



Platinum Cover

Master policy number LSZOB40106 - 02 A&B
This insurance policy wording is a copy of the master policy wordings
and is subject to the same terms, conditions and exclusions.

This policy is for residents of the United Kingdom,
the Channel Islands or British Forces Posted Overseas only
For policies issued from 01/02/2018 to 31/01/2019

YOUR IMPORTANT INFORMATION

IF YOU NEED EMERGENCY MEDICAL
ASSISTANCE ABROAD OR NEED TO CUT
SHORT YOUR TRIP:

contact Emergency Assistance Facilities 24
hour emergency advice line on:

+44 (0) 203 829 6745

FOR NON-EMERGENCIES ABROAD:

+44 (0) 203 829 6761

IF YOU NEED A CLAIM FORM:

you can download the relevant form:

www.policyholderclaims.co.uk

or contact Travel Claims Facilities on:

+ 44 (0) 203 829 6761

IF YOU NEED LEGAL ADVICE:

contact Slater & Gordon LLP on:

+44 (0) 161 228 3851

Outbacker is a trading name of
Worldwide Internet Insurance Services Limited an
insurance intermediary licensed in Gibraltar by the Financial
services commission under licence number FSC00657B
and is Underwritten by tifgroup, a trading name of Travel
Insurance Facilities plc and

Insured by Union Reiseversicherung AG, UK.

Travel Insurance Facilities are authorised and regulated by
the Financial Conduct Authority. Union Reiseversicherung
AG are authorised by BaFin and subject to limited regulation
by the Financial Conduct Authority.

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Our pledge to you	Page 1
It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible, please see the last page of the policy for information on our complaints procedure.	
Policy information	
Your insurance is covered under two master policy numbers, LSZOB40106-02 A your pre-travel policy and LSZOB40106-02 B your travel policy, specially arranged by Outbacker Travel Insurance on behalf of Travel Insurance Facilities, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG.	
Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others.	
We have a cancellation and refund policy, which you will find in full on page 7. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.	
Criteria for purchase	
This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance validation documentation:	
<ul style="list-style-type: none"> • Have not started the trip. • Travel must take place within 18 months of the start date of your policy. • Take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover</i>. • Is a resident of the United Kingdom, the Channel Islands or British Forces Posted Overseas. • Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment. • Is aged 39 years and under at the start date of your policy. • Understand there is no cover for cruises. • Is not travelling independently of the named insured adults on the policy where they are aged 18 years and under. • You have a return ticket booked, or proof of intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing. 	

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you **seven days' notice of cancellation of the policy** by recorded delivery to you at your last known address.

YOUR IMPORTANT CONTACT NUMBERS



TO MAKE A CLAIM

on the policy please visit www.policyholderclaims.co.uk or call + 44 (0) 203 829 6761. Open 8am-8pm Monday-Friday, 9am-1pm Saturday

You can view our frequent questions and answers at: <http://www.tifgroup.co.uk/services/claims/faqs/>



FOR LEGAL ADVICE

please contact Slater & Gordon LLP 0161 228 3851 or fax 0161 909 4444. Open 9am-5pm Monday-Friday



IN CASE OF A SERIOUS EMERGENCY

please contact the 24 hour emergency assistance service provided by Emergency Assistance Facilities

+ 44 (0) 203 829 6745

Your policy covers treatment at a public/state facility only, unless approved by us. Call an ambulance using the local equivalent of a 999 number, or alternatively by dialling 112 within the EU, and then contact Emergency Assistance Facilities for advice. We strongly suggest you put their telephone number, +44 (0) 203 829 6745, into your mobile phone before you travel so that it is to hand if you need it. Get details of the hospital you are being taken to so that our Emergency Assistance Facilities doctor will be able to obtain a medical report at the earliest possible opportunity. You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to Travel Claims Facilities at: PO Box 395, Monks Green Farm, Mangrove Lane, Hertford, SG13 9JW. Our appointed assistance service, Emergency Assistance Facilities, will explain this to them and provide them with a faxed/email confirmation if necessary.

You will need to have some basic information for them to hand:

- your telephone number in case you are cut off
- **patient's name, age and as much information about the medical situation as possible**
- name of the hospital, ward, treating doctor and telephone numbers if you have them
- tell them that you have Outbacker Platinum Travel Insurance, policy number and the date it was bought
- **patient's UK GP contact details in case they need further medical information**

Things to be aware of/remember

- your policy does not cover any costs private medical treatment unless authorised by us.
- NEVER give your passport to a clinic or hospital.
- It is not always possible to return home immediately after discharge following injury or illness. You will be able to return home when the assistance service considers it safe, in conjunction with your doctor, and airline regulations have been met. Sometimes you will need to stay in resort for a while longer before returning home so the assistance team will arrange additional accommodation for you.
- You may be required to obtain your medical records in the event of a claim.

OUT-PATIENT TREATMENT OR MINOR INJURY OR ILLNESS

If you need to see a doctor, ask your hotel reception or tour representative for the nearest public/state medical facility. Some hotels will urge you to seek private treatment however this is not necessary as private medical facilities vary greatly and are not equipped to deal with all emergencies. They may give you unnecessary treatment and at inflated prices – if you are ever in doubt please call the assistance team for advice on where to seek treatment. In Europe you should show them your EHIC card as medical treatment will be free or at a reduced cost. You will only be covered for the cost of private treatment if this is approved in advance by Emergency Assistance Facilities. If your outpatient bill is less than £500 then you will need to pay this to the medical facility, and ensure you keep all receipts so you can claim upon your return.

WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers you to come home early because you are ill or injured only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact Emergency Assistance Facilities on +44 (0) 203 829 6745 for advice first. If you need to come home for any other reason, such as the illness of a close relative in the United Kingdom, Channel Islands or BFPO then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities on +44 (0) 203 829 6761.

Please note you are separately allowed to make a single return trip to the United Kingdom, Channel Islands or BFPO with a maximum duration of 14 days during the period of cover (excluding any return trip for which a claim is being made as a result of medical emergency, repatriation or curtailment) and then return to your destination with cover remaining in force. Please note that no cover applies whilst you are back in the UK, Channel Islands or BFPO.

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
PRE-TRAVEL POLICY (cover starts when you pay your premium)				
A1	<p>If you are unable to go on your trip</p> <p>Cover for your proportion of prepaid transport, accommodation & additional travel expenses, and pre-paid excursions booked before you go on your trip, that you cannot recover from any other source if you cannot travel due to your, a close relative, the person you are intending to stay with, or a business associate's death, injury or illness, redundancy, required as a witness or member of the jury in a court of law, or the requirements of H.M. Forces (Course charges or tuition fees are not included).</p>	£2,500	<ul style="list-style-type: none"> cancellation is caused by yours, your travelling companions, the person you are intending to stay with, a business associate or your close relatives' death, injury or illness, redundancy, requirement as a witness or member of the jury in a court of law, or HM forces requirements. the cancellation is not due to your existing medical condition, unless declared and accepted by us in writing. the cancellation is not due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion. cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office. 	Nil
TRAVEL POLICY (cover starts when you leave home to begin your trip)				
B1	<p>If your travel plans are disrupted</p> <p>If your departure is delayed by 12 hours or more</p> <p>Benefit for delays over 12 hours at your international departure point to help contribute towards additional accommodation, car parking charges, food, drinks or telephone calls not provided by your carrier.</p> <hr/> <p>If you choose to cancel after a 24 hour delay</p> <p>If your <u>outbound</u> journey from the UK, Channel Islands or BFPO is delayed by more than 24 hours and you decide to abandon your trip.</p> <hr/> <p>Missed departure</p> <p>Cover for alternative transport costs if you miss your outbound departure from your international departure point if, after leaving home, your car becomes un-driveable due to a mechanical breakdown or your public transport is delayed causing you to miss your departure from the United Kingdom, Channel Islands or BFPO.</p>	<p>£25 per 12hrs up to a maximum of £200</p> <hr/> <p>£2,500</p> <hr/> <p>£500</p>	<ul style="list-style-type: none"> you are at the airport/port/station. you have obtained written confirmation of the delay from your booking agents, airline or transport provider. you are unable to recoup costs from any other provider or agency. your trip is more than 2 days in duration. you are claiming for the circumstances listed and not for your failure to arrive in time to check in due to any other reason such as traffic, road closures and/or adverse weather conditions. you have independent written confirmation of the circumstances. you are not claiming for your missed return journey back to the United Kingdom, Channel Islands or BFPO. 	<p>Nil</p> <hr/> <p>Nil</p> <hr/> <p>Nil</p>
B2	<p>If you need emergency medical attention</p> <p>To cover customary and reasonable fees or charges for necessary and emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.</p> <hr/> <p>Emergency dental treatment</p> <p>Cover for emergency dental treatment only to treat sudden pain.</p> <hr/> <p>Public hospital inconvenience benefit per 24 hours</p> <p>For each 24 hours you are an inpatient in a public hospital to cover costs of newspapers, telephone calls, food, visitors transport etc. during your hospitalisation, up to the maximum amount shown.</p>	<p>£10,000,000</p> <hr/> <p>£350</p> <hr/> <p>£25 per 24hrs up to a maximum of £450</p>	<ul style="list-style-type: none"> you are not claiming for any private medical treatment. you have called our emergency assistance service to authorise bills over £500. you are claiming for emergency essential treatment received in a state facility and unrelated to any existing medical condition (unless you have declared to us and we have accepted in writing, and you have paid the required premium). you are not claiming for work involving the use of precious metals in any dental treatment. you are not claiming for the provision of dentures, crowns or veneers. you are in a public/state hospital. 	<p>Nil</p> <hr/> <p>Nil</p> <hr/> <p>Nil</p>
B3	<p>If you need to come home early</p> <p>Pro-rata refund of your pre-paid unused trip costs from the day you come home if you, or your travel companion, have to return early because you, the person you are travelling with, the person you are staying with, a close relative or business associate in your home country, unexpectedly suffer injury, illness or death.</p>	£2,500	<ul style="list-style-type: none"> you have actually returned home earlier than originally booked. you need to come home early due to your illness and you have contacted and had approval from our emergency assistance service. you are not claiming due to your existing medical condition, unless declared and accepted by us in writing. you are not claiming due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion. 	Nil

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:																											
B4	<p>If your possessions are lost, stolen or damaged</p> <p>Your total limit for possessions is up to the amount shown and is split into categories within that amount. The inner limits for specific item categories are listed. Any items which do not fall within these categories are not covered:</p> <table style="margin-left: 200px;"> <tr><td>Clothes</td><td>→</td><td>£1,000</td></tr> <tr><td>Luggage</td><td>→</td><td>£250</td></tr> <tr><td>Shoes</td><td>→</td><td>£100</td></tr> <tr><td>Cosmetics</td><td>→</td><td>£75</td></tr> <tr><td>Fine jewellery and watches</td><td>→</td><td>£250</td></tr> <tr><td>Electrical items and photographic equipment</td><td>→</td><td>£250</td></tr> <tr><td>Laptops</td><td>→</td><td>£500</td></tr> <tr><td>Eyewear</td><td>→</td><td>£100</td></tr> <tr><td>Unreceipted items</td><td>→</td><td>£150</td></tr> </table> <p>If your possessions are delayed by 12 hours</p> <p>Cover for the cost of <u>essential items</u> such as toiletries, change of clothes etc. if your possessions are delayed <u>by more than 12 hours</u> on your outward journey.</p>	Clothes	→	£1,000	Luggage	→	£250	Shoes	→	£100	Cosmetics	→	£75	Fine jewellery and watches	→	£250	Electrical items and photographic equipment	→	£250	Laptops	→	£500	Eyewear	→	£100	Unreceipted items	→	£150	<p>£1,500</p> <p>£50 per 12hrs up to a maximum of £250</p>	<ul style="list-style-type: none"> you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/ you have a Police report confirming the loss. you have proof of purchase for items over the value of £50. you are not claiming for duty free items. your bag/contents were not stolen from a beach or lido (if so we will pay up to a maximum of £50). your electrical items, photographic equipment, jewellery or watches were not left unattended unless in a locked safe. you are not claiming for a mobile/smart phone, accessories or calls. you are not claiming for contact/corneal lenses. you have kept all of your receipts. you accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions. you have obtained written confirmation of the delay from your operator. 	<p>Nil</p> <p>Nil</p> <p>Nil</p>
Clothes	→	£1,000																													
Luggage	→	£250																													
Shoes	→	£100																													
Cosmetics	→	£75																													
Fine jewellery and watches	→	£250																													
Electrical items and photographic equipment	→	£250																													
Laptops	→	£500																													
Eyewear	→	£100																													
Unreceipted items	→	£150																													
B5	<p>If your cash is lost or stolen</p> <p>Cover for your cash if it is lost or stolen (under 18 cover limited to £100).</p> <p>If your passport is lost or stolen</p> <p>Cover to contribute towards the cost of an emergency travel document → £250</p> <p>Cover for necessary costs collecting your emergency travel document on your trip (taxi, transport to and from embassy, cost of photos) → £100</p>	<p>£400</p> <p>£250</p> <p>£100</p>	<ul style="list-style-type: none"> your cash/passport was <u>on your person</u> or in a locked safe and you can provide us with proof of withdrawal/currency exchange. you have a Police report confirming the loss and kept all receipts for any incurred costs. you are not claiming for the cost of missing your return flight/transport to the United Kingdom, Channel Islands or BFPO, or additional transport costs to return home. 	<p>Nil</p> <p>Nil</p>																											
B6	<p>If a natural disaster occurs</p> <p>Cover for alternative accommodation in the event your pre-booked accommodation is damaged by a natural disaster.</p>	<p>£500</p>	<ul style="list-style-type: none"> the disaster occurs <u>during</u> your trip. you have not been offered alternative accommodation by your tour operator/booking agent. you have written confirmation of the disaster and confirmation that your accommodation is unavailable from a resort representative. 	<p>Nil</p>																											
B7	<p>Personal liability</p> <p>Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.</p>	<p>£2,000,000</p>	<ul style="list-style-type: none"> you have not admitted responsibility, or agreed to pay any monies. you have kept paperwork/notes and informed us immediately. your claim is not due to any form of motorised transport or sailing vessel. you are not claiming for an incident suffered by, or any property owned by, you, a member of your family, business associate, close relative, person you are intending to stay with, or a travelling companion. 	<p>Nil</p>																											
B8	<p>Accidental death and disability benefit</p> <p>A single payment payable for your accidental death, permanent disability or loss of sight or use of limbs whilst on your trip.</p> <hr/> <p>Accidental death benefit</p> <p>Permanent loss of sight or limb</p> <p>Permanent total disablement</p>	<p>£10,000</p> <p>£15,000</p> <p>£15,000</p>	<ul style="list-style-type: none"> you are aged over 18 years old (<i>accidental death payment is reduced to £1,000 if under 18</i>). you qualify for the full benefit, no partial settlements are payable. you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection. you are not under 18 and claiming permanent disablement. 	<p>Nil</p> <p>Nil</p> <p>Nil</p>																											
B9	<p>If you need legal advice</p> <p>Cover for 30mins free legal advice relating to your trip as well as legal expenses we have agreed in writing in pursuing compensation in the event of your death or personal injury whilst on your trip.</p>	<p>30 mins free advice.</p> <p>£10,000 in pursuing compensation</p>	<ul style="list-style-type: none"> you are not claiming against a travel agent, tour operator/organiser, the insurers/agents or claims office. you are using our appointed legal advisors. you understand that only cases considered likely to succeed with a settlement value estimated to be in excess of the associated legal costs are accepted. 	<p>Nil</p>																											

Optional extensions: Please find cover which is available at an additional premium. These extensions only apply if you have selected them upon purchase and is reflected in your insurance documentation.

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
B10	Winter sports extension Ski equipment cover for your or your hired ski equipment if it is lost, stolen or damaged.	£500 Single article limit owned by you → £300 Single article limit hired by you → £300	<ul style="list-style-type: none"> you are able to provide proof of the loss/damage and provide receipts. you have obtained independent written confirmation. you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/ 	Nil
	Delayed ski equipment cover for hiring ski equipment if yours is delayed over 12 hours.	£30 per 12hrs up to a maximum of £300	<ul style="list-style-type: none"> you have a Police report confirming the loss and kept all receipts for any incurred costs your equipment is delayed on your outbound journey from the United Kingdom, Channel Islands or BFPO. 	Nil
	Loss of ski pack cover for loss of use due to your injury or illness.	£30 per 24hrs up to a maximum of £300	<ul style="list-style-type: none"> the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. 	Nil
	Loss of lift pass cover for the loss of your lift pass	£300	<ul style="list-style-type: none"> you have supporting medical evidence confirming your inability to ski. 	Nil
	Piste closure cover for each full 24 hour period the piste is closed due to lack of snow.	£30 per 24hrs up to a maximum of £300	<ul style="list-style-type: none"> you are skiing North of the earths equator between 1st Jan-30th April, or South of the earths equator between 1st June-31st Oct and at a destination of higher than 1600 metres above sea level 	Nil
	Avalanche closure cover for each full 24 hour period the piste/resort is closed due to an avalanche.	£30 per 24hrs up to a maximum of £300	<ul style="list-style-type: none"> you have obtained written confirmation detailing dates and times the resort/piste was closed. 	Nil
	Physiotherapy in the UK, Channel Islands or BFPO Cover for the continuation of treatment on your return home if you sustain an injury during your trip whilst taking part in winter sports activities.	£300	<ul style="list-style-type: none"> the avalanche has occurred after your departure from the UK, Channel Islands or BFPO you are not claiming for any treatment costs which are not directly related to the injury that caused the claim. 	Nil
B11	Gadget extension Cover for the damage, loss or theft of your gadget during your trip, up to the amount shown.	£1,000 Single article limit → £500	<ul style="list-style-type: none"> you are able to provide proof of the loss/damage and provide receipts you have obtained independent written confirmation you have a Police report confirming the loss and kept all receipts for any incurred costs. you have proof of purchase for items over the value of £50. you are not claiming for duty free items. your bag/contents were not stolen from a beach or lido (if so we will pay up to a maximum of £50). 	Nil

POLICY C – End Supplier Failure Insurance Via IPP

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Excess:
C	<p>The Insurer will pay up to the amount shown in the table of benefits for each Insured person named on the Invoice for:</p> <ul style="list-style-type: none"> 1). Irrecoverable sums paid prior to Financial Failure of the Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure; or 2). In the event of Financial Failure after departure: <ul style="list-style-type: none"> a) additional pro rata costs incurred by the Insured Person(s) in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or b) if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements. <p>Financial Failure means the End Supplier becoming Insolvent or has an administrator appointed and being unable to provide agreed services.</p> <p>End Supplier means the company that owns and operates the services listed in the first bullet point above.</p>	£2,500	<ul style="list-style-type: none"> travel or Accommodation is booked within the United Kingdom, Channel Islands, Isle of Man or Ireland prior to departure. any End Supplier which is, or which any prospect of Financial Failure is not known by the Insured or widely known publicly at the date of the Insured's application under this policy. any loss or part of a loss which at the time of the happening of the loss is not insured or guaranteed by any other existing Policy, Policies, bond, or is capable of recovery from under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means. the Financial Failure of any travel agent, tour organiser, booking agent or consolidator with whom the Insured has not booked travel or accommodation. for any losses, which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach your pre-booked hotel following the Financial Failure of an airline. please also refer to the General exclusions shown on page 10 of this policy wording for details of what is not covered. 	Nil

MEDICAL CONDITIONS

Please note: this policy does not provide cover for pre-existing medical conditions.

This policy contains conditions relating to your health. In particular, claims will not be covered where at the time of purchasing this insurance any insured person has suffered from or received any form of medical advice or treatment or medication for any of the following conditions:

- any heart or circulatory condition; or
- any respiratory condition including asthma; or
- any cancerous condition; or
- any type diabetes

In addition, claims will not be covered where at the time of purchasing this insurance you or any insured person has suffered from any of the following:

- you have a medical condition for which you are taking prescribed medication; or
- you have consulted a hospital specialist or needed inpatient treatment within the last 12 months.
- any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Health of your relatives, travelling companions insured elsewhere and business associates

This policy will not provide cover for claims under section A (Cancelling your trip) or section B3 (Cutting your trip short) arising from any medical condition you knew about at the time of purchasing this insurance and that affects a relative, business associate, a person who you have booked to travel with or a relative or friend living abroad who you had planned to stay with before you purchased this policy, they:

- have been diagnosed with a new medical condition for which they need to take prescribed medication;
- have consulted a hospital specialist or needed inpatient treatment;
- are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms; or have been given a terminal prognosis.

Changes to your health after purchasing your policy

If after you have paid your insurance premium you are diagnosed with any deterioration or change in your health between the date the policy was bought and the date of travel, this includes, new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation, you do not have a duty to disclose details of your change in circumstances to Outbacker before your trip.

Provided you were not aware of the medical condition and you were not aware you would need to receive medical treatment or undergo investigations at the date you paid your insurance premium, cover will continue under the existing terms of the policy.

However, if you are no longer able to travel on your forthcoming trip due to your change in circumstances, you would be entitled to make a claim under Policy A (Cancelling your trip) for your costs which cannot be recovered from elsewhere.

BE AWARE! We do not provide any cover for: Page 6

- Claims caused by an existing medical condition of a non-travelling close relative or a close business associate, or any recognised complication caused by the existing medical condition as defined on page 8.
- Any circumstances that are not specified in your policies.

WHEN YOUR TWO POLICIES START AND END

The cover for Policy A & C (1), as described under section A & C of the pre-travel policy, starts from the commencement date of cover shown on your insurance certificate, after the policy was issued and ends when you leave home to start your trip.

The cover under policy B & C (2) starts when you commence your trip and ends when you complete your trip. Alternatively cover will cease upon expiration of the policy, whichever is the first.

EXTENSION OF PERIOD

In the event of either your:

- death, injury or illness during your trip,
- delay or failure of public transport services during your trip;
- delay or failure of your return flight to the UK, Channel Islands or BFPO from your international departure point; you are unable to complete the trip before your travel policy expires, cover will be automatically extended without additional premium for the additional days necessary to complete the trip.

YOUR POLICY WORDINGS	<p>Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it</u> straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); if your circumstances do not fit those specified then there is no cover in place.</p>
CANCELLING YOUR POLICIES	<p>You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise Outbacker on 0203 475 4682, email sales@outbackerinsurance.com or write to Outbacker Travel Insurance, Kemp House, 152 – 160 City Road, London, EC1V 2NX within 14 days of purchase, or the date you receive your policy documents for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, the following cancellation terms will be applied dependant on what type of policy you have purchased.</p> <p>Single Trip policies - In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium and any additional premium applied to your existing medical conditions will apply. If you have travelled or are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium. We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of our staff or agents.</p>
BE CAUTIOUS	<p>This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover.</i></p>
PREGNANCY	<p>Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: <i>Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.</i> Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential if at the time of booking your trip you are aware that you are pregnant that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that after booking you discover travel is advised against or you are unable to receive the appropriate and required vaccinations for that country.</p>
MEDICAL COVER	<p>Your travel policy is not Private Health Insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. It is also recommended that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination.</p>
EHIC	<p>The European Health Insurance Card (EHIC) allows you (provided you are a UK or BFPO resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on www.ehic.org.uk for the card is free and it is valid for up to five years. If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx. Please note residents of the Isle of Man or Channel Islands are not eligible for an EHIC.</p>
MEDICARE	<p><u>If you are travelling to Australia you must register with Medicare on arrival.</u> There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.</p>
YOUR EXCESS	<p>Your policy does not carry an excess.</p>

AUSTRALIA AND NEW ZEALAND	All countries listed in Europe including Spain, as well as Australia, including Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord Howe Island), and New Zealand, including the Cook Islands, Niue and Tokelau.	CONNECTING FLIGHT	A connecting flight which departs your first scheduled stop-over destination 12 hours after arrival from your international departure point.	HOME	One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.
BACK COUNTRY	Guided skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.	CRUISE	A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s or oceans that may include stops at various ports.	HOME COUNTRY	Either the United Kingdom or the Channel Islands.
BEACH SWIMMING	Within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.	CURTAILMENT	The cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.	INSURED PERSON/YOU/YOUR	Any person named on the insurance validation documentation.
BFPO	British Forces Posted Overseas	DOMESTIC FLIGHT	A flight where the departure and arrival take place within the United Kingdom or the Channel Islands.	INSHORE	Within 12 Nautical miles off the shore
BUSINESS ASSOCIATES	A business partner, director or employee of yours who has a close working relationship with you.	EMERGENCY TREATMENT	Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home	INTERNATIONAL DEPARTURE POINT	The airport, international rail terminal or port from which you departed from the UK, Channel Islands or BFPO to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.
BUSINESS EQUIPMENT	Any business owned property that is fundamental to the business. Examples of equipment include devices such as Tablets, tools and laptops.	ESSENTIAL ITEMS	Underwear, socks, toiletries and a change of clothing.	MANUAL LABOUR	Work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys, or any form of work underground.
BUSINESS SAMPLES	Business goods and samples taken on an insured journey by an insured person and that are owned by you or your employer.	EUROPE	Albania, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearics, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Eire (Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holland (Netherlands), Hungary, Iceland, Isle of Man, Italy, Jersey, KOS (Greek Island), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Mediterranean islands, Moldova, Monaco, Montenegro, Northern Ireland, Norway, Poland, Portugal, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, The Canary Islands, Turkey, Ukraine, United Kingdom, Vatican City.	MEDICAL CONDITIONS	Any disease, illness or injury, including any psychological conditions.
CASH	Sterling or foreign currency in note or coin form.	EXISTING MEDICAL CONDITION	Any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.	OFF PISTE	Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including back country or areas marked or prohibited from entry.
CHANGE IN HEALTH	Any deterioration or change in your health between the date the policy was bought and the date of travel, this includes new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.	FAMILY	Two adults and their dependents who are under the age of 18, living at home with you and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.	ON PISTE	Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as 'off piste' .
CHANNEL ISLANDS	Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.	FLIGHT	A service using the same airline or airline flight number.		
CLOSE RELATIVE	Spouse or partner who you are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).				

OFFSHORE	Over 12 Nautical miles off the shore	PUBLIC TRANSPORT	Buses, coaches, domestic flights or trains that run to a published scheduled timetable.	TRAVEL DOCUMENTS	Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.
OPEN WATER SWIMMING	Swimming in outdoor bodies of water such as open oceans, lakes and rivers, outside of marked swimming areas and with the absence of a lifeguard.	REDUNDANCY	Being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.	TRAVELLING COMPANION	A person with whom you are travelling with and on the same booking, or with whom you have arranged to meet at your trip destination with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.
PAIR OR SET	Two or more items of possessions that are complementary or purchased as one item or used or worn together.	RELEVANT INFORMATION	A piece of important information that would increase the likelihood of a claim under your policy.	TRIP	A holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom, the Channel Islands or BFPO, following your repatriation. <u>Both during the period of cover.</u>
POSSESSIONS	Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:	RESIDENT	Means a person who has had their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy.	UNATTENDED	Left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.
↓ Clothes	Underwear, outerwear, hats, socks, stockings, belts and braces.	SCHEDULED AIRLINE	An airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.	UNITED KINGDOM	United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.
Cosmetics* *excluding items considered as 'Duty Free'	Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes.	SKI EQUIPMENT	Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.	WE/OUR/US	Union Reiseversicherung AG UK.
Luggage	Handbags, suitcases, holdalls, rucksacks and briefcases.	SKI PACK	Ski pass, ski lift pass and ski school fees.	WINTER SPORTS	Skiing, snowboarding and ice skating.
Electrical items & photographic equipment	Any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, drones, games, tapes, cassettes or cartridges, cameras, video cameras, camera cases, stand, films, discs or cartridges.	SPORTS AND HAZARDOUS ACTIVITIES	Any recreational activity that requires skill and involves increased risk of injury. <i>If you are taking part in <u>any sport/activity</u> please refer to page 22 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear it may require an additional premium so please call us on 0203 475 4682.</i>	WORLDWIDE	Anywhere in the world.
Drones	Un-manned aerial vehicles			WORLDWIDE EXCLUDING USA, CANADA & CARIBBEAN	Anywhere <i>excluding</i> the United States of America, Canada and the Caribbean.
Fine jewellery & watches	Rings, watches, necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal.				
Laptops	Portable computer suitable for use whilst travelling.				
Eyewear	Spectacles, sunglasses, prescription spectacles or binoculars.				
Duty free	Any items purchased at duty free.				
Shoes	Boots, shoes, trainers and sandals.				

Below are some important conditions and exclusions which apply to your pre travel and travel policy, it is recommended that you read this along with the conditions for each section of your policies, this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

APPLYING TO ALL SECTIONS OF YOUR POLICIES:

You are not covered under any section, unless specified, for any of the following circumstances:

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| <ul style="list-style-type: none"> Any trip if you are aged over 39 years of age. | <ul style="list-style-type: none"> You piloting or travelling in an aircraft not licensed to carry passengers. |
| <ul style="list-style-type: none"> Undertaking a maximum of one single return trip to the UK, Channel Islands or BFPO where it is your country of residence, up to a maximum duration of 14 days, during the period of insurance (excluding any return trip for which a claim is being made as a result of a medical repatriation or curtailment). No cover applies whilst you are back in the UK, Channel Islands or BFPO. | <ul style="list-style-type: none"> You travelling on a motorised vehicle for which you do not hold appropriate qualifications to ride in <u>the UK or the Channel Islands</u> (Please note there is no cover under section B7 for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information on appropriate licences: https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements |
| <ul style="list-style-type: none"> More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip. | <ul style="list-style-type: none"> If you are riding pillion, the rider in control of the motorbike must also hold the appropriate licence in the country that you are riding pillion in. |
| <ul style="list-style-type: none"> Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy. | <ul style="list-style-type: none"> You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not. |
| <ul style="list-style-type: none"> The cost of taxi fares, telephone calls, faxes or any expenses for food or drink. | <ul style="list-style-type: none"> Cruises (see policy definition on page 8). |
| <ul style="list-style-type: none"> Any claim arising from any relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed <u>in writing</u> any terms applicable. | <ul style="list-style-type: none"> Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought. |
| <ul style="list-style-type: none"> The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person. | <ul style="list-style-type: none"> Your suicide, self-injury or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life). |
| <ul style="list-style-type: none"> Within the last two years, any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation. | <ul style="list-style-type: none"> In respect of all sections other than <i>emergency medical expenses</i>, war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power. |
| <ul style="list-style-type: none"> Any claim due to your carrier's refusal to allow you to travel for whatever reason. | <ul style="list-style-type: none"> Any costs incurred before departure (except cancellation) or after you return home. |
| <ul style="list-style-type: none"> Any costs which are due to any errors or omissions on your travel documents. | <ul style="list-style-type: none"> Your failure to obtain the required passport, visa or ESTA. |
| <ul style="list-style-type: none"> Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country. | <ul style="list-style-type: none"> You, your travelling companion, close relative or business associate being under the influence of:- <ul style="list-style-type: none"> drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction); alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine); solvents, or; anything relating to you, your travelling companion or your close relatives or business associates prior abuse of drugs, alcohol or solvents. |
| <ul style="list-style-type: none"> Manual labour (see policy definition on page 8). | <ul style="list-style-type: none"> Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, <u>unless specified</u>. |
| <ul style="list-style-type: none"> Participation in any sports and activities in Grades B and C on page 22 unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 9). | <ul style="list-style-type: none"> The use of Drones (see policy definition on page 9). |
| <ul style="list-style-type: none"> You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure. | |
| <ul style="list-style-type: none"> Any claim not supported by the correct documentation as laid out in the individual section. | |

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p>up to £2,500 for your proportion of prepaid:</p> <ul style="list-style-type: none"> • transport charges; • loss of accommodation; • foreign car hire; and • pre-paid excursions booked before you go on your trip <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss</p>	<ul style="list-style-type: none"> • you or a travelling companion is ill, injured or dies before the trip starts. • a close relative or a close business associate in your home country is ill, injured or dies before the trip starts. • the person you are going to stay with is ill, injured or dies before the trip starts. 	<ul style="list-style-type: none"> • have complied with the health declaration and cancellation is not due, or caused by, an existing medical condition. • accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing. • have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip. • accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or at the point a declared existing condition deteriorated and required medical attention, or referral. No payments/cancellation charges after this date will be reimbursed. • are not cancelling due to the death, injury or illness of any pets or animals or where there is pre-existing medical condition (as detailed in page 6) of: <ul style="list-style-type: none"> - a travel companion not insured by us; - a close relative of you or your travel companion; - a business associate of you or your travel companion; or - the person you are intending to stay with. • are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value. 	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is filled by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p>
	<ul style="list-style-type: none"> • you are required for jury service or as a witness in a court of law. 	<ul style="list-style-type: none"> • are not cancelling due to a criminal act committed by you or where you are the defendant in the court case. 	<p>Provide us with your original summons notice.</p>
	<ul style="list-style-type: none"> • you or a travel companion being made redundant. 	<ul style="list-style-type: none"> • are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and you have been in continuous employment for two years (see definition – redundancy on page 9) 	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> • of the requirements of HM forces. 	<ul style="list-style-type: none"> • have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds). 	<p>Obtain written confirmation to validate your circumstances.</p>
<p>BE AWARE! No cover is provided under this section for;</p> <ul style="list-style-type: none"> • anything mentioned in the conditions and exclusions (page 10). • the fear of an epidemic, pandemic, infection or allergic reaction. • your disinclination to travel or <u>any circumstance not listed</u> above. • your carrier's refusal to allow you to travel for whatever reason. 		<ul style="list-style-type: none"> • the cancellation of your trip by the tour operator. • a previously diagnosed condition of any close relatives, a travelling companion, a business associate or friend living abroad with whom you were intending to stay, as detailed on page 6. • your failure to obtain required ESTA or Visa in time. • the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure. 	

We will pay:	If:	Provided:	If you need to claim:
£25 for trip disruption allowance per 12 hours up to a maximum of £200 in total.	<ul style="list-style-type: none"> the departure of your international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from your international departure point. 	<ul style="list-style-type: none"> you are at the airport/port/station and the delay is over 12 hours. the delay is not due to the diversion of aircraft after it has departed 	Download or request and complete a departure delay claim form.
up to £2,500 for the cancellation of your trip.	<ul style="list-style-type: none"> after 24 hours of delay at the airport of your <u>outbound journey</u> from the UK, Channel Islands or BFPO you abandon the trip. 	<ul style="list-style-type: none"> your trip is not less than 2 days duration or is a one-way trip. 	Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.
up to £500 for alternative transport to get you to your trip destination.	<ul style="list-style-type: none"> the vehicle in which you are travelling to your international departure point becomes un-driveable due to mechanical failure or being involved in an accident <i>or</i> your public transport is delayed, preventing you from being able to check-in on time for your outward departure from the United Kingdom, Channel Islands or BFPO. 	<ul style="list-style-type: none"> you have allowed sufficient time to check-in as shown on your itinerary. the claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home. 	

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10).
- any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 12hrs, or where you are able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from your credit card provider, even if the payment is insufficient to meet your claim.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p><u>for trips outside your home country:</u> up to £10,000,000 following <i>necessary</i> emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</p>	<ul style="list-style-type: none"> • customary and reasonable fees or charges for necessary and emergency treatment, to be paid outside your home country for medical, surgical, hospital nursing home or nursing services. • additional travel, accommodation and repatriation costs to be made for, or by, you and for any one other person <u>who is required for medical reasons</u> to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary. 	<ul style="list-style-type: none"> • treatment due to, or a complication of, an existing medical condition • any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications as a result of elective, pre-arranged or cosmetic treatment. • costs of private treatment <u>unless our 24 hour medical helpline has agreed</u> and adequate public facilities are not available. • replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip. • the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally. • the cost associated with the diversion of an aircraft due to your death, injury or illness. • repairs to or for artificial limbs or hearing aids. • the cost of diagnostic tests or treatment for any existing condition other than that which has caused the immediate emergency. • any extra costs for single/private accommodation in a hospital or nursing home. 	<p><u>FOR MEDICAL EMERGENCIES</u></p> <p>+44 (0) 203 829 6745</p> <p>Call our <i>Emergency Assistance Facilities</i> service 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world</p> <p>Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability.</p> <p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p> <p>For cases where Emergency Assistance Facilities were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your EHC card.</p>
<p>up to £5,000</p>	<ul style="list-style-type: none"> • your death outside your home country for your burial or cremation, including the cost of returning your ashes home or the return of your body to your home. 	<ul style="list-style-type: none"> • work involving the use of precious metals in any dental treatment. • the provision of dentures, crowns or veneers. • any treatment or work which could wait until your return home. 	
<p>public hospital benefit of £25 per 24 hours, up to a maximum of £450</p>	<ul style="list-style-type: none"> • each full 24 hour period that you are in a <u>public hospital</u> as an in-patient during the period of the trip in addition to the fees and charges. 		
<p>up to a maximum cost of £350</p>	<ul style="list-style-type: none"> • emergency dental treatment only to treat sudden pain. 		

BE AWARE! Your policy is intended to cover immediate treatment in an emergency situation. We reserve the right to repatriate you immediately for treatment in your home country when this is deemed to be preferable regardless of your original travel plans. All medical decisions are at the discretion of our medical director. It is essential for you to contact the Emergency Assistance Facilities service prior to being admitted anywhere. In this instance we may arrange for a local transfer to a hospital better equipped for your immediate needs.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10) (including any treatment, tests and associated illnesses to existing medical conditions).
- any costs where you are an inpatient or it is a repatriation claim and our 24 hour assistance service, *Emergency Assistance Facilities*, have not been notified or has not agreed the costs, we reserve the right to decline associated costs.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of our Emergency Assistance Facilities, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.
- additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.

We will pay:	For:	Provided you are not claiming for:	If you need to claim
<p>up to £2,500 in total for your additional travel and accommodation expenses to get you back to your pre-booked international departure point that you have paid or agreed to pay and that you cannot recover from any other source following your necessary cutting short of your trip:</p>	<ul style="list-style-type: none"> ● your early return home because of the death, injury or illness of: <ul style="list-style-type: none"> - you or a friend with whom you are travelling; - a close relative who lives in your home country; - a close business associate who lives in your home country; or - a friend who lives abroad and with whom you were intending to stay with. <p>or</p> <ul style="list-style-type: none"> ● you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a court of law. <p>or</p> <ul style="list-style-type: none"> ● you, a friend, business associate or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood. 	<ul style="list-style-type: none"> ● any payment where you have not suffered any financial loss. ● coming home due to an existing medical condition of you, a non-travelling close relative, the person you are staying with, or a travelling companion. ● the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value. ● any claim due to the death, injury or illness of any pets or animals. ● the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate. ● any unused portion of your original ticket where you have been repatriated. ● coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction. ● curtailment cover where the trip is of 2 days duration or less or is a one-way trip. ● the operation of law or as a result of an unlawful action by you or criminal proceedings against you or anyone included in your booking. ● the curtailment of your trip by the tour operator. ● curtailment due to financial circumstances. 	<p>Download or request a curtailment claim form and ensure that the medical certificate in the cancellation claim form is completed by the <u>General Practitioner of the persons whose injury, illness or death has caused the curtailment</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p> <p><u>If you need to cut short your trip:</u></p> <p>Due to a <u>medical necessity</u> you must ring to confirm this with our <i>24 hour Emergency Assistance Facilities service</i>.</p> <p style="text-align: center;">+44 (0) 203 829 6745</p> <p><u>curtailment claims will not otherwise be covered.</u></p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>

BE AWARE! If you need to come home early due to your illness you MUST contact our emergency assistance service who will be able to assist you. If you need to come home for any other reason you should make your own arrangements. **PLEASE NOTE** – where you have not booked a return ticket home, we will only consider the difference in the cost of a pre-booked ticket (6 weeks in advance) against that booked **with less than 48 hours’ notice**. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10).
- coming home early due to an existing medical condition of you, your travelling companion included on your booking, the person you are staying with or a close business associate (as defined on page 6).
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- any resumption of your trip once it has been curtailed. There is no further cover once you have returned to your home country.

We will pay:	For:	Provided you:	If you need to claim:																											
up to a total of £1,500 for <u>your</u> possessions, with a maximum amount for:	<table border="0"> <tr> <td>Clothes</td> <td>→</td> <td>£1,000</td> </tr> <tr> <td>Luggage</td> <td>→</td> <td>£250</td> </tr> <tr> <td>Shoes</td> <td>→</td> <td>£100</td> </tr> <tr> <td>Cosmetics</td> <td>→</td> <td>£75</td> </tr> <tr> <td>Fine jewellery & watches</td> <td>→</td> <td>£250</td> </tr> <tr> <td>Electrical items & photographic equipment</td> <td>→</td> <td>£250</td> </tr> <tr> <td>Laptops</td> <td>→</td> <td>£500</td> </tr> <tr> <td>Eyewear</td> <td>→</td> <td>£100</td> </tr> <tr> <td>Unreceipted items up to a maximum of:</td> <td>→</td> <td>£150</td> </tr> </table>	Clothes	→	£1,000	Luggage	→	£250	Shoes	→	£100	Cosmetics	→	£75	Fine jewellery & watches	→	£250	Electrical items & photographic equipment	→	£250	Laptops	→	£500	Eyewear	→	£100	Unreceipted items up to a maximum of:	→	£150	<ul style="list-style-type: none"> • have complied with the carrier's conditions of carriage. • have notified the Police, your carrier or tour operator's representative and obtained an independent written report. • own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value. • are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. • are not claiming for possessions which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £50). • have not left electrical items, eyewear, jewellery & watches or photographic equipment <i>unattended (including being contained in luggage during transit)</i> except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport. • have not left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means. • have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider. 	<p><u>For all damage claims:</u> you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to:</p> <p>The Recoveries Department at Travel Claims Facilities 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY</p> <p><u>For all loss or damage claims during transit:</u> (a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><u>For all losses</u> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p><u>For delay claims</u> You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>
Clothes	→	£1,000																												
Luggage	→	£250																												
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Eyewear	→	£100																												
Unreceipted items up to a maximum of:	→	£150																												
£50 per 12 hour period up to a maximum of £250	<p><i>either</i></p> <ul style="list-style-type: none"> • the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. <p><i>or</i></p> <ul style="list-style-type: none"> • the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. <ul style="list-style-type: none"> • the purchase of essential items if your luggage containing your possessions are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination. 																													

BE AWARE! Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc. as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10) or any items that do not fall within the categories of cover listed.
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories, car keys, duty free items such as tobacco products, alcohol and perfumes.
- the use of, or damage to, drones

If your cash or passport is lost or stolen on your trip (Policy B Section 5)

We will pay:	For:	Provided:	If you need to claim:
each insured person: up to £400 (or up to £100 if you are under 18 years of age)	<ul style="list-style-type: none"> the loss or theft of your cash during your trip. 	<ul style="list-style-type: none"> your cash or passport is: <ul style="list-style-type: none"> on your person. held in a safe or safety deposit box where one is available. left <u>out-of-sight</u> in your <i>locked</i> trip accommodation. 	For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.
up to £250	<ul style="list-style-type: none"> cover to contribute towards the cost of an emergency travel document. 	<ul style="list-style-type: none"> you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange. 	For loss of cash we will also require: (a) exchange confirmations from your home country for foreign currency. (b) where sterling is involved, documentary evidence of possession.
up to £100	<ul style="list-style-type: none"> cover for necessary costs collecting your emergency travel document on your trip. 	<ul style="list-style-type: none"> you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen. 	For a lost or stolen passport you will also need to get a letter from the consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10).
- any financial loss suffered as a result of your debit/credit card or passport being lost or stolen.
- cost of a new passport upon your return to the United Kingdom, Channel Islands or BFPO.
- cash or passport that is not on your person, in a safe/safety deposit box or left out-of-sight in your *locked* trip accommodation.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.

If a natural disaster occurs (Policy B Section 6)

We will pay:	For:	Provided:	If you need to claim:
up to a maximum of £500	<ul style="list-style-type: none"> reasonable additional costs of travel and accommodation within a 20 mile radius, to the same standard as those on your booking, to enable you to continue your trip close to that originally booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease. 	<ul style="list-style-type: none"> you are able to provide evidence of the necessity to make alternative travel arrangements. <p>your trip is not:</p> <ul style="list-style-type: none"> within the United Kingdom or Channel Islands. formed as part of a tour operator's package holiday. 	You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to claim office along with your original booking confirmation and receipts for all expenses made.

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10).
- any amounts recoverable from any other source.
- alternative transport home, missed flights/connections, food, drink, telephone calls or any other loss specified in this policy.
- any claim where the fire, flood, earthquake, storm, lightning, explosion, hurricane or infectious disease had already happened before you left home.

We will pay:	For:	Provided:	If you need to claim:
up to £2,000,000 plus costs agreed between us in writing:	<ul style="list-style-type: none"> any amount incurred due to an event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in: <ul style="list-style-type: none"> injury, illness or disease of any person. loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family. loss of, or damage to, trip accommodation which does not belong to you or any member of your family. 	<ul style="list-style-type: none"> liability for loss of or damage to property or injury, illness or disease is not caused or suffered by: <ul style="list-style-type: none"> your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do. your ownership, care, custody or control of any animal. compensation or any other costs are not caused by accidents involving your ownership, possession or control of any: <ul style="list-style-type: none"> land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices. 	<p><u>Never admit responsibility to anyone</u> and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10).
- injury, illness or disease suffered by you or any member of your family or any event caused by any deliberate or reckless act or omission by you or a member of your family.
- claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.

Accidental death and disability benefit (Policy B Section 8)

We will pay:	For:	Provided:	If you need to claim:
A single payment as shown on your summary of cover: £10,000 → £15,000 → £15,000 →	your accidental bodily injury whilst on your trip, that independently of any other cause, results in your: death (limited to £1,000 when you are under 18 at the time of incident). total and permanent loss of sight in one or both eyes, or total loss by physical severance or total and permanent loss of use of one or both hands or feet. permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening*.	<ul style="list-style-type: none"> you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection. you are not under 18 and claiming permanent disablement. you are not claiming for more than one of the benefits that is a result of the same injury. 	Download or request a claim form for Personal Accident immediately and complete to the best of your ability. In the event of death we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.

BE AWARE! This is a one off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section.

(*Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.)

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10).
- any payment for permanent disablement when your age is under eighteen (18) at the time of the incident.

We will pay:	For:	Provided:	If you need to claim:
<p>up to £10,000</p> <p>and for 30 minutes legal advice on the telephone</p>	<ul style="list-style-type: none"> legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip. enquires relating to your insured trip. 	<ul style="list-style-type: none"> you accept that if you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation. legal proceedings in the USA or Canada follow the contingency fee system operating in North America. you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office. the estimated recovery is more than £500. we believe that you are likely to obtain a reasonable settlement. the costs cannot be considered under an arbitration scheme or a complaints procedure. you are not claiming against another insured-person who is a member of your family, business associate, a friend or travelling companion, whether insured by us or another provider. the claim is not due to damage to any mechanically propelled vehicle. 	<p>If you have an accident abroad and require legal advice you should contact:</p> <p>Slater & Gordon LLP, 58 Moseley Street, Manchester, M2 3HZ</p> <p>They will arrange for up to thirty minutes of <u>free</u> advice to be given to you by a lawyer.</p> <p>To obtain this service you should:</p> <p>telephone 0161 228 3851 or fax 0161 909 4444</p> <p>Monday to Friday 9am-5pm</p>

BE AWARE! Legal expenses claims are only considered on the condition that you use Slater & Gordon LLP as your legal representative and they will always have complete control over the legal proceedings and the selection, appointment and control of lawyers. Where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid. We will settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you. No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10).
- legal proceedings in more than one country for the same event.

Upon payment of an additional premium your policy will cover winter sports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or specialist ski/snow board activities) for the entire duration of your Single Trip. We recommend when participating in winter sports that the appropriate clothing, including crash helmets, should be worn, and activities undertaken match the level of experience the insured person has in that sport (e.g. if you are an amateur skier do not undertake a black run).

We will pay:	For:	Provided:	If you need to claim:
<p>up to £500 for hired or owned ski equipment.</p> <p>£300 single article limit for hired or owned ski equipment</p> <p>Unreceipted items: £50 per item up to a maximum of £150</p>	<ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. or the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed on your trip. 	<ul style="list-style-type: none"> you have complied with the carrier's conditions of carriage. on delay, loss or theft claims you have notified the Police, your carrier or tour operator's representative and obtained an independent written report. you are able to provide the damaged items on request or to prove the existence or prove ownership/purchase or responsibility of any items. 	<p>For all loss or damage claims during transit: you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all damage claims keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to:</p> <p>The Recoveries Department at Travel Claims Facilities 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY</p>
<p>up to £30 per 12 hours delay, up to a maximum of £300</p> <p>up to £30 per full 24 hour period, up to a maximum of £300</p>	<ul style="list-style-type: none"> the cost of hiring replacement ski equipment if your ski equipment is misplaced, lost or stolen on your outward journey for over 12 hours from the time you arrived at your trip destination. the loss of use of your ski pack following your injury or illness during your trip. 	<ul style="list-style-type: none"> the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. you have a valid claim for medical expenses. you have supporting medical evidence confirming your inability to ski 	<p>For all other losses you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.</p>
<p>up to £30 per full 24 hour period, up to a maximum of £300</p>	<ul style="list-style-type: none"> each <i>full 24 hour period</i> you are unable to ski due to the <u>lack of snow</u> which results in the total closure of skiing facilities in the resort. 	<ul style="list-style-type: none"> you are skiing north of the earths equator between 1st January and 30th April, or south of the earths equator between 1st June and 31st October and at a destination of higher than 1600 metres above sea level. 	<p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/ purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>
<p>up to £30 per full 24 hour period, up to a maximum of £300</p> <p>up to £300 for the loss of your lift pass</p>	<ul style="list-style-type: none"> the cost of additional transport and/or accommodation if, because of the prevention of access due to an avalanche, you are unable to reach or leave your pre-booked resort. the loss or theft of your lift pass (claims would be calculated according to the expiry date of the lift pass - depending upon how many days there were left to run on the original lift pass, an unused proportionate refund would be made of its original value). 	<ul style="list-style-type: none"> you have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened. you are able to provide proof of existence or prove ownership/purchase or responsibility of any items. you have a valid claim for medical expenses. 	<p>We may request other evidence to support your claim dependent upon the circumstances, in which case we will contact you.</p>
<p>up to £300 for physiotherapy in the UK, Channel Islands or BFPO.</p>	<ul style="list-style-type: none"> continuation of treatment on your return home if you sustain an injury during your trip whilst taking part in winter sports activities. 	<ul style="list-style-type: none"> the cost of all treatment is directly related to the injury that caused the claim. any expenses are usual, reasonable or customary to treat your injury. 	

BE AWARE! For hired or owned ski equipment, cover **is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details** of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/. No cover is provided under this winter sports extension for:

- anything mentioned in the conditions and exclusions (page 10).
- any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort

We will pay:	For:	Provided:	If you need to claim:
<p>up to a total of £1,000 for your gadgets, with a maximum amount for:</p> <p style="text-align: right;">Single article limit → £500</p> <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> <p>Please note that in respect of the Gadget extension, we define 'original price' as the amount you paid for the gadget(s) or the current recommended retail price, whichever is the lower amount at the time of the claim, excluding any credit charges, interest charges or insurance costs.</p> <p>*Please note – any unreceipted items will be covered up to a maximum of £50, and will be subject to an overall limit of £150 for all such items.</p> </div> <p style="text-align: right;">£25 in total</p>	<p><i>either</i></p> <ul style="list-style-type: none"> the cost of repairing your gadgets that are accidentally damaged whilst on your trip, up to the original price of the item, less an allowance for age, wear and tear (see 'be aware' section below). <p><i>or</i></p> <ul style="list-style-type: none"> the original price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip (see 'be aware' section below). <ul style="list-style-type: none"> to cover the cost of unauthorised calls if your mobile phone is stolen. 	<ul style="list-style-type: none"> you own the items you are claiming for and are able to provide proof of ownership/purchase. you are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. that you are not claiming for theft: <ul style="list-style-type: none"> from any commercial vehicle or convertible vehicle (both hard and soft topped models); from any motor vehicle where someone acting on your behalf is not with the vehicle, unless your gadget(s) has been concealed in a glove compartment, locked boot, or other concealed internal compartment and all the vehicles security systems have been activated; from any other type of transport; from your person unless your gadget(s) was concealed on your person or taken from you by force or violence, or the threat of force or violence; that has not been reported to the Police as soon as possible, and within 24 hours of discovery, and a written report and reference number obtained from them; if your gadget(s) is carried in any suitcases, trunks or similar containers when left unattended. you are not claiming for: <ul style="list-style-type: none"> gadgets left unattended (including being contained in luggage during transit) except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation); the cost of replacing any apps or downloads stored on the gadget; the cost of replacing any music stored on the gadget; the cost of replacing any unused credit on your mobile phone; the same item under Section B4 – Personal Possessions. 	<p><u>For all damage claims:</u> you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to:</p> <p>The Recoveries Department at Travel Claims Facilities 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY</p> <p><u>For all losses:</u> you should report to the Police as soon as possible, within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>You MUST provide receipts/proof of ownership of any item lost or damaged over the value of £50.</p>

BE AWARE! all electronic equipment reduces in value over time therefore where a gadget is replaced following a valid claim we will reduce the payment under this policy on a sliding scale as follows: For items over 2 years old the price will be reduced by 10% per year, up to a maximum of 70% for items that are 9 years old or more

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10).

End Supplier Failure (Policy C)

Cover under section Policy C is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR and is underwritten by certain underwriters at Lloyds (The Insurer). International Passenger Protection Limited is authorised and regulated by the Financial Conduct Authority (Register Number 311958).

How to make a complaint under section Policy C

If You have a complaint, we really want to hear from you. We welcome your comments as they give us the opportunity to put things right and improve our service to you.

Please telephone on:

- (020) 8776 3752 or write to The Claims Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, E-mail: info@iplondon.co.uk

Please make sure that You quote the policy number which can be found on Your policy statement. It is our policy to acknowledge any complaint within 5 working days advising You of who is dealing with Your concerns and attempt to address them. We will provide You with a written response outlining our detailed response to Your complaint within two weeks of receipt of the complaint. If the investigations are ongoing we will write to You, at that time, and outline why we are not in a position to provide You with a written response and explain to You that You are able, **at that time, to ask Lloyd's Complaints Team review the complaint. In any event, You will receive either a** written response or an explanation as to why we are not in a position to provide one within four weeks of receipt of Your complaint. Having followed the above procedure, if You are not satisfied with the response You may write to:

- **Lloyd's ,One Lime Street, London EC3N 7HA**, Email: complaints@lloyds.com - More information can be found on their website – www.lloyds.com/complaints

Again, if You are not satisfied with the response **You receive from Lloyd's or we have failed to provide You with a written response with eight weeks of the date of receipt of** Your complaint, You may have the right to contact the Financial Ombudsman Service at the following address (if You are an Eligible Complainant as set out in the definition below)

- The Financial Ombudsman Service, Exchange Tower, London. E14 9SR Telephone: 0800 023 4567 or 0300 123 9123 Email: complaint.info@financial-ombudsman.org.uk More information can be found of their website – www.financial-ombudsman.org.uk

Making a complaint will not affect Your right to take legal action. Definition of an Eligible Complainant: 1. A Consumer – Any natural person acting for purposes outside his trade, business or profession

2. A Micro-Enterprise – An enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does **not exceed €2 million**

3. A Charity – Which has an annual income of less than £1 million at the time the complaint is made

4. A Trustee – Of a trust which has a net asset value of less than £1 million at the time the complaint is made.

For complaints under all other sections of this policy, please see the How to make a complaint section on page 23.

The Insurer will pay:	What is covered:	What is not covered:	If you need to claim:
Up to £2,500	<p>The Insurer will pay up to the amount shown in the table of benefits for each Insured person named on the Invoice for:</p> <ul style="list-style-type: none"> • 1). Irrecoverable sums paid prior to Financial Failure of the Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure; or • 2). In the event of Financial Failure after departure: <ol style="list-style-type: none"> a) additional pro rata costs incurred by the Insured Person(s) in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or b) if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements. <p>Financial Failure means the End Supplier becoming Insolvent or has an administrator appointed and being unable to provide agreed services. End Supplier means the company that owns and operates the services listed in the first bullet point above.</p>	<ul style="list-style-type: none"> • Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Ireland prior to departure. • Any End Supplier which is, or which any prospect of Financial Failure is known by the Insured or widely known publicly at the date of the Insured's application under this policy. • Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond, or is capable of recovery from under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means. • The Financial Failure of any travel agent, tour organiser, booking agent or consolidator with whom the Insured has booked travel or accommodation. • For any losses, which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach your pre-booked hotel following the Financial Failure of an airline. • Please also refer to the General exclusions shown on page 10 of this policy wording for details of what is not covered. 	<p>Any occurrence which may give rise to a claim under this section should be advised as soon as is reasonably practicable to: International Passenger Protection Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR Phone: 020 8776 3752, E-mail: info@iplondon.co.uk</p>

ADDITIONAL SPORTS AND HAZARDOUS ACTIVITIES:

Unlike other policies we cover many sports and activities as standard, no additional premium is required for activities listed in Standard. We have categorised the activities that are not covered as standard into five further bands. If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any additional premium is necessary: with the exception of winter sports whereby you can opt to have specific winter cover included to cover you for the entire duration of your trip. *(All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include racing, timed events, professional, display events, photo shoots, etc..) will not be covered under this policy. If you are unsure please do not hesitate to contact us on 0203 475 4682 and we can discuss your individual requirements. We consider 'professional or competitive' to be activities/sports where you are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of £200.*

Standard Activities – Covered at no Additional Premium Aerobics Air Boarding Angling Archery Badminton Banana Boating Baseball Basketball Beach Games Biathlon Board Sailing/windsurfing Body Boarding/Boogie Boarding Bowling Bowls Breathing observation bubble (30m) Bridge walking (must be adequately supervised and full safety equipment used) Bungee Jumping (must be adequately supervised and full safety equipment used) – Maximum of 3 jumps in any one trip Canoeing and Kayaking (Grade 1 rivers) Canopy walking/tree-top walking on fixed structure walkways Catamaran sailing (No Personal Liability Cover) Clay Pigeon Shooting (No Personal Liability Cover) Cookery courses Cricket (provided if part of a non-professional tournament or competition) Croquet Cross Country Running Cycling Darts Dinghy sailing (NO Personal Liability Cover) Dog Sledding Dragon Boating (No Personal Liability Cover) Elephant Trekking (Must be with official organisers – No Personal Liability Cover) Fell Walking Fishing Golf (cover provided if part of a non-professional tournament or competition) Gorilla Trekking (must be with official organisers) Handball Hiking (below 4,000 metres) Hot Air Ballooning (organised pleasure rides as a fare paying passenger only) Husky Sledge Ride (Organised and non-competitive with an experienced local driver. Insured can drive themselves if supervised by an experienced local driver) Inline Skating Jet Boating (No Personal Liability Cover) Jet Skiing (No Personal Liability Cover) Jogging Kayaking and Canoeing (up to grade 1 rivers only) Korfball Motorcycling (General Exclusions Apply see page 10 of the wording. No Personal Liability Cover) Mountain Biking (on road/recognised routes, non-racing – No Personal Liability Cover) Netball Paintballing (Must wear eye protection – No Personal Liability Cover) Parasailing Parascending (over water) Pistol Shooting (No Personal Liability Cover) Pony Trekking Pool Rafting Rambling Refereeing (Must be on an amateur basis) Reverse Bungee Jumping (must be adequately supervised and full safety equipment used) – Maximum of 3 jumps in any one trip, Rifle Shooting (No Personal Liability Cover) Ringos/doughnuts Roller blading/skating Rounders Rowing Running (not long distance), Racquetball Rackets Squash Safari (No guns. Must be organised by a bona fide tour operator) Safari Trekking on foot/in a vehicle (No guns. Must be organised by a bona fide tour operator) Sail Boarding (No Personal Liability Cover) Sailing/Yachting (within a 12 mile limit of the coastline, No Personal Liability Cover) Scuba Diving to 30m if qualified or with an instructor Shooting/Small Bore Target Shooting (No Personal Liability Cover) Skateboarding Snooker Snorkelling Softball Street Dancing Surfing (Cover provided if part of a non-professional competition. No Personal Liability Cover), Swimming with Dolphins/Stingrays (Must be with official organisers) Sydney Harbour Bridge Walk (must be adequately supervised and full safety equipment used) Table Tennis Ten Pin Bowling Tennis Trampolining Trekking up to 4000m (above sea level)Tug of War Ultimate Frisbee Volleyball Wake Boarding (No Personal Liability Cover) Walking Hill (up to 4,000 metres) War Games (must wear eye protection. No Personal Liability Cover) Water Polo Water Skiing (No competitions. No Personal Liability Cover) Windsurfing (No competitions. No Personal Liability Cover) Yoga Zip Lining (Must be adequately supervised and full safety equipment used).

Activities Grade B - Additional Premium required - Abselling Amateur Athletics Assault Courses Bamboo Rafting Battle re-enactment (Professionally organised and without live ammunition) Body Flying/Wind tunnel flying Camel Riding (No Personal Liability Cover) Canoeing and Kayaking – Grades 2 and 3 Rivers Canopy walking with ropes Cave/River Tubing Climbing (Indoor), Cycle Touring Deep Sea Fishing Dry Slope Skiing/Boarding Dune/Wadi Bashing Equestrian Events Fell Running Fencing Fives Football/Soccer (not part of a professional tournament) Gaelic Football Go Karting (No Personal Liability Cover) Gymnastics Hiking (4,000-5,000 metres) Hockey, Horse Grooms Horse Riding (not polo/jumping/hunting) Hurling Hydro Speeding, Iron Man (amateur) 3 event version only (swimming, cycling and running) Lifeguards (non beach) cover for swimming pools leisure only Judo Karate Kendo Kite Buggyng (No Personal Liability Cover) Kite Surfing land/water (No Personal Liability Cover) Lacrosse Marathon Running Martial Arts Modern Pentathlon Mountain Boarding Mud Buggyng (No Personal Liability Cover) Orienteering Parachute Jumping – Tandem (supervised) Parascending over land Rock Scrambling (Must be organised and take adequate safety precautions) Roller Hockey, Safari with guns, Sand Boarding Sand Dune Surfing/Skiing Scrambling Scuba Diving (30-50 metres must be qualified/with an instructor) Sea Canoeing Sea Kayaking Shark Diving In a Cage Shinty Sky Jump from Auckland Sky Tower (must be adequately supervised)Street Hockey (must wear helmet and pads), Soccer, Summer Tobogganing Tae Kwon Do Tall Ship Sailing Touch Football Touch Rugby Trekking (4,000-5,000 metres) Triathlon (if non-professional tournament or competition) White Water Canoeing/rafting (up to grade 3) Zorbing
Please Note: Purchase of grade B cover automatically includes all activities under grade A.

Activities Grade C - Additional Premium required – American Football Bridge Swinging (must be supervised and full safety equipment used), Adventure Racing Alpine Mountain Biking Black Water Rafting BMX riding – stunt/obstacle Bouldering Canoeing and Kayaking grade 4 and 5 rivers Cascading Caving/Pot Holing, Climbing up to 4,000 metres using guides and ropes, Endurance Tests Gliding, Flying as a pilot/Trainee pilot in private aircraft/helicopter Gorge Scrambling/Walking (must be supervised and safety equipment worn Harness Racing, Hang Gliding, High diving in excess of 5 metres, Kloofing Micro Lighting Ostrich Riding (must be with official organisers) Parachute Jumping (static line) Paragliding Pot Holing Rap Jumping (must be with official organisers) River Bugging Rock Climbing (must be organised and take adequate safety precautions Rugby League Rugby Sevens Rugby Union Sky Diving Via Ferrata Water Ski Jumping (No competitions) White water Canoeing/Rafting (grade 4 or 5 river).
PLEASE NOTE: The standard medical excess applying to claims arising from these activities is increased to £250 and all cover for Personal Accident and Personal Liability is excluded.
Purchase of grade C cover automatically includes all activities under grade A & B

Winter sports Additional Premium required - Bigfoot Skiing Cross Country Skiing Curling Glacier Walking to 4,000 metres Ice Curling Ice Diving Ice Skating Langlauf Mono Skiing Off Piste Skiing/Snowboarding (within local ski patrol guidelines) Ski/Snow Biking Ski/Snow Blading Skiing Sledging/Sleighbing Snowboarding Tobogganing

Winter sports Additional Premium Plus Additional Loading grade B - Cat Skiing/Boarding Ice Climbing (must be supervised and with full safety equipment) Kite Skiing/Snowboarding (No Personal Liability) Ski Randonee Ski touring Ski-dooing (No Personal Liability) snow Mobiling (No Personal Liability) Speed Skating

Winter sports Additional Premium Plus Additional Loading grade C - Glacier Skiing Heli-Skiing Ice Hockey

If you need to claim



We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please download it on the internet at: www.policyholderclaims.co.uk

Alternatively please advise the section of the insurance on which you want to claim and master policy number and policy reference to:

Travel Claims Facilities, PO Box 395, Monks Green Farm, Mangrove Lane, Hertford, SG13 9JW Telephone: 0203 829 6761

You need to:

- produce your insurance certificate confirming you are insured before a claim is admitted.
- give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- provide all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and Private Health Insurance).
- pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- provide full details of any House Contents and All Risks insurance policies you may have.
- ensure that all claims are notified within 3 months of the incident occurring.
- not abandon any property to us or the claims office.
- not admit liability for any event or offering to make any payment without our prior written consent.

We can:

- make your policy void where a false declaration is made or any claim is found to be fraudulent.
- make over and deal with in your name the defence/settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.
- obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- only make claims payments by electronic BACS transfer, unless otherwise agreed by us.
- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- not make any payment for any event that is covered by another insurance policy.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands

DATA PROTECTION ACT – PERSONAL INFORMATION

You should understand that any information you have given to Travel Insurance Facilities PLC will be used in their function as a Data Controller for the administration of the insurance contract. This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that will be enforced on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any.

This involves providing such information to other parties, including the selling agent, claims handlers and Union Reiseversicherung AG (URV, the insurer of tifgroup). For example this would occur in circumstances, such as a medical emergency. This may require transferring information about you to countries outside the European Economic Area (EEA). You have a right to access, rectification and erasure of information that Travel Insurance Facilities PLC holds about you.

If you would like to exercise either of these rights you should contact in writing: The Data Protection Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur on both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some **new evidence which we have not seen, you may bring this to the claims manager's attention in writing:** The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

Travel insurance Facilities are registered with the Information Commissioner's Office and undertake to comply with the Data Protection Act 1998 ("DPA") and EC Directive 95/46/EC (up to and including 24 May 2018) and the General Data Protection Regulation ("GDPR") and (EU) 2016/679)) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of your personal data.

For our full privacy policy terms, please see: <http://www.tifgroup.co.uk/privacy/>

Your right to complain

If your complaint is regarding the selling of your policies: Outbacker Complaints Team, Outbacker Travel Insurance, Kemp House, 152 – 160 City Road, London, EC1V 2NX – 0203 475 4682

Or if you would like to complain about the outcome of your claim or assistance provided and you do wish to complain please forward details of your complaint in the first instance as follows:

- Write to the Quality and Improvements Manager, URV, 1 Tower View, Kings Hill, West Malling, ME19 4UY, or call on 0203 829 6604 who will review the claims office decision.

If you are still not satisfied with the outcome you may:

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. Their telephone advice line is 0800 023 4567 of calling from a landline, or 0300 123 9123 if calling from a mobile, or visit www.fos.org.uk
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf

URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales. Company No. FC024381 Branch No. BR006943A public body corporate with limited liability Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918 Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator. Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

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