the cancellation or delay is because of the insolvency of the **public transport** operator.
12. Any costs for **your package** holiday if it was cancelled by **your** travel provider or **you** were unable to travel due to a change in FCDO travel advice.
13. Any property maintenance costs or fees **you** have as part of **your** involvement in a timeshare or Holiday Property Bond scheme.

14. Any virtual currency including but not limited to crypto currency, including changes in value.
15. Failure of air traffic control, airport computer systems or any travel booking systems, including loss of access, use, loss of data and system failure caused by a **cyber attack**.
16. Loss or damage due to a loss in value, or variations in the exchange rate.
17. Euthanasia.
18. The cost of Air Passenger Duty (APD) at the rate published by HMRC, including when this cannot be recovered.
19. Any claim that did not happen during the **insurance period**.
20. Any claim that happens during a **trip home**.
21. Circumstances or an event that **you** knew about before **you** bought **your** policy, or when **you** booked a **trip**.

WHILE YOU ARE ON A TRIP

Your policy does not cover **you** for any claim that is directly or indirectly related to any of the following:

1. Sports or activities which **we** do not cover under **your** policy. There are many sports and activities which **we** cover as standard. Please see the Sports and activities section.
2. Items that are delayed or confiscated by customs, a government or another authority.
3. An injury or illness **you** have deliberately given **yourself**.
4. Alcohol, drugs or solvents:
   a. Affecting **your** physical ability and/or judgement, or
   b. **Your** abuse of alcohol, drugs and/or solvents, or
   c. **You** are having symptoms, or illness because **you** are dependent and / or withdrawing from them.
5. **You** putting **yourself** at unnecessary risk (except in an attempt to save human life)
6. **Your** own unlawful action or any criminal proceedings against **you**.
7. **Your** manual work involving:
   - the lifting or carrying of heavy items over of 25 kgs,
   - using power tools or machinery,
   - scaffolding or ladders,
   - working above 6m,
   - any electrical or construction work, or
   - any type of work underground.
8. **You** going into controlled or restricted areas and / or using a swimming pool outside the specific opening times. When travelling **you** must comply with guidelines for controlled areas, swimming pools, etc.
9. **You**:
   - climbing on or jumping from a vehicle, building, bridge, scaffolding, balcony, or
   - moving from one part of a building to another (apart from stairs, ramps or walkways) and falling,
   - regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
10. **You** not wearing a helmet whilst on a motorcycle, moped, scooter, Segway or bicycle.
11. **You** not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
12. Any:
    - surgery,
    - treatment or
    - investigations
    for medical, dental or cosmetic reasons which is not related to an unexpected medical or dental emergency.

This includes any costs **you** have relating to the discovery of other **medical conditions** and/or complications from these procedures.

IF YOUR FLIGHT IS DELAYED

THE DENIED BOARDING REGULATION (UK 261 REGULATION)

You may be able to get compensation from **your** airline under The Denied Boarding Regulation (Regulation UK261) if **your** flight:

- leaves from an EU airport, it can be operated by any airline, and / or
- arrives at an EU airport and is operated by an EU airline.

The regulation sets out the minimum rights for air passengers to make sure they are treated fairly if one of the following happens:

1. Denied Boarding - **you** were not allowed to get on the plane because the airline did not have enough seats on the flight.
2. Cancelled Flight - **your** flight has been cancelled.
3. Long Delays - **your** flight was delayed for three hours or more.
4. **Baggage** - **your** checked-in **baggage** has been damaged, delayed or lost.
5. Injury and Death by **Accident**(s) - **you** were injured during **your** flight.
6. **Package** Holidays - **you** did not get what **you** booked.

For more information please visit: Delays and cancellations | UK Civil Aviation Authority (caa.co.uk)

MAKING A CLAIM

If **you** are abroad and need urgent help please contact the **our** Medical Assistance Service on +44 (0) 330 123 9203.

TO MAKE A CLAIM UNDER ALL SECTIONS EXCEPT SECTION 8 - GADGET COVER FOLLOW THESE STEPS:

1. Find the relevant section below and make sure **you** have all the claims evidence **we** may ask for. **You** will need to cover the cost of providing any evidence.
2. As soon as reasonably possible:
   - register **your** claim online at www.outbackerinsurance.com/claimonline
   - or telephone the Customer Helpline on 0330 123 9203

   you will need **your** policy number.
   Please remember to keep copies of everything **you** send to **us**.

TO MAKE A CLAIM UNDER SECTION 9 - GADGET COVER:

- Register **your** claim online at https://theoxfordclaimscompany.co.uk/make-a-claim/
- Email claims@theoxfordclaimscompany.co.uk
- Call 01865 745566

CLAIMS EVIDENCE

- **You** must provide the following evidence, when **we** ask for it, at **your** own cost.
- The documents below are examples of what **we** may ask for.

ALL SECTIONS OF THE POLICY

- **You** must provide details of any **home**, travel, private medical or other insurance under which **you** could also claim.
- Confirmation of **your** booked travel and accommodation costs, such as a booking invoice.

SECTION 1 – CANCELLING OR CUTTING SHORT A TRIP

- Cancellation invoice including any refund **you** will get.
- For accommodation **you** booked independently and not as part of a **package**, written confirmation that **you** will not get a refund and evidence **you** have paid for that accommodation.
- Medical history and confirmation from a **medical practitioner** that **you** or **your travelling companion** are not fit to travel.
- Confirmation from a **close relative's medical practitioner** or a letter from the hospital confirming their illness or injury.
- Confirmation from the Clerk of the Courts office that **you** are needed for jury service or as a witness in a court of law.
- Confirmation from **your** employer or **your travelling companion**'s employer of **redundancy** and the period of employment or that leave has been cancelled.

- A letter from **your** tour operator's representative, hotel or accommodation provider, where appropriate.
- Confirmation of the delay from the **public transport** company involved.
- Original police report including a crime reference number, or an incident report, you must get this as soon as possible after that.
- Confirmation from the **public transport** company that **you** were denied boarding.
- Confirmation from the **public transport** company that **your** departure has been rearranged.
- Confirmation from a relevant authority that **you** have been told stay at or return **home**.
- A copy of a death certificate, where appropriate.

SECTION 2 - MEDICAL EMERGENCY AND REPATRIATION EXPENSES

- Receipts or bills for all in-patient or outpatient treatment or emergency dental treatment received.
- Receipts or bills for taxi fares to or from hospital with details of the date, name and hospital location.
- Hospital, doctor, dentist, pharmacist receipts and all receipts for extra costs.
- If applicable, a copy of **your** Global Health Insurance Card (GHIC).
- Receipts, bills or proof of costs for any other transport, accommodation, other costs or charges, including calls to **our** Medical Assistance Service.
- If there has been a death, a copy of the death certificate and receipts or bills for funeral, cremation or repatriation costs (the cost of getting **you home**).
- Information and medical history from **your** GP (if this is requested **you** may need to sign a release form with **your** surgery to obtain this).

SECTION 3 – DISRUPTION OR DELAY TO TRAVEL PLANS

- Cancellation invoice including any refund **you** will get.
- Confirmation from a garage or motoring organisation that **you** had breakdown assistance.
- Evidence of service history and / or MOT history for **your** vehicle.
- Confirmation of the delay to **public transport** from the company involved and the length of the delay.
- Confirmation from the police (if involved) of the circumstances relating to the claim.
- If **your** accommodation was booked independently and not as part of a **package**, evidence that **you** have paid for the accommodation and written confirmation that **you** will not get a refund.

SECTION 4 – PERSONAL BELONGINGS AND MONEY

- A Property Irregularity Report (PIR) or a report from the transport provider. **You** must get this as soon as possible.
- For all loss, theft or attempted theft, a police report including crime reference number or incident report, from the local police in the country where the incident happened.
- Proof that **you** bought the item (for example, original receipts, valuations **you** got before the loss, cash withdrawal slips, credit and debit card statements etc.).
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
- All travel tickets and tags.
- A letter from the transport provider confirming the number of hours **your baggage** was delayed.

SECTION 5 – LEGAL AND LIABILITY

Section 5a - Legal expenses and assistance

- Evidence to support **your** claim, including photos.

Section 5b - Personal liability

- Any claim form, summons, or other legal document. **You** must send these as soon as possible.
- Any receipts and invoices for the damaged property.
- Any reasonable information or help **we** need to deal with the case and **your** claim.

SECTION 6 – PERSONAL ACCIDENT

- Detailed medical report from **your** consultant and treating doctor.
- Confirmation of the executor or administrator of the estate.
- A copy of a death certificate, where appropriate.

SECTION 7 – WINTER SPORTS

This section is optional, if **you** have purchased this cover it will be shown on **your** policy schedule.

- Cancellation invoice including any refund **you** will get.
- For all loss, theft or attempted theft, a police report including crime reference number or incident report, from the local police in the country where the incident happened.
- Transport providers report or Property Irregularity Report (PIR) from the transport provider. **You** must get this as soon as possible.
- All travel tickets and tags.
- Proof that **you** bought the item (for example, original receipts, valuations **you** got before the loss, credit and debit card statements etc.).
- Repair report.

SECTION 8 – GADGET COVER

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- A crime reference number if a theft claim and a lost property number in support of an **accidental** loss claim.
- Provide **us** with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss but not limited to household insurance.
- Photo evidence may be requested if relating to a damage claim.

COMPLAINTS PROCEDURE

You have the right to expect the best possible service and support. If **we** have not delivered the service that **you** expected, or **you** are concerned with the service provided, **we** would like the opportunity to put things right. If **you** feel **we** have not met **our** standards, please contact:

IF YOUR COMPLAINT IS ABOUT THE SALE OF YOUR POLICY:

Post: Outbacker Complaints Team,
Suite 5, Floor 3 Kings Court,
London Road,
Stevenage,
SG1 2NG
Email: complaints@outbackerinsurance.com
Phone: 0203 4754684

IF YOUR COMPLAINT IS ABOUT A CLAIM ON YOUR POLICY (EXCEPT SECTION 8 - GADGET COVER)

Post: Complaints Team,
AXA Partners,
The Quadrangle,
106-118 Station Road,
Redhill RH1 1PR.
Email: claimcomplaints@axa-assistance.co.uk
Phone: 01737 815227

IF YOUR COMPLAINT IS ABOUT SECTION 8 - GADGET COVER

Post: The Oxford Claims Company,
Temple Court Mews,
109 Oxford Road,
Oxford
OX4 2ER
Email: complaints@theoxfordclaimscompany.co.uk
Phone: 0186 574 5566

When **you** contact **us**, please provide:

- **Your** name, address and postcode, telephone number and email address (if **you** have one).
- **Your** policy number and / or claim number and the type of policy **you** have.
- The reason for **your** complaint.
- Any letters or emails should have the heading ‘COMPLAINT’ and **you** can include copies of supporting or extra information.

WHAT TO DO IF YOU ARE STILL NOT SATISFIED.

If **you** are still not satisfied then **you** may be able to ask the Financial Ombudsman Service to look at **your** complaint. **You** must approach the Financial Ombudsman Service within six months of getting **our** final response to **your** complaint. **We** will remind **you** of the time limits in the final response.

Post: The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Phone: 0300 123 9 123 or 0800 023 4567
Fax: 020 7964 1001
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

We must accept the Ombudsman's final decision, but **you** do not have to and can take further action if **you** want to. **You** do not need to use **our** complaints procedure to take legal action. However, the Financial Ombudsman Service may not make a decision on any cases where **you** have started legal action against **us**.

DATA PROTECTION NOTICE

AXA Partners, which is part of the AXA Group, takes **your** privacy very seriously. For information on:

- how **we** collect **your** personal data,
- what information **we** collect,
- how **we** use it,
- who **we** share it with,
- how long **we** keep it, and
- **your** rights relating to that data,

you can read **our** privacy policy online at www.axapartners.com/en/page/en.privacy-policy or **you** can ask one of **our** agents for a copy.

We may also provide **you** with additional information separately including:

- detailing specific ways **we** wish to use **your** data, and
- where relevant, how and when **we** ask for **your** consent.

Please send data privacy queries and data subject requests to: dataprotectionenquiries@axa-assistance.co.uk
Please note this mailbox should not be used for queries regarding policies, claims or assistance.

IMPORTANT CONTACT INFORMATION

IMPORTANT TELEPHONE NUMBERS AND EMAIL ADDRESSES

CUSTOMER SERVICES:

Monday - Friday 9am - 5pm
Email: travel@outbackerinsurance.com or use the customer zone
Phone: 0203 4754682

MEDICAL ASSISTANCE

Always available
From anywhere in the world: (0)330 123 9193
From the **UK**: 0330 123 9193

TRAVEL CLAIMS

Monday to Friday between 9am and 5pm
Phone: 0330 123 9203
www.outbackerinsurance.com/claimonline

GADGET CLAIMS

Monday - Friday 9am - 5pm
Register **your** claim online at https://theoxfordclaimscompany.co.uk/make-a-claim/
Email claims@theoxfordclaimscompany.co.uk
Call 01865 745566