

Cover·More™

"Options" Travel Insurance

- Single Trip
- Annual Multi-Trip



Effective October 2006

Direct all enquiries to our Agent or
Cover-More Insurance Services – UK

Our Promise To You!

The Cover-More Group is one of the world's largest and most respected specialist providers of travel insurance. We aim to deliver quality cover at competitive premiums. We are confident you will be pleased you chose Cover-More. If you are not completely satisfied and, if within fourteen days from purchase and prior to departure you write to the issuing agent cancelling the policy, we will give you a full refund.



Policy Options

The following policy options are available to you:

	Single Trip Cover for a single trip of up to 12 months in duration
	Annual Multi-Trip Cover for any number of trips in one year. Total travel days per annum cannot exceed 120 days. Your maximum number of days per trip (30, 45 or 60) will influence your premium.

Once you have chosen a Single or Annual Multi-Trip policy you can vary your cover (see pages 4 & 5).

Our Claims Guarantee

We pride ourselves on our prompt, fair claims management. We guarantee to despatch your settlement or respond to your claim within 10 working days of receipt of your completed claim form and all necessary documentation.



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"Options" Policy – Summary Of Benefits

(N.B. This is a summary of cover only. Please read and fully understand the full policy wording in this brochure.)

SECTION

A	Overseas Medical And Other Expenses To cover the costs of Emergency Medical and Dental Treatment incurred whilst on holiday (cover for medical and dental expenses does not apply whilst travelling in the UK, Channel Islands, Isle of Man or Republic of Ireland)
B	Sending You Home In An Emergency To cover the additional cost to return to the UK, Channel Islands, Isle of Man or Republic of Ireland in the event of a medical emergency
C	Cancelling And Cutting Your Trip Short To cover costs if your journey has to be re-arranged, or cancelled if it cannot be re-arranged, due to certain events
D	Baggage And Personal Effects To cover lost, stolen or damaged baggage and personal effects (N.B. Various limits apply and particular attention should be paid to the Policy Wording)
E	Travel Documents And Money – To cover the costs of replacing lost or stolen travel documents – To cover the cost of money lost or stolen from your person
F	Personal Accident A payment in the event of death or total disability whilst on holiday (N.B. Maximum benefit is limited in the event of death)
G	Personal Liability To cover costs of Your liability following injury to a third party or damage to a third party's property
H	Legal Expenses To cover the costs of legal expenses in pursuing an action against a negligent third party
I	Missed Departure To cover additional travel and accommodation costs following missed departure
J	Abandoning Your Holiday And Travel Delay Abandonment – if you have to cancel due to a delay of more than 24 hours Travel Delay – a payment to help defray additional costs
K	Hospital Benefit A payment in the event of hospitalisation to help defray additional costs (this section does not apply whilst travelling in the United Kingdom, Channel Islands, Isle of Man or Republic of Ireland)
L	Mugging A payment in the event that you are mugged during your insured trip
M	Hijack A payment in the event that you are held in a hijack during your insured trip

Winter Sports Extension

Claims relating to Winter Sports, against any section of the policy, are only covered in the circumstances described on page 5. Page 5 also details when cover is provided under sections N, O and P.

N	Piste Closure £20/24hrs
O	Avalanche Cover
P	Personal Ski Equipment And Ski Hire – Personal Ski Equipment – Ski Hire £15/24hrs – Loss of ski pack

Benefits Table

SINGLE TRIP			ANNUAL MULTI-TRIP
PLAN A	PLAN B	PLAN C	PLAN A
£10,000,000* <small>* Medical cover will not exceed 12 months from onset</small>	£1,000,000* <small>* Medical cover will not exceed 12 months from onset</small>	£1,000,000* <small>* Medical cover will not exceed 12 months from onset</small>	£10,000,000* <small>* Medical cover will not exceed 12 months from onset</small>
£1,000,000	£1,000,000	£500,000	£1,000,000
£6,000	£1,000	–	£6,000
£2,000	£500	£125	£2,000
£200 £250	£200 –	– –	£200 £250
£30,000	£10,000	£10,000	£30,000
£2,000,000	£1,000,000	£1,000,000	£2,000,000
£25,000	£25,000	£25,000	£25,000
£700	£500	£500	£700
£6,000	£1,000	–	£6,000
£300	£300	–	£300
£2,000	£500	–	£2,000
£100	£100	–	£100
£2,000	£2,000	–	£2,000
£200	£200	–	£200
£100	£100	–	£100
£700 £150 £200	£300 £150 £200	– – –	£700 £150 £200

Options To Vary Cover

Existing Medical Conditions (Yours Or Your Travelling Companion's)

This policy does not automatically cover all existing medical conditions. The term "Existing Medical Condition" has a special meaning. Please go to page 8 and read this special meaning.

Based on the special meaning, the following are two examples of existing medical conditions:

1. If you have seen a doctor or taken medication for a condition in the 90 days prior to the issue of the policy.
2. A chronic or ongoing condition medically documented prior to the issue of the policy.

If you or your travelling companion have an existing medical condition you should read on.

"Self Assessment" Existing Medical Conditions (no cost)

Subject to certain requirements this policy automatically covers the existing medical conditions below, if they are suffered in isolation. This means the Existing Medical Condition exclusion does not apply to this condition in these circumstances (therefore, no application for extra cover is required).

If you have more than one condition listed below and/or conditions not listed you must contact us for a medical screening.

In the following, references to time are applied to the date on which the policy is issued (or the date the trip is booked, whichever is the later).

Asthma If no attack requiring treatment by a medical practitioner in the last 12 months.

Cataracts If you have no ongoing complications, are not on a waiting list for an operation and have not been operated on in the last 30 days.

Diabetes – Non Insulin Dependent If you were diagnosed over 12 months ago and have not had any complications in the last 12 months. You must also have a Blood Sugar Level reading between 4 and 10.

Ear Grommets With no current infection.

Epilepsy If there are no underlying medical conditions and you have not required treatment by a medical practitioner for a seizure in the last 2 years.

Gastric Reflux If the condition does not relate to another underlying diagnosis (ie. Hernia/Gastric Ulcer).

Gout If the gout has remained stable for more than 6 months.

Hiatus Hernia If no surgery is planned.

Hip Replacement If performed more than 6 months ago and less than 10 years ago.

Hypercholesterolaemia (High Cholesterol) If you have no known heart conditions.

Hypertension (High Blood Pressure) Only on one medication, which has not been changed (including dosage) in the last six months and have not been hospitalised in the last 12 months.

Menopause Provided you do not suffer from Osteoporosis.

Peptic Ulcer If condition has remained stable for more than 6 months.

Underactive Thyroid If not as a result of a tumour.

Other Existing Medical Conditions (extra cost if approved)

If you wish to be covered for a condition that is not automatically covered please apply by phoning Cover-More on 0870 243 0495.

Vary Your Excess

The excess (the amount of a claim which we will not pay for) where applicable applies per event, per section, per person and applies to sections A to E, H, I and P.

You can choose: £Nil excess
£50 excess
£100 excess

Your premium will vary depending on the excess you choose. The higher your excess, the lower your premium.

Increase Amendment Or Cancellation

Costs Limit

This option is available on Plan A only. You may increase the £6,000 limit by paying an extra amount. You may increase this limit by up to £4,000.

Increase Baggage Item Limits

The following limits apply to any one item, set or pair of items (including accessories):

Plan A	£ 250 (Single & Annual Multi-trips)
Plan B	£ 150 (Single Trips)
Plan C	£ 50 (Single Trips)

You may increase the item limit by paying an extra amount in order to increase cover for items which are valued at more than the limits shown above.

For a single item you may increase the limit by up to £2,000.

For multiple items the overall increase in limits cannot exceed £4,000.

Receipts or valuations which are less than 12 months old must be attached to your Proposal Form.

Winter Sports

Annual Multi-Trip Policy – automatically covers (under Sections A to P) up to 17 days participation per annum in Winter Sports activities.

Single Trip Policy – does not automatically cover claims resulting from participation in Winter Sports activities (see definition on page 9). If you pay an extra premium General Exclusion 17 (on page 13) will be waived and you will also be covered under policy sections N, O and P.

Pregnancy

If you are aware of the pregnancy at the time of issue of the policy, cover must be applied for if either of the following apply:

1. there have been complications with this or any previous pregnancy, or
2. the conception was medically assisted.

To apply for cover please phone Cover-More on 0870 243 0495.

Regardless of whether or not you have to apply, the following restrictions apply to pregnancies:

- Cover is only provided for unexpected serious pregnancy complications which occur during or before the 26th week of pregnancy.
- No cover is provided for childbirth or the health of a newborn child, after the 26th week of pregnancy*.

* Expectant mothers should therefore consider whether they travel under this policy, particularly beyond the 20th week of pregnancy.

Medical And Other Emergencies

The emergency assistance companies will provide immediate help if you are ill or injured outside the United Kingdom, Channel Islands, Isle of Man or Republic of Ireland. They provide a 24-hour emergency service 365 days a year.

- provide your name, address and telephone number
- confirm that you are insured with UK Underwriting Ltd
- quote your certificate of insurance number.

Whilst in the USA, Canada, the Caribbean or Mexico

The emergency assistance company should be contacted before proceeding with any medical treatment when travelling within the USA, Canada, the Caribbean or Mexico. If you do not notify them, this could mean we will provide no cover or we will reduce the amount we pay for medical expenses. They will direct you to the nearest medical provider and may guarantee costs on your behalf. They can be contacted from the:

USA or Canada 1 800 709 3422 (toll free)
Caribbean or Mexico 1 819 566 1513

When travelling anywhere else in the world

If you are admitted to hospital and you are likely to remain in hospital for more than 24 hours, you must contact the emergency assistance company immediately. If you do not, this could mean we will provide no cover or we will reduce the amount we pay for medical expenses. If you receive medical treatment abroad and costs are likely to exceed £500, or the equivalent in local currency, you must notify the emergency assistance company.

Please call: +44 870 242 0124

Returning Early To The United Kingdom, Channel Islands, Isle Of Man Or Republic Of Ireland

If you have to return to the United Kingdom, Channel Islands, Isle of Man or Republic of Ireland the emergency assistance company must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return to the United Kingdom, Channel Islands, Isle of Man or Republic of Ireland.

Claims

Any loss, damage or delay to baggage etc. whilst in the custody of carriers (airline, transport company, etc.) must be notified immediately in writing to such carriers (but in any event within 3 days) and a Property Irregularity Report obtained.

Any loss or theft must be reported to the police (and hotel management if applicable) within 24 hours of discovery and a written report obtained.

The Insurers have appointed Customer Care UK Limited to deal with claims:

Claim Forms are available:

- online at www.covermore.co.uk, or
- by contacting Customer Care UK Limited on:
Ph: 0870 243 0490 (quote reference CMO 1006)
email: claims@covermore.co.uk

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

Important Information

Contract Of Travel Insurance

This is your contract of insurance. It contains certain conditions and exclusions in each section and general conditions and exclusions applying to all the sections. You must meet these conditions or we may not accept your claim.

Health

Your insurance contains conditions that relate to your health and the health of others who may or may not be travelling with you but whose well-being your trip may depend on.

Dangerous activities

You may not be covered when you take part in certain sports or activities. You must check with Us that this insurance meets your needs.

Your belongings

Many claims for loss or theft are caused by people being careless with their belongings. If you do not take good care of your belongings it can be upsetting and inconvenient for you and we may not pay your claim.

Sums Insured or Limits

All sections of this insurance have a limit on the amount the Insurer will pay. Some sections have internal limits such as the amount the Insurer will pay for any one item or the total amount for all valuables (including photographic equipment). You are advised to check all of these limits.

Motorcycling

This policy does not cover motorcycling or quad biking.

Baggage left in motor vehicles

Cover for baggage left unattended in a motor vehicle is restricted. Please refer to Baggage Exclusions on page 15.

Claims Disputes

It is the intention to give you the best possible service but if you do have any questions or concerns about this Insurance or the handling of a claim you should in the first instance contact the Claims Manager of the Administrators. The contact details are:

Claims Manager

Customer Care UK Ltd

2nd Floor, 31 Springfield Road, Chelmsford, Essex CM2 6JE

PO Box 9180, Chelmsford, Essex CM1 9AG, United Kingdom

Tel 0870 243 0490 Fax 01245 272400

Email enquiries@covermore.co.uk

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

In the event you remain dissatisfied and wish to make a complaint, you can do so by contacting the following:

Claims Manager

UK Underwriting Ltd

2 Gibraltar House, Bowcliffe Road, Leeds, LS10 1HB

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. You may contact the Financial Ombudsman Service at:

Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall, Docklands London E14 9SR

Tel 0845 080 1800

This does not affect your statutory rights.

Insurers

AXA Insurance UK plc. Registered Office: 5 Old Broad Street, London EC2N 1AD, Registered in England No. 78950.

Primary Insurance Company Limited, an insurance company established in Ireland and authorised and licensed by the Irish Financial Services Regulatory Authority. Registered in The Republic of Ireland, registration number E0340407, registered office 43 St Stephen's Green, First Floor, Fitzwilton House, Wilton Place, Dublin 2, Ireland.

Cover-More, UK Underwriting Limited and AXA Insurance UK plc are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234

Any Questions?

If you have any doubts concerning the cover provided or you would like more information please ask our agent or contact:

Cover-More Insurance Services Limited

PO Box 9180, Chelmsford, Essex CM1 9AG, United Kingdom

ph 0870 736 3700 fax 01245 272400

email enquiries@covermore.co.uk

Policy Wording

The completed proposal form is the basis of and forms part of the contract between Us and You and the truth of the declaration contained within is a condition precedent to the right to recover from Us.

Premium Areas

We only provide cover for travel within the United Kingdom, Channel Islands, Isle of Man or Republic of Ireland if You stay for at least two nights in pre-booked accommodation away from where You usually live.

Where You will travel to will influence Your premium. Major travel areas are:

UK Including: Channel Islands, Isle of Man & Republic of Ireland

Available on Plan A and B only. Cover for medical expenses does not apply.

Europe

The continent of Europe west of the Ural Mountains including its neighbouring islands and non-European countries bordering the Mediterranean (excluding Lebanon and Libya).

Australia & New Zealand

Includes cover for up to 72 hours worldwide.

Worldwide Excluding: North America, Central America, South America

(can also be purchased if You are under 65, purchasing a Single Trip policy and 25% (or less) of Your time is in the Americas).

Worldwide

Includes all of the above areas plus North America, South America and Central America.

Policy Definitions

Wherever the following words or phrases appear in this policy they will always have the meanings shown under them.

'Acceptable Activity'

Abseiling, Amateur Archery (if adequately supervised), badminton, baseball, basketball, beach games, bungee jumping (up to 3 jumps), canoeing, caving (with an organised tour company), clay pigeon shooting, cricket, cycling, fencing, fishing, football, gliding, golf, hiking (under 6,000 metres altitude), horse riding (up to 7 days), hot air ballooning (organised in the United Kingdom/Channel Islands/Isle of Man/Republic of Ireland prior to departure), ice skating, jet boating, jet skiing, judo, netball, orienteering, outward-bound pursuits, paintballing, parasailing (over water), racquetball, roller skating, roller blading, rowing, running, safari (organised in the United Kingdom/Channel Islands/Isle of Man/Republic of Ireland prior to departure), sail boarding, sailing (within territorial limits), scuba diving (up to 30 metres), skydiving (up to three dives), snorkelling, squash, surfing (under 14 days), tennis, water skiing, white water rafting (up to grade 3).

'Accident', 'Accidental'

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

'Accompanied Children'

Dependent children under 19 years (at the date of departure) who are travelling with You on the trip.

'Business Associate'

Any person who works at Your place of business and who, if You were both away from work at the same time for a period of one or more complete working days, would prevent the business from running properly.

'Certificate of Insurance'

The document issued by Us which confirms the validity of Your travel insurance policy.

'Existing Medical Condition'

- Any physical defect, condition, illness or disease for which treatment, medication or advice (including investigation) has been received or prescribed by a medical or dental adviser in the 90 days prior to the issue of the Policy, or the date the trip is booked, whichever occurs last; or
- any chronic or ongoing (whichever chronic or otherwise) medical or dental condition, illness or disease medically documented prior to the issue of the Policy, or the date the trip is booked, whichever occurs last.

'Overall Limit'

The figure shown within the Benefits Table which depends on the level of cover that You have chosen which is shown on Your Certificate of Insurance.

'Period of Insurance'

In respect of Single Trips

From the time that You leave Your home or the start date shown on Your Certificate of Insurance (whichever occurs last) until the time You return to Your home or the

end date shown on Your Certificate of Insurance (whichever occurs first).

In respect of Annual Multi-Trip

From the time that You leave Your home or the start date shown on Your Certificate of Insurance (whichever occurs last) until the earliest of the following times:

- the time You return to Your home, or
- the expiry of the maximum insured duration per trip (this maximum duration is shown on Your Certificate of Insurance), or
- the end date shown on Your Certificate of Insurance, or
- the end of the 120th travel day insured by this policy

Cover under section C begins from the time the policy is issued. If You want to extend Your insurance, please make sure that You phone the issuing agent before the period of cover shown on Your Certificate of Insurance ends.

'Permanent Total Disability'

A disability which prevents You from working in any occupation for at least 12 months, and at the end of those 12 months is, in Our medical adviser's opinion, not going to improve.

'Personal Effects'

Means personal belongings, including clothing worn, and personal luggage owned or borrowed by you that you take with you on your trip.

'Public Place'

Means shops, airports, streets, hotel foyers and grounds, restaurants, beaches, private car parks and any place the public has access to.

'Public Transport'

Using train, publicly licenced aircraft, bus or coach services to join the booked holiday.

'Relative'

Husband, wife, common law partner, parent, parent-in-law, brother, sister, son, daughter, son/daughter-in-law, grandchild, grandparent, fiancé or fiancée.

'Ski Equipment'

Skis, poles, boots and bindings or snow boards.

'Unattended'

If You or someone without official responsibility for the safekeeping of Your property were not able to keep the property under observation, were not in a position to observe any attempt by anyone to interfere with it and were not so placed as to have a reasonable prospect of preventing any unauthorised interference with it.

'Valuables'

Photographic, audio, video, mobile phones and electrical equipment of any kind (including CDs, computer games, video and audio equipment and/or media), telescopes and binoculars, antiques, jewellery, watches, furs, perfumes, leather goods, animal skins, silks, precious stones and articles made of or containing gold, silver or precious metals.

'We', 'Us', 'Our'

UK Underwriting Ltd on behalf of AXA Insurance plc and Primary Insurance Company Limited.

'Winter Sports'

Skiing, land-skiing, mono-skiing, cross-country skiing, heli-skiing, off-piste skiing, snow boarding, ski boarding, snow mobile, sledging, lugging or tobogganing.

'You', 'Your'

Each insured person named on the Certificate of Insurance and includes Accompanied Children. Each person must be living in the United Kingdom, Channel Islands, Isle of Man or Republic of Ireland at the time of policy purchase and have paid the appropriate premium.

Where more than one adult has paid the amount payable on a per adult basis and only one certificate has been issued, all benefits, limitations, conditions and exclusions will be interpreted as if a separate policy was issued per adult other than in the case of baggage item limits which shall be as per a single policy.

The number of Accompanied Children is limited to two per adult. Additional Accompanied Children can be insured by paying 50% of the adult premium per additional accompanied child.

General Conditions

The following conditions apply to this insurance.

- The excess is the amount of a claim which We will not pay for. The excess, if applicable, applies per event, per section, per person. The excess is shown on Your certificate of insurance. You can choose a £Nil, £50 or £100 excess.
The excess does not apply:
 - to policy sections F, G or J to O.
 - to medical expenses if You have reduced these expenses via a European Health Insurance Card.N.B. Regardless of the excess shown on Your Certificate of Insurance, claims for third party property liability will be subject to an excess of £100.
- You must tell Cover-More if You know about anything which may affect their decision to accept Your insurance, at the time of purchasing this insurance and throughout the period of insurance (for example a health condition). Following a change in material fact disclosed to Us by You, We reserve the right to amend or cancel Your insurance, providing You with a pro rata refund of premium. If You

continued on page 12

Cover-More "Options" Travel Insurance Proposal Form
Please do not detach. Return the entire brochure to our agent.

Travel Details & Cover		UK Including: Channel Islands, Isle of Man & Republic of Ireland <input type="checkbox"/>	
Area of Travel (tick one)		Worldwide Excluding: North America, Central America, South America <input type="checkbox"/>	
Europe <input type="checkbox"/>		Worldwide <input type="checkbox"/>	
Australia & New Zealand <input type="checkbox"/>			
Country you will spend the most time in			
Date Travel Starts		Date Insurance Ends	
/ /		/ /	
Age of Each Traveller at Departure Date (must include all children aged 0 to 18)			
Policy Type			
Single Trip (✓) <input type="checkbox"/>		or Annual Multi-Trip (✓) <input type="checkbox"/>	
Plan (choose A, B or C) <input type="checkbox"/>		Maximum Duration Any One Trip (30, 45 or 60 days) <input type="checkbox"/> days	
Excess Chosen			
£			
Premium Calculation (Agent to complete)			PREMIUM
	0-64 Premium	Age Loading	
ADULT 1.	£	+	% = £
ADULT 2.	£	+	% = £
No. of Paying Additional Children (N.B. FIRST 2 PER ADULT ARE FREE)		x £	= £
OPTIONS TO VARY COVER			
Please make sure you have read and understand the options to vary cover section on page 4 & 5.			
1. Existing Medical Conditions and Known Pregnancies Prior approval must be obtained from Cover-More.			
Approval Number			£
2. Increase Baggage Item Limits Item description (attach valuations/receipts). Item Limit Increase.			
£			£
3. Increase Cancellation and Cutting your trip short Limit (Plan A Only) Increase limit by:			
£			£
4. Winter Sports (N.B. 17 free days on Annual Multi-Trip per annum)			
Cover start date	No. of paid days	No. of people	
/ /			£
TOTAL PREMIUM			£
Adult Traveller's Details & Declaration			
Mr/Mrs/ Miss/Ms	Surname	First name	Initial Birthdate
			/ /
			/ /
Address			
Postcode			
Telephone – Home		Telephone – Business	
()		()	
Email			
I declare that I am not aware of any reason that may cause this trip to be cancelled or curtailed. I understand that I should read all of the sections of the policy and that I may, under the terms of the fourteen day refund guarantee, return the policy if I feel that the cover is not suitable for my purposes.			
Your signature (on behalf of all applicants)			Date
			/ /

Please return the entire brochure to our agent. They will then provide you with a quote/issue your certificate of insurance.

Cover-More™

"Options"

Travel Insurance

Claims Examples

The following claims examples demonstrate the very real need for travel insurance irrespective of your age or the destination you are travelling to.

Incident	Age	Country	Claim £
Chronic Obstructive Airways Disease	70	USA	391,791
Hit By Bus	48	Mexico	307,776
Struck By Lightning	29	USA	235,000
Car Accident	58	South Africa	146,300
Car Accident	25	USA	137,240
Pneumonia	56	USA	136,691
Snowboarding Accident	29	Canada	132,485
Car Accident	32	Tanzania	129,190
Car Accident	40	France	122,880
Surfing Accident	21	USA	89,272
Boat Mast Snapped	38	USA	84,005
Stroke	69	Hong Kong	72,156
Hit By Motorbike	25	Indonesia	61,098
Pneumonia	11 Months	USA	48,399
Toilet Collapsed	45	Vietnam	28,200
Car Accident	26	Egypt	25,000
Severe Burns From Firework Display	33	Thailand	24,126
Meningitis	5	Australia	24,000
Broken Leg	16	Cyprus	15,000
Heart Attack	63	France	14,997
Luggage Losses	29	USA	6,082
Stomach Ulcer	46	Spain	5,000

You may be perfectly healthy, yet an unpredictable accident could leave any one of us financially devastated. Please, choose your cover wisely.

Cover-More Insurance Services Limited:
2nd Floor, 31 Springfield Road, Chelmsford, Essex CM2 6JE
PO Box 9180, Chelmsford, Essex CM1 9AG
United Kingdom
ph 0870 736 3700 fax 01245 272400
email enquiries@covermore.co.uk

Agent's Stamp

You may arrange travel insurance with any insurer of your choice.

are unsure whether to disclose any fact to Cover-More, You should disclose the fact for Your own protection.

3. We will not pay for any loss, theft or damage caused as a result of You not acting in a reasonable way to look after Your property.
4. You must take all reasonable steps to recover any lost or stolen articles and You must help the authorities in their efforts to catch and prosecute any guilty people.
5. You must take all reasonable steps to avoid or reduce any loss which may mean that You have to make a claim under this insurance.
6. You must keep to all the terms, conditions and endorsements of this insurance. If You do not, We may deny Your claim.
7. You must help Us recover (any money that We have paid) from anyone or from other insurers (including the Department of Social Security) by giving Us all the details We need and by filling in any forms.
8. If You try to make a false or fraudulent claim or use any false or fraudulent means in trying to make a claim, You may be prosecuted and We will not cover Your claim. Your cover under this insurance will be voided and all premiums paid forfeited.
9. You must at Your own expense, supply any documents in support of Your claim which We may request, such as original police reports, receipts, valuations and/or medical certificates and You must co-operate fully in the assessment or investigation of Your claim.
10. You must keep any articles which are damaged and send them to Cover-More Claims Services if they ask. You must pay any costs involved in doing this.
11. You must, as often as required, agree to a medical examination on Our behalf at your own expense. In the event of your death, We shall be entitled to have a post-mortem examination at Our own expense.
12. You must pay Us back, within one month of asking, any amounts that We have paid to You which are not covered by this insurance.
13. Premium will not be refunded in any circumstances other than that shown on page 1.
14. You must submit all claims within 31 days of the end of Your trip.
15. This insurance is non-transferable.
16. This certificate shall be governed by and construed in accordance with the Law of England and Wales unless the Certificate holder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.
17. The Underwriter may, at its own expense, take proceedings in Your name to recover compensation or secure indemnity from any third party in respect of any loss or damage covered by this insurance and any amount recovered shall belong to the Underwriter.
18. If You are insured elsewhere, We will only pay a rateable proportion.
19. We have the option of returning You to the United Kingdom/Channel Islands/Isle of Man/Republic of Ireland if the cost of medical and/or additional expenses overseas are likely to exceed the cost of returning You to the United Kingdom/Channel Islands/Isle of Man/Republic of Ireland subject always to Our medical advice. We also have the option of evacuating You to another country.
20. Where Your trip is necessarily extended due to an unforeseen circumstance outside Your control, Your Period of Insurance will be extended until You are able to travel home by the quickest and most direct route. The Period of Insurance will not be extended for any other reason.
21. In respect of Annual Multi-Trip policies the sums insured under each section of the policy are automatically reinstated on the completion of each trip.

General Exclusions

We will not cover the following

1. Costs or expenses incurred outside the Period of Insurance.
2. A claim which arises from an event which occurs outside the Period of Insurance.
3. Claims directly or indirectly arising from any Existing Medical Condition:
 - a. You or Your travelling companion has. This exclusion will be waived:
 - i. if You satisfy the provisions set out under the heading "Self Assessment" Existing Medical Conditions on page 4; or
 - ii. from the time the appropriate additional amount payable has been received by Us in respect of the Existing Medical Conditions for which cover is separately applied for and accepted by Us.
 - b. of any other person unless the person is hospitalised or dies in the United Kingdom/Channel Islands/Isle of Man/Republic of Ireland after the date the policy is issued (or the date the trip is booked, whichever is the later) and at the time of issue of the policy (or the date the trip is booked, whichever is the later) the chance of a claim occurring is highly unlikely. In any event, We will not pay more than £1500 under all sections of the policy combined.
4. Any claim if:
 - a. You are travelling against medical advice;
 - b. You are travelling to receive medical advice or treatment;

- c. You are on a hospital waiting list waiting for treatment or investigation; or
- d. You have been given a terminal diagnosis.
5. Loss or damage directly or indirectly caused by war, terrorism, revolution or any similar event or any Government, public or local authority legally taking or damaging Your property.
6. Any claim arising from or as a result of civil commotions or riots of any kind.
7. Loss, or damage to any property, or any loss, expense or liability arising from:
 - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or
 - b. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
8. Any claim under section D if You already have a more specific insurance covering this.
9. Any claim, if at the time of loss, damage or liability arising under this insurance there is any other insurance covering the same loss, damage or liability. We will only pay Our share.
10. Loss, destruction or damage directly caused by pressure waves resulting from any aircraft or other flying object travelling at or above the speed of sound.
11. Any claim arising from You being in, or entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger-carrying aircraft.
12. Any claim arising from using a two-wheeled motor vehicle, Motorcycle or Quadbike.
13. Any other loss connected to the event You are claiming for unless We provide cover under this insurance.
14. Any claim arising directly or indirectly from financial problems.
15. Any claim resulting from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfill any part of their obligation.
16. Any claim arising or resulting from You being involved in any illegal or criminal act.
17. Winter Sports on a Single Trip policy (unless We provide cover as shown on Your Certificate of Insurance).
18. Winter Sports on an Annual Multi Trip policy for more than 17 days per annum. If Your certificate of insurance shows coverage for winter sports between certain dates, then this exclusion does not apply during this period.
19. Any claim arising or resulting from depression, anxiety, stress, depressive illness of any type, suicide or attempted suicide or injuring yourself deliberately or putting yourself in danger (unless You are trying to save a human life).
20. Any claim resulting from You being under the influence of or in connection with the use of alcohol or drugs, or You contracting any Sexually Transmitted Diseases, HIV or AIDS.
21. This exclusion applies to sections B,C,D,G,H,I and J - the Insurer's shall not be liable under this insurance for any claims in any way caused or contributed to by:
 - a. the failure of, or
 - b. the fear of the failure of, or
 - c. the inability of,any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date.
22. Loss, damage, expense or indemnity incurred as a result of traveling to an area that the Foreign and Commonwealth office have advised against travel, provided that such loss, damage, expense or indemnity is directly or indirectly related to any circumstances that are the reason for the advice.
23. Any loss directly or indirectly resulting from Your participation in manual work.
24. Any claim arising from participation by You or Your traveling companion in any activity that is not an Acceptable Activity. This exclusion does not apply to Winter Sports if You satisfy the requirements of General Exclusions 17 and 18.
25. Any claim arising from participation by You or Your traveling companion in sports activities in a professional capacity or racing (other than on foot). This exclusion applies to any Acceptable Activity or Winter Sports which but for this exclusion would be covered.
26. Claims directly or indirectly arising from:
 - a. pregnancy or childbirth involving You or any other person if You are aware of the pregnancy prior to the date of issue of the policy and,
 - i. where complications of this pregnancy or any previous pregnancy have occurred prior to this date; or
 - ii. where the conception has been medically assisted.This exclusion will be waived from the time the appropriate additional premium has been received by Us if cover is separately applied for and accepted by Us in respect of Your pregnancy only; or
 - b. Pregnancy or childbirth involving You or any other person or the health of Your's or any other person's newborn child after the 26th week of pregnancy; or
 - c. Pregnancy involving You or any other person where the problem arising is not an unexpected serious medical complication.

27. Any claim against section N, O or P if at the time the event occurred You were not covered for Winter Sports due to General Exclusion 17 or 18.

Sections of Insurance

Section A – Overseas Medical And Other Expenses

If You go into hospital, You must tell the emergency assistance service immediately.

What You are covered for

We will pay up to the Overall Limit shown on the Benefits Table for the following for necessary and reasonable costs as a result of You being injured or ill during Your trip.

1. Emergency medical, surgical and hospital treatment. Emergency dental treatment is covered up to £200 as long as it is to immediately relieve pain only (this does not apply whilst travelling in the United Kingdom, Channel Islands, Isle of Man or Republic of Ireland).
2. Up to £2,500 for either the cost of returning Your body or ashes to the United Kingdom, Channel Islands, Isle of Man or Republic of Ireland, or for the cost of a funeral in the country where You die if this is different from the country where You normally live.
3. Extra accommodation and travel expenses to allow You to return to the United Kingdom, Channel Islands, Isle of Man or Republic of Ireland. If You cannot return as You originally booked provided this has been approved by Us.
 - a. Extra accommodation for someone to stay with You and travel home with You, if this is necessary due to medical advice, and authorised by the emergency assistance service, or
 - b. Expenses for one Relative or friend to travel from the United Kingdom, Channel Islands, Isle of Man or Republic of Ireland. To stay with You and travel home with You, if this is necessary due to medical advice, and authorised by the emergency assistance service.
4. The extra cost for You to return home following the death, serious injury or serious illness of a Relative or Business Associate.

Section B – Sending You Home In An Emergency

What You are covered for

We will pay up to the Overall Limit shown on the Benefits Table to return You to the United Kingdom, Channel Islands, Isle of Man or Republic of Ireland if the emergency assistance service think this is medically necessary, and they arrange this for You.

We will not cover the following (applying to sections A and B)

1. The excess stated on Your Certificate of Insurance.
2. Any treatment or surgery which the emergency assistance service thinks is not immediately necessary and can wait until You return home.
3. Any expenses for treatment or surgery carried out more than 12 months after the date of the incident which You are claiming for.
4. The extra cost of single or private-room accommodation unless it is medically necessary.
5. Any treatment or medication of any kind that You receive after You return to the United Kingdom, Channel Islands, Isle of Man or Republic of Ireland.
6. Any claim arising for costs You run up, if You are travelling to Australia or New Zealand and You do not register for treatment under the national Medicare scheme of those countries if You become ill or injured.
7. Any extra costs after the time when, in Our medical advisor's opinion, You are fit to be returned to the United Kingdom, Channel Islands, Isle of Man or Republic of Ireland.
8. Any claim or additional expense arising from medication or drugs You knew You would need prior to You undertaking Your trip.
9. Any additional costs or expenses to return or repatriate You to the United Kingdom/Channel Islands/Isle of Man/Republic of Ireland if You did not have a return ticket or if You had a one way ticket to a nearer destination.

Section C – Cancelling And Cutting Your Trip Short

What You are covered for

We will pay up to the Overall Limit shown on the Benefits Table for unused travel and accommodation expenses that You have paid or have agreed to pay under a contract and which You cannot get back if it is necessary and unavoidable for You to cancel or cut short Your Trip as a result of the following.

1. You dying, becoming ill or injured.
2. The death, injury or illness of a Relative, close Business Associate or a person with whom You have booked to travel or a Relative or friend living abroad with whom You plan to stay.
3. If You are called for jury service or as a witness or You are put in quarantine.
4. An Accident to a vehicle in which You were planning to travel which happens

- within seven days before the date You planned to leave which leaves the vehicle unusable (this applies to self-drive Trips only).
- If You are a member of the armed forces or police, fire, nursing or ambulance services which results in You having to stay because of an emergency.
 - If You are made redundant as long as You are entitled to payment under the current redundancy payments law and that, at the time of booking Your Trip, You had no reason to believe that You would be made redundant.
 - If the police need You to stay after a fire, flood or burglary at Your home within 48 hours before the date You planned to leave.

We will not cover the following

- The excess stated on Your Certificate of Insurance.
- Any extra costs resulting from You not telling the holiday company as soon as You know You have to cancel Your Trip.
- The cost of Your original return Trip if this has already been paid and You need to cut short Your journey.
- If You have to cut short Your Trip and do not return to the United Kingdom, Channel Islands or The Republic Of Ireland.
- If You cut short Your Trip and You have less than 25% of the Trip left or five days, whichever is greater.
- Claims for curtailment not approved by the Assistance Company
- Claims not supported by a medical report from a registered medical practitioner

Section D – Baggage And Personal Effects

What You are covered for

We will pay up to the Overall Limit shown on the Benefits Table for the following.

Loss, Theft or Damage

If Your baggage or personal effects are lost, stolen or damaged We will replace, repair or pay You the value in cash of the baggage/personal effects. It is Our choice which of these We do. If We pay You the value in cash, We will deduct reasonable depreciation from the amount We pay You.

Our settlement will not exceed the original cost price of an item with a limit for any one item, set or pair of items including attached and unattached accessories of £250 on Plan A or £150 on Plan B or £50 on Plan C. These limits can be increased if the item is separately specified and the appropriate additional amount paid.

Delayed Baggage Allowance

We will pay up to £250 for Plan A only, for buying essential items of clothing and toiletries if Your baggage is delayed or lost during an outward journey for more than 24 hours. You must get written confirmation of the length of the delay and receipts for any items that You buy. We will take any payment We make for delayed baggage from the amount of any claim if Your baggage is permanently lost.

We will not cover the following

- The excess stated on Your Certificate of Insurance.
- Breakage of fragile articles (including china, glass, sculpture and video equipment).
- Sports equipment whilst in use.
- Theft, loss of or damage to household goods, pedal cycles, motor vehicles, Ski Equipment or marine equipment and craft.
- Wear and tear, loss of value, mechanical or electrical breakdown, damage caused by any process of cleaning, repairing or restoring, or damage caused by leaking powder or fluid carried within Your baggage.
- Any loss or theft which You do not report to the police within 24 hours of discovery and for which You do not obtain a written acknowledgement.
- If Your belongings are delayed or held by any customs or other officials legally taking Your belongings.
- Theft, loss of or damage to dentures, bridgework, corneal lenses, spectacles, sunglasses or artificial limbs or hearing aids.
- More than £500 on Plan A or £300 on Plan B or £75 on Plan C for Valuables. If You pay an extra premium in order to increase the single item limit applicable to a valuable item the limits shown in this exclusion will be increased by the amount of the single item limit increase.
- Property You leave Unattended in a Public Place.
- Any loss, theft or damage to items carried on a vehicle roof rack.
- Theft, loss or damage to baggage or personal belongings during a journey unless You report this to the carrier and get a property irregularity report at the time of the loss.
- Damage caused to suitcases, holdalls or similar carriers unless You cannot use the damaged item.
- Valuables whilst in the custody of the airline or any other carrier.
- Any loss or theft of personal belongings if left in the custody of someone without official responsibility for their safekeeping.

- More than £100 in total for Personal Effects stolen from an unattended motor vehicle between the hours of 9 p.m. and 8 a.m. or, if the theft occurs at any other time of day, unless the vehicle is being used for travel between different points of overnight accommodation.
- Valuables left Unattended in any motor vehicle at any time (even if in the boot/concealed).
- More than £500 in total for all items left Unattended in any motor vehicle.

Section E – Travel Documents And Money

Passport and travel documents

We will pay up to £200 for the cost of replacing Your passport, travel tickets, Green Cards and admission tickets.

Personal money

We will pay up to £250 on Plan A for the loss or theft of cash or traveller's cheques, if You can give Us evidence that You owned them and evidence of their value. (The most We will pay for children under 16 years of age is £50)

We will not cover the following

- The excess stated on Your Certificate of Insurance.
- Any loss or theft which You do not report to the police within 24 hours of discovery and for which You do not obtain a written acknowledgement.
- Shortages due to mistakes or neglect.
- Cash which You do not carry on Your person (unless it is held in a safety deposit box or safe that is not in Your hotel room or apartment).
- Any loss of money due to error, omission or depreciation in value.

Section F – Personal Accident

What You are covered for

We will pay You or Your executors or administrators if You are involved in an Accident which causes You an injury which results (within 12 months of the date of the Accident) in:

- Permanent Total Disability; or
- Loss of a leg or foot; or
- Permanent complete loss of use of an arm or hand; or
- Your death

In the case of Your death the amount We will pay is £5,000 (£1,000 for children aged under 16 years of age). In the other circumstances referred to above, the amount We will pay is that shown in the Benefits Table.

We will not cover the following

- The contracting of any disease, illness and/or medical condition.
- The injection or ingestion of any substance.
- Any event which directly or indirectly exacerbates a previously existing physical bodily injury.
- Any claim where the insured person is over the statutory retirement age and is not in full time employment at the date of the Accident.
- Any claims resulting from hazardous activities, manual labour, motorcycling or quad biking.

Note: We will not pay more than one lump sum under this section.

Section G – Personal Liability

What You are covered for

We will pay up to the Overall Limit shown on the Benefits Table if You are legally liable for Accidentally:

- injuring someone; or
- damaging or losing somebody else's property.

We will not cover the following

- The first £100 of any claim in relation to third party property liability.
- Any liability arising from:
 - an injury to Your traveling companions, a member of Your family or household or a person You employ; or
 - loss or damage to property in the care, custody or control of You, Your traveling companions, a member of Your family or household or a person You employ.
- Any liability, injury, loss or damage:
 - to Your employees, traveling companions, members of Your family or household or a person You employ;
 - arising directly or indirectly out of or in connection with Your trade, profession or business;
 - arising directly or indirectly out of a contract You have entered into;
 - arising directly or indirectly out of You owning, possessing, using or living on any land or in buildings;

- arising out of You owning, possessing, or using mechanically-propelled vehicles including any attached caravans, water craft or air craft of any description, animals, firearms or weapons; or
- arising out of any criminal, malicious or deliberate acts.

It is a condition of the cover provided under this section that:

- You must give Cover-More Claims Services notice of any cause for a legal claim against You as soon as You know about it and send them any other documents relating to any claim; and
- You must help Cover-More Claims Services and give them all of the information they need to allow them to take action on Your behalf. You must not negotiate, pay, settle, admit or deny any claim unless You get Cover-More Claims Services written permission.

Section H - Legal Expenses

What You are covered for

We will pay up to the Overall Limit shown on the Benefits Table for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from Your death, illness or injury during Your trip.

We will not cover the following

- The excess stated on Your Certificate of Insurance.
- Any claim where We or Our legal representatives believe that an action is not likely to be successful or if We believe that the costs of taking the action will be greater than any award.
- The costs of making any claim against Us, Our agents or representatives or against any tour operator, carrier or any person with whom You have travelled or arranged to travel.
- Any costs or expenses which are based directly or indirectly on the amount of any award.
- The costs of following up a claim for bodily injury, loss or damage caused by or in connection with Your trade, profession or business, under contract or arising out of You possessing, using or living on any land or in any buildings.
- Any claims arising out of You owning, possessing, or using mechanically-propelled vehicles, water craft or aircraft of any description, animals, firearms or weapons.
- Any claims arising out of Your criminal, malicious or deliberate acts.
- Any costs incurred without Our prior written approval.
- Any cost related to or in connection with pursuing claims for a group or organisation.
- Any claim against Your family or travelling companions.
- Any claims for legal costs where You are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence.

It is a condition of the cover provided under this section that:

- We will have complete control over any legal representatives appointed and any proceedings;
- You follow Our advice or that of Our agents in handling any claim; and
- where possible, You must recover all of Our expenses. You must pay Us any expenses You do get back.

Section I – Missed Departure

What You are covered for

We will pay up to the Overall Limit shown on the Benefits Table (£250 for within Europe) for the reasonable extra costs of travel and accommodation You need if You cannot reach the original departure point of Your booked journey on the outward or return journey because Public Transport services fail or the vehicle in which You are travelling is involved in an Accident or breaks down.

We will not cover the following

- The excess stated on Your Certificate of Insurance.
- Any claim which is the result of a strike or industrial action which You knew about before You started Your trip.

It is a condition of the cover provided under this section that:

- You must allow enough time to arrive at Your departure point at or before the recommended time;
- You must get confirmation of the reason for the delay and how long it lasts from the appropriate authority; and
- If Your claim relates to a vehicle breaking down, You must give Us evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Section J – Abandoning Your Holiday And Travel Delay

(This applies to Plans A and B only)

What You are covered for

We will pay up to the overall amount on the Benefits Table, if the start of your pre-booked outward or return international journeys by aircraft, sea vessel or cross channel train are delayed, due to:

- i. strike or industrial action;
- ii. severe weather conditions; or
- iii. mechanical breakdown of aircraft.

You must be delayed by at least eight hours on each occasion.

Travel delay

We will pay £10 after each full eight-hour period of delay, as long as You eventually go on the trip. We will pay up to £300 for Plans A and B only.

Abandonment

If it is necessary for You to have to cancel Your outward trip as a result of a delay lasting more than 24 hours, We will pay the cost of Your trip less any amounts that are refundable. The most we will pay is £6,000 on Plan A or £1,000 on Plan B.

We will not cover the following

1. Any claim that results from strikes or industrial action which were public knowledge before the start of Your trip.
2. Any claim resulting from orders of delay by any government or civil authority.
3. Recovery under both the "travel delay" and "holiday abandonment" provisions of this section.

It is a condition of the cover provided under this section that:

1. You must have checked in for Your trip at or before the recommended time; and
2. You get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

Section K – Hospital Benefit

(This applies to Plans A and B only)

There is no cover under this section whilst travelling in the United Kingdom, Channel Islands, Isle of Man or Republic of Ireland.

What You are covered for

We will pay up to the Overall Limit shown on the Benefits Table if, after an Accident or illness that is covered under section A (Overseas Medical and Other Expenses) of this insurance, You go into hospital as an in-patient outside the United Kingdom, Channel Islands, Isle of Man or Republic of Ireland. We will pay up to £10 for each complete 24-hour period.

Note: The amounts We will pay under this section are meant to help You pay extra expenses such as taxi fares and phone calls.

Section L – Mugging

(This applies to Plans A and B only)

What you are covered for

We will pay up to £100 if You suffer an injury and go into hospital as an in-patient as the result of a mugging attack as long as You report the incident to the police within 12 hours and get a police report.

Section M – Hijack

(This applies to Plans A and B only)

What you are covered for

We will pay up to £30 for each full 24-hour period if the aircraft or sea vessel in which You are travelling is hijacked on the original, pre-booked, outward or return journey. We will only pay up to £2,000.

It is a condition of the cover provided under this section that:

1. You must give Us a written statement from an appropriate authority confirming the hijack and how long it lasted.

Section N – Piste Closure

(This applies to Plans A and B only)

(available only during the season 15th December to 15th April in the Northern Hemisphere and during local regional ski season in the Southern Hemisphere)

This insurance shall pay if, as a result of inadequate snow in Your pre-booked resort, the pistes are closed for more than 24 hours as follows:

1. Up to £20 for each complete 24 hour period towards the cost of transport to the nearest resort or
2. Up to £20 for each complete 24 hour period whilst You are unable to ski because there is no other local ski resort available. Up to but not exceeding the sum insured as specified in the Benefits Table.

It is a condition of the cover provided under this section that:

1. You must obtain written confirmation from resort authorities or ski lift operators for the period that no skiing was available due to closure of lifts.
2. You must submit receipts for travel and ski pass costs for which You wish to claim.

Section O – Avalanche Cover

(This applies to Plans A and B only)

This insurance shall pay, up to the sum insured specified in the Benefits Table, for reasonable and necessary additional travel and accommodation expenses that You incur if Your pre-booked return trip is delayed for more than 12 hours from the scheduled time of arrival or departure shown on Your itinerary due to avalanche.

Section P - Personal Ski Equipment and Ski Hire

(This applies to Plans A and B only)

This insurance shall pay:

1. Up to the amount specified in the Benefits Table for loss of personal Ski Equipment;
2. £15 per each complete 24 hour period up to the amount specified in the Benefits Table for hire of replacement Ski Equipment due to the loss of or damage to Your personal Ski Equipment.
3. Up to the amount specified in the schedule for loss of use of the ski pack consisting of lift pass, skis, boots and bindings, either purchased or hired, in the event that skiing is not possible for the duration of the trip.

It is a condition of the cover provided under this section that:

1. Our liability for Ski Equipment owned by You is limited as follows:
Up to 1 year old – 90% of purchase price
Up to 2 years old – 70% of purchase price
Up to 3 years old – 50% of purchase price
Up to 4 years old – 30% of purchase price
Up to 5 years old – 20% of purchase price
Over 5 years old – Nil
 2. Our liability for Ski Equipment hired by You is further limited to Your liability for such loss or damage.
- ### We will not cover the following
1. The excess stated on Your Certificate of Insurance.
 2. Damage to Your skis where You do not bring them back to the United Kingdom, Channel Islands, Isle of Man or Republic of Ireland so that they can be inspected.
 3. Loss which You do not report to the police within 24 hours of discovering such loss and for which You have not obtained a written acknowledgement.
 4. Loss arising from theft, delay, loss or damage to skis while they are transported unless You report this immediately to the carrier and obtain a Property Irregularity Report (PIR).
 5. Loss or theft where the Ski Equipment is left Unattended in a Public Place, or in the custody of someone without official responsibility for its safekeeping.
 6. Loss due to seizure or confiscation of Ski Equipment by authorities.

Compensation Scheme

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

Primary Insurance Company Limited is authorised and regulated by the Irish Financial Services Regulatory Authority ("IFSRA"). In the event that the company cannot meet its insurance obligations you may be entitled to compensation from the Irish Insurance Compensation Fund. Further information about compensation scheme arrangements is available from the IFSRA by writing to P.O. Box 9138, College Green, Dublin 2, Republic of Ireland or by telephone or fax (Tel: 00 353 1 4104000 or Fax: 00 353 1 4104900), or by e-mail (consumerinfo@ifsra.ie).

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.