



# **battleface**

## **EDUCATIONAL TRAVEL PRODUCT (ETPT)**

Travel and Medical Expenses  
SCHOOL TRIP INSURANCE

Master Policy Number: PA2602786

UMR: B0180PA2602786



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# INTRODUCTION TO YOUR POLICY

Please read this Master Policy very carefully to ensure **You** understand the extent of the cover, exactly what is and is not covered, the conditions of cover, and that this meets **Your** requirements.

This policy document provides **You** with the terms, conditions and exclusions of the insurance cover, together with information that will help the **Policyholder** in the event of an emergency. The policy contains different levels of cover, some of which do not apply unless the **Policyholder** has paid the appropriate additional premium. Conditions and exclusions will apply to individual sections of their policy while general exclusions, conditions and notes will apply to the whole of their policy.

**We** will provide the services and benefits described in this policy:

- a. during the Period of Insurance;
- b. within the **Geographical Limits**;
- c. subject to the **Limits of Cover**, and all other terms, conditions and exclusions contained in this policy;
- d. following payment of the appropriate premium for the level of cover selected.

Benefits under this policy are underwritten by Starr International (Europe) Limited, registered office address 30 Fenchurch Avenue, London EC3M 5AD, United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number: 676783 and administered on their behalf by battleface Insurance Services Limited, Suite 24, 80 Churchill Square, Kings Hill, West Malling, Kent, ME19 4YU, UK. battleface Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FRN 774757) in the UK.

# MASTER POLICY GENERAL TERMS AND CONDITIONS

The **Master Policyholder** shall comply with the terms and conditions below.

The Underwriters recognise that the **Master Policyholder** may appoint an Administrator to administer certain functions of the Master Policy ("Master Policy"). Notwithstanding the above, it remains the **Master Policyholder's** responsibility to ensure compliance with the terms and conditions set out below.

## RETENTION AND PROVISION OF RECORDS

- 1 The **Master Policyholder** shall establish and maintain complete records relating to all **Policyholders** in connection with the Master Policy, including copies of all evidences of insurance, and retain such records, including electronic records, for a minimum period of seven (7) years or for such longer period as may be required by local law and the **Master Policyholder** shall provide to the Underwriters upon request copies of such records or documentation, or any other information as the Underwriters may reasonably require from time to time, relating to the **Policyholders**.

## SECURITY OF DOCUMENTS

- 2 All documents evidencing cover and any electronic method of storing and/or producing documentation shall be kept secure at all times. If requested by the Underwriters, the **Master Policyholder** shall promptly return, delete or destroy all unused documents, including electronic documents, relating to the Master Policy and ensure that any issuance or production of such documents by the **Master Policyholder** thereafter ceases.

## FOREIGN, COMMONWEALTH & DEVELOPMENT OFFICE (FCDO) TRAVEL ADVICE

- 3 This insurance policy will not provide cover for travel to a specific country or to an area where, prior to commencing a **Trip**, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel. Before an **Insured Person** sets off on any foreign travel, the **Policyholder** should review the FCDO website at [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice). The FCDO can also be contacted on 0845 850 2829.

## WORLD HEALTH ORGANIZATION

- 4 Along with the FCDO, the WHO website can be a useful tool for a **Policyholder** to check before travel. For further in-depth information about the country being travelled to. The website is [www.who.int/countries/en](http://www.who.int/countries/en).

## RECIPROCAL HEALTH AGREEMENTS

### MEDICAL COVER AND THE EUROPEAN HEALTH INSURANCE CARD / GLOBAL HEALTH INSURANCE CARD

- 5 Prior to 01st January 2021, people whose permanent address was in the United Kingdom were entitled to a European Health Insurance Card (EHIC) issued in the United Kingdom.

The EHIC could be used to cover some medical treatment needed within the European Economic Area (EEA) as a result of an Injury or Illness.

Please note any valid EHIC will be honoured up until its expiry date if it falls after 01st January 2021 but no longer covers Norway, Iceland or Liechtenstein.

From 01st January 2021, people whose permanent address is in the United Kingdom are now entitled to access the Global Health insurance Card (GHIC). Please note the GHIC also excludes Norway, Iceland and Liechtenstein.

Although the GHIC may not cover all medical costs, Underwriters strongly recommend that each **Insured Person** gets a GHIC card and takes it with them whenever they are travelling in the EEA.

An **Insured Person** can get more details from the GHIC Information Service website at [www.gov.uk/global-health-insurance-card](http://www.gov.uk/global-health-insurance-card).

## AUSTRALIA

- 5.1 If an **Insured Person** needs medical treatment in Australia, they must enroll with a local MEDICARE office. The **Insured Person** does not need to enroll when they arrive, but the **Insured Person** must do this after the first occasion they receive treatment.

In-patient and out-patient treatment at a public hospital will then be available free of charge.

Details of how to enroll and the free treatment available can be found in the Health advice for Travelers booklet available from the **Insured Person's** local Post Office or by visiting either [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or the MEDICARE website on [www.hic.gov.au](http://www.hic.gov.au).

If an **Insured Person** is admitted to hospital the **Policyholder** must contact **Our** Medical Assistance company as soon as possible and get their authorisation in respect of any treatment NOT available under MEDICARE.

## TRAVEL DELAYS - EC Regulations

6. This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this Regulation if the **Policyholder** has a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of **Your** flight) the airline must offer the **Insured Person's** meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline must offer to refund the **Policyholders** tickets. The Regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU **Carrier**.

If a flight is delayed or cancelled, the **Policyholder** must in the first instance approach the airline and clarify with them what costs they will pay under the Regulation.

If **You** would like to know more about **Your** rights under this Regulation, additional useful information can be found on the Civil Aviation Authority website ([www.caa.co.uk](http://www.caa.co.uk)).

## CLAIMS, COMPLAINTS OR PROCEEDINGS

- 7 If the **Master Policyholder** is made aware by a **Policyholder** of a claim or complaint that the **Policyholder** wishes to make under the Master Policy, the **Master Policyholder** shall promptly inform the **Policyholder** of the arrangements established by the Underwriters for the making of claims or complaints (as applicable) and shall promptly notify to the Underwriters full details of the complaint, or the appointed third party adjuster of the claim (as applicable).
- 7.1 Where the **Master Policyholder** is aware of any legal or regulatory proceedings or actions commenced against a **Policyholder**, the Underwriters or the **Master Policyholder**, arising out of the operation of or in connection with the Master Policy, the **Master Policyholder** shall promptly provide the Underwriters with full details of the same.

## COMPLIANCE WITH THE LAW AND FINANCIAL CRIME

- 8 Without prejudice to any of the rights or obligations otherwise specified in the Master Policy, the **Master Policyholder** shall comply with all applicable laws for the legal and proper enrolment and handling of all insurances for the **Policyholder**, and shall use its best endeavors to ensure that any other parties with whom it deals in carrying out its duties under the Master Policy comply with such laws where applicable.
- 8.1 The **Master Policyholder** shall not accept, offer or facilitate payment, consideration, or any other benefit, which constitutes an illegal or corrupt practice contrary to any applicable anti-bribery legislation.

## DATA PROTECTION

- 9 The **Master Policyholder** shall comply with its obligations under the relevant local data protection legislation, whether as data controller or data processor (as appropriate). The term “local data protection legislation” shall include all applicable statutes and regulations in any jurisdiction pertaining to the processing of personal data, including the privacy and security of personal data.
- 9.1 For the purposes of this Section:
- “data controller” means the person who, alone or jointly with others, determines the purposes and means of the processing of personal data;
  - “data processor” means the person who processes personal data on behalf of the data controller;
  - “data subject” means the identified or identifiable natural person to whom the personal data relates;
  - “personal data” means any information relating to the data subject;
  - “processing” means any operation or set of operations which is performed upon personal data, whether or not by automatic means, such as collection, recording, organisation, storage, adaptation or alteration, retrieval, consultation, dissemination or otherwise making available, alignment or combination, blocking erasure or destruction.

## COMMUNICATION WITH POLICYHOLDERS

- 10 The **Master Policyholder** shall inform the **Policyholders** of any changes to the Master Policy, which are relevant to the coverage provided to the **Policyholder**, including **cancellation** or non-renewal of the Master Policy.

## AUTOMATIC OR TACIT RENEWAL OF INSURANCES BOUND

- 11 The **Master Policyholder** must not take any steps which have the effect of committing the Underwriters to automatic or tacit renewal of any benefit provided to **Policyholders** under the Master Policy unless otherwise agreed in writing in advance by the Underwriters.

## PROMOTIONAL AND MARKETING MATERIAL

- 12 The **Master Policyholder** must agree with the Underwriters any specific marketing or promotional material to be used in relation to the Master Policy, including on any internet website, portal or similar online system.

## LICENSING

13 The **Master Policyholder** shall ensure that it, and the appointed Administrator, maintain all necessary licenses, authorisations, registrations and qualifications to perform its duties under the Master Policy.

# USEFUL NUMBERS

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### FOR EMERGENCY MEDICAL ASSISTANCE CALL

Robin Assist on **+44 (20) 8089 5338**

See page **7** for more information

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### TO MAKE A CLAIM

Call Robin Assist on **+44 (20) 8089 5338**

See page **33** for more information

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IF **YOU** WISH TO MAKE A COMPLAINT REGARDING **YOUR** POLICY, SERVICE OR THE SETTLEMENT OF A CLAIM PLEASE REFER TO PAGE 34 FOR DETAILS.

# MEDICAL HEALTH

This insurance policy is designed to cover the **Insured Person** for unforeseen illnesses and accidents occurring during the Period of Insurance.

If anyone has an undiagnosed **Medical Condition** (for example, if waiting for tests, investigations or treatment), or has been given a terminal prognosis, this policy will not cover any related claim against Section A - **Cancellation** or **Curtailement**, Section B - Emergency Medical and Additional Expenses or Section C - Hospital Benefit

If the **Insured Person** has a **Change in health** after the **Insured Person** has taken out this insurance but before their **Trip** starts, cover under Sections A - **Cancellation** or **Curtailement**, Section B - Emergency Medical and Additional Expenses, Section C - Hospital Benefit or Section D - Personal Accident of the policy will only continue to be provided where the **Change in health** has been declared to and accepted by **Us**. The **Insured Person** should notify **Us** as soon as the **Insured Person** are aware of a **Change in health**, failure to do so could result in a claim being declined.

Please refer to the '**Cancellation** or **Curtailement** Cover for Non-Insured **Persons**' section for terms that apply for non-travelling **Close Relatives**, a travelling companion not insured by this policy and people that the **Insured Person** intends to stay with.

Pregnancy and childbirth: Cover under this policy is provided for unforeseen events. In particular, cover is provided under Section B - Emergency Medical and Additional Expenses, for unforeseen bodily injury or illness, Pregnancy and/or Childbirth is not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is ONLY given under Sections A, B and C of this policy for claims arising from **Complications of Pregnancy and Childbirth**. The **Insured Person** should read the definition of **Complications of Pregnancy and Childbirth** in the Meaning of Words.

# CANCELLATION OR CURTAILMENT COVER FOR NON INSURED PERSONS

A **Close Relative** who is not travelling with the **Insured Person**, a travelling companion not insured by this policy, or the person the **Insured Person** is intending to stay with, may have a serious accident, illness or have a **Pre-existing Medical Condition** which deteriorates during their **Trip**. In some cases, if their state of health deteriorates greatly as a result of the accident, illness or **Pre-existing Medical Condition**, the **Insured Person** may want to cancel or curtail their **Trip**.

Subject to all the other terms and conditions, such claims are covered if the person's **Medical Practitioner** can confirm in writing that at the time the **Policyholder** bought this policy, he/she would have seen no substantial likelihood of his/her patient's condition manifesting or deteriorating to such a degree that this would become necessary. If the **Medical Practitioner** will not confirm this their claim is not covered.

## EMERGENCY ASSISTANCE 24 HOURS A DAY

In the event of a medical incident the **Policyholder** should contact **Our** medical assistance team at Robin Assist on the number below.

They should ensure that they contact **Us** as soon as reasonably possible, but in any event within 48 hours of any serious accident or illness abroad requiring in-patient hospitalisation, extended treatment or alteration to travel arrangements.

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Please contact **Us** on: **+44 (20) 8089 5338** or [help@robinassist.com](mailto:help@robinassist.com)

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The **Policyholder** (if acting on behalf on the Insured Person) or the **Insured Person** must give their name, insurance details, policy reference number and as much information as possible. They should also provide a telephone and/or email address where Robin Assist can contact the **Policyholder** or **Insured Person** or leave messages at any time of the day or night.

**This is NOT a private medical insurance. If the Insured Person needs any emergency medical treatment or emergency travel assistance whilst abroad, the Policyholder (if acting on behalf on the Insured Person) or Insured Person must contact Robin Assist. Not contacting them, or not following their instructions, could affect their claim. Full details are shown in the 'Useful Numbers' Section on page 6.**

## IMPORTANT INFORMATION

We would like to draw **Your** attention to important information about this Master Policy including:

- **Eligibility:** To be eligible for this insurance **Insured Persons** must be 4 years or over on the date of travel and 75 years or under when the **Trip**, for which this insurance is purchased, finishes.
- **Changes to the Policy:** the **Insured Person** must answer all questions about this policy honestly and fully at all times. The **Insured Person** must also tell **Us** straight away if anything that the **Insured Person** have already told **Us** changes by calling **Us** on +44 (20) 8089 5338. If the **Insured Person** does not tell **Us** their policy may be cancelled and any claim the **Insured Person** makes may not be paid.
- **Conditions and Exclusions:** There are conditions and exclusions which apply to each individual section of the policy and there are general conditions and exclusions which apply to the whole of the policy.
- **Personal Possessions:** This policy provides cover for loss, damage or theft of the **Insured Person's Baggage**. There are some important limitations to cover that will apply to single articles, **Valuables** and also items lost or stolen from a beach/pool-side or where satisfactory proof of ownership cannot be provided. If the **Insured Person** is planning to take expensive items such as cameras, e-readers, games

consoles, laptops, mobile/smart phones, tablets, jewelry, watches or other **Valuables** with them, then the **Insured Person** should check that they have adequate personal possessions cover under a **Home** contents or other insurance policy. **Baggage** claims are paid based on the original value of the goods less a deduction for wear and tear and loss of value based on the age of the goods at the time that they are lost. Claims are not settled on a 'new for old basis' or replacement cost basis.

- **Activities and Sports:** Activities and Sports cover only applies for the 'Activities and Sports Automatically Included' on Pages 39 to 40 of this policy unless the **Policyholder** has paid the appropriate additional premium to include additional Activities and Sports Upgrade options 1 or 2 on pages 41 and 42 in this policy and are shown in their policy Schedule as covered. Cover will apply to sections A to H of **Your** policy.
- **Third Party Liability:** If the **Insured Person** uses any form of mechanically propelled vehicle (e.g. car, motorcycle, moped or scooter, snowmobile, skidoo etc.), sail or powered boat, or an airborne or waterborne craft, no liability cover will apply under this policy and the **Insured Person** must ensure that they have cover for third party injury or property damage in place.

# SCHEDULE OF BENEFITS

This table shows the **Limits of Cover** available under each section of the policy. It should be read in conjunction with the **Evidence of Insurance** which will confirm what level of cover the **Policyholder** has taken along with details of any cover options the **Policyholder** has selected. All limits and **Excesses** are per person.

Section	Benefit	Sum Insured	Excess**
A	<b>Cancellation, Curtailment</b> and Missed Connection	Options from GBP 500, maximum GBP 2,500	GBP Nil
B	Medical and Emergency Expenses Emergency Dental Treatment Search & Rescue	GBP 10,000,000 GBP 500 GBP 5,000	GBP 50
C	Hospital Benefit	GBP 25 per day, maximum GBP 100	GBP Nil
D	Personal Accident Death benefit (age 15 and under and over 65) Death benefit (age 16 to 65) <b>Loss of Limbs</b> or sight <b>Permanent Total Disablement</b>	GBP 25,000 GBP 2,000 GBP 25,000 GBP 25,000	GBP Nil
E	<b>Baggage</b> <b>Baggage</b> (including <b>Valuables</b> ) Single article, <b>Pair or Set</b> limit <b>Valuables</b> limit in total <b>Baggage</b> Delay	GBP 1,000 GBP 300 GBP 350 GBP 100	GBP 50 GBP Nil
F	Personal <b>Money</b> , Passport and Documents Currency, notes and coins Currency, notes and coins (aged under 16) Other personal <b>Money</b> and documents Passport or visa	GBP 500 GBP 200 GBP 50 GBP 500	GBP 50
G	Personal Liability	GBP 2,000,000	GBP 50
H	Legal Expenses	GBP 25,000	GBP 50
I	Hijack Hostage	GBP 50 per day up to GBP 3,000	GBP Nil
J	Travel Delay	GBP 20 per 12 hours up to GBP 500	GBP Nil
K	Missed Departure	GBP 500	GBP 50
L	Catastrophes and Natural Disasters	GBP 500	GBP 50

Please note that the sum insured is the most the **Insured Person** can claim under the section, but other limits may apply. All cover limits and **Excesses** shown are per person unless otherwise indicated.

#### Section E – **Baggage**

- Claims are paid based on the original value of the goods less a deduction for wear and tear and loss of value based on the age of the goods at the time that they are lost. Claims are not settled on a ‘new for old basis’ or replacement cost basis.
- The maximum **We** will pay per **Insured Person** for all **Baggage** or **Valuables** lost, damaged or stolen from a beach or poolside is GBP 100.
- An original receipt, valuation report or other satisfactory proof of ownership and value is required to support the claim. Evidence of replacement value is not sufficient.

If the **Insured Person** cannot provide this the maximum payment will be limited to:

- GBP 50 for any one article, or for any one **Pair or Set** of articles;
- GBP 250 for all articles lost, damaged or stolen in any one incident.

## SCHEDULE OF BENEFITS – OPTIONAL COVER

Optional Cover\* – subject to payment of additional premium. If **You** have paid for this cover option, it will be shown on **Your** Policy Certificate. All limits and **Excesses** are per person.

### WINTER SPORTS

Section	Benefit	Sum Insured	Excess**
M1	Ski Equipment (EUR 500 per single article, <b>Set</b> or <b>Pair</b> , limited to EUR 300 for hired ski equipment)	GBP 750	GBP 50
M2	Loss of Ski pack	GBP 250	GBP 50
M3	Piste Closure	GBP 30 per 24 hours, maximum GBP300	GBP 50
M4	Avalanche	GBP 500	GBP 50

\* Optional sections of cover – only valid when shown on **Your** Policy Certificate and the additional premium has been paid.

\*\* Please refer to Meaning of Words - **Excess/Excesses**.

# MEANING OF WORDS (which are shown in bold throughout)

Wherever the following words and phrases appear in this policy they will always have these meanings:

**Accidental Bodily Injury:** A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, **Loss of Limb**, **Loss of Sight** or the **Permanent Total Disablement** of an **Insured Person**.

**Baggage:** Items usually carried or worn by travelers for their individual use during a **Trip**.

- a. this travel insurance is not intended to cover expensive items for which the **Insured Person** should take out full 'Personal Possessions' insurance under their **Home** contents policy.
- b. wheelchairs and mobility aids are classed as **Baggage** and are covered according to the **Limits of Cover** on pages 8 and 9.

**Carrier:** A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

**Change in health:** A change in the **Insured Person's** state of health that occurs after the policy has been purchased. A change to the **Insured Person's** state of health includes:

- a. any new disease, illness or injury that requires medication, advice, treatment; or
- b. a **Pre-existing Medical Condition** where there is a change to medication, advice or treatment; or
- c. the **Insured Person** undergoing tests or treatment or being placed on a waiting list for out/day/in-patient treatment, investigations or surgery.

**Close Relative:** Spouse or **Common Law Partner**, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted and step-children), sibling (including step-siblings and sister/brother-in-law) or fiancé(e) of an **Insured Person**, Parent-in-law.

**Common Law Partner:** The person living with the **Insured Person** in a domestic relationship, for at least six consecutive months at the commencement of the Period of Insurance.

**Complications of Pregnancy and Childbirth:** For the purposes of this Policy '**Complications of Pregnancy and Childbirth**' shall only be deemed to include the following: toxemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post-partum hemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta previa, stillbirths, miscarriage, medically necessary emergency Caesarean sections/ medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

**Computer System:** Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

**COVID-19:** As defined as Coronavirus disease (**COVID-19**) Including severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2).

**Curtailement:** Abandoning or cutting short the **Insured Person's Trip** by direct early return to the **Insured Person's Home Country**. Please note: claims will be calculated from the day the **Insured Person** returned to their **Home Country** and based on the number of complete days of the **Trip** the **Insured Person** has not used, or by attending a hospital outside the **Insured Person's Home Country** as an in-patient (and as part of a valid claim under Section B - Emergency Medical and Additional Expenses) for a period in **Excess** of 48 hours.

Claims will be calculated from the day the ill/injured person was admitted to hospital and based on the number of complete days for which the **Insured Person** was hospitalised. Cover only applies to ill/injured persons.

**Cyber Act:** An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.

**Cyber Incident:** Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System** or any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.

**Evidence of Insurance:** The validation page issued in respect of this policy which sets out the name of the **Policyholder**, the names of the **Insured Person's**, the **Geographical Limits**, the Period of Insurance, additional cover options and any other special conditions and terms.

**Excess/Excesses:** The amount the **Insured Person** has to pay towards making a claim. The amount of the **Excess** should be agreed when the **Policyholder** takes out the insurance policy.

**Family Member:** The **Insured Person's** partner/Spouse, the **Insured Person's** children, Step Children, Mother, Father, Step Mother, Step Father, Parent-in-law.

**GDPR:** means Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the Processing of Personal Data and repealing Directive 95/46/EC (General Data Protection Regulation).

**Geographical Limits:** The country(ies) for which the **Policyholder** has paid the appropriate premium, as specified on the **Evidence of Insurance**. Please note:

Cover is included whilst travelling directly from the **Insured Person's Home** or business (whichever is the latest) to the **Insured Person's** departure point and back again when the **Insured Person** returns, limited to a maximum of 24 hours in each direction. This does not apply if the **Policyholder** purchased the cover whilst the **Insured Person's** are on a **Trip**. In this case cover starts twenty-four (24) hours after the time of purchase and finishes when the **Insured Person's** return **Home** or where this cover was purchased, whichever is reached first.

The **Insured Person** will be covered when travelling by **Public Transport** between countries, but not if a **Insured Person** is being paid to crew a private motor or sailing vessel or are travelling by private aircraft.

**Home:** The **Insured Person's** principal place of residence, used for domestic purposes, and including garage(s) and other outbuilding(s).

**Home Country:** The country for which the **Insured Person** holds a passport or that country in which the **Insured Person** habitually resides (if different), and which is declared as the **Insured Person's Home Country** on the **Policyholder's** application for cover.

**Infectious or Contagious Disease:** Any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

**Insured Person:** Each person named on the **Evidence of Insurance** and for whom the appropriate premium has been paid (Teachers, Students or other responsible Adult), and at the expiry of the Period of Insurance being not more than 75 years of age. See the '**Your Policy**' section for eligibility and age limits.

**Limits of Cover:** The maximum amount that **We** will pay per person or per policy for each insured incident, as shown on the **Schedule of Benefits**.

**Loss of Limb:** Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

**Loss of Sight:** Total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to

see at 3 feet or less what the **Insured Person** should see at 60 feet).

**Master Policyholder:** Eligible Travel Agent.

**Medical Condition:** A disease, illness, sickness or injury including **Psychological Conditions**.

**Medical Practitioner:** A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment, is practicing within the scope of his/her license and training and who is not related to the **Insured Person** or any travelling companion.

**Mental Health Disorder:** A mental or emotional disease or disorder which generally denotes a disease of the brain with predominant behavioral symptoms, or a disease of the mind or personality, evidenced by abnormal behavior, or a disorder of conduct evidenced by socially deviant behavior. This includes but is not limited to psychosis, psychiatric illnesses and other similar conditions as may be listed in recognised medical manuals or journals.

**Money:** Currency from the **Insured Person's Home Country**, currency from the country(ies) in which the **Insured Person** is travelling, any of the recognised major currencies which are commonly used in transactions in lieu of local currency and travelers cheques.

**Pair or Set:** Similar items of **Baggage** which are complimentary to one another or used together. Period of Insurance: The period shown on the **Evidence of Insurance**.

**Permanent Total Disablement:** Which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent the **Insured Person** from engaging in, or giving any attention to, the **Insured Person's** usual occupation for the remainder of the **Insured Person's** life.

The diagnosis must be confirmed and certified by a **Medical Practitioner**.

**Policyholder:** Represents the School that is acting exclusively on behalf of the Insured Members (Teachers, Students and other responsible Adults) listed on the **Evidence of Insurance Schedule**.

**Pre-existing Medical Condition:** Any **Medical Condition** that, within the last 12 months, required any:

- a. surgery, inpatient or outpatient treatment, referrals or investigations of any sort. This includes being on any waiting list, taking any prescription medication, tablets or required medical treatment (This will not apply to common colds, flu or contraceptive medication);
- b. medical advice or treatment for any respiratory condition relating to the lungs or breathing;
- c. medical advice or treatment for any heart, stroke or diabetic condition.

**Psychological Condition:** A mental or addictive condition, including but not limited to, alcoholism, drug addiction or eating disorders.

**Public Transport:** any scheduled publicly licensed aircraft, sea vessel, train, coach or bus on which the **Insured Person** is booked or had planned to travel.

**Schedule of Benefits:** The details of cover as outlined on pages 8 and 9 of this document.

**Secure Luggage Area:** Any of the following, as and where appropriate:

- a. the locked dashboard, boot or locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats;
- b. the fixed storage units of a motorised or towed caravan;
- c. a locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

**Strike or Industrial Action:** Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

**Travel Documents:** Travel tickets, accommodation and other redeemable travel vouchers, Green Card, driving licenses and passports.

**Trip/s:** A journey within the country(ies) stated on the **Policyholders Evidence of Insurance**, during the Period of Insurance. Please Note: **Trips** do not have to commence and end in the **Insured Person's Home Country**. The **Evidence of Insurance** will show the maximum duration of the **Insured Person's Trip**.

**Unattended:** When the **Insured Person** cannot see and/or are not close enough to the **Insured Person's** property or vehicle to prevent unauthorised interference or theft of the **Insured Person's** property or vehicle.

**Valuables:** Cameras, photographic, and video equipment, and associated equipment of any kind; computer hardware and software including notebooks, eReaders, laptops, tablet PCs, mobile telephones; smartphones; portable audio equipment (DVD, CD, Mini-Disc, MP3 players, iPods, etc) and all associated discs and accessories; spectacles; prescription sunglasses, binoculars; jewelry; watches; precious stones and articles made of or containing gold, silver or other precious metals.

**We, Our or Us:** battleface Insurance Services Limited, administering policies on behalf of Starr International (Europe) Limited.

**You / Your:** The **Master Policyholder** named on the Master Certificate of Insurance.

## YOUR POLICY

This Master Policy contains restrictions based on the type of cover the **Policyholder** has purchased – these are explained below.

If a **Insured Person** travels for more than the number of days for which the **Policyholder** has paid for cover, the **Insured Person** will not be covered after the last day for which the **Policyholder** has paid.

Cover for any **Trip** ends on the earliest of:

- a. the end date shown on the **Policyholders Evidence of Insurance**; or
- b. the date the **Insured Person** returns to their usual place of residence or business at the end of their journey, which shall be no later than 24 hours after the **Insured Person** has arrived at the international arrival point in the **Insured Person's Home Country**; or
- c. the date when the maximum number of days cover shown in the **Policyholder's** policy has been reached.

## GEOGRAPHICAL AREAS

Cover is only valid in the country(ies) requested on the **Policyholder's** policy application and shown on the **Evidence of Insurance**.

Due to sanctions restrictions imposed by the United Kingdom, European Union, Canada, United Nations and United States, it may not be possible for **Us** to provide the full range of cover in one or more of the countries **You** plan to travel to. For more information please get in touch via email at [contact@battleface.com](mailto:contact@battleface.com).

# SECTIONS OF COVER

## Section A – Cancellation or Curtailment

### What is covered:

**We** will reimburse up to the amount shown in the **Schedule of Benefits** for financial loss the **Insured Person** suffers, being non-refundable deposits and amounts the **Insured Person** has paid for travel, and accommodation the **Insured Person** does not use because of their inability to commence travel or complete the **Trip**.

**We** will only pay for financial loss the **Insured Person** suffers on behalf of any travelling companion if they are insured and named on this policy. If the **Insured Person's** travelling companion is not insured under this policy, they will need to claim against their travel insurance policy for any amounts that the **Insured Person** has paid on their behalf.

**Cancellation** cover applies if the **Policyholder** has booked a **Trip** to take place within the Period of Insurance, but the **Insured Person** is forced to cancel their travel plans because of one of the following changes in circumstances, which is beyond the **Insured Person's** control, and of which the **Insured Person** was unaware at the time the **Insured Person** booked the **Trip**.

**Curtailment** cover applies if the **Policyholder** is forced to cut short a **Trip** the **Insured Person** has commenced, and return to the **Insured Person's Home Country**, because of one of the following changes in circumstances being beyond the **Insured Person's** control and of which the **Insured Person** was unaware at the time the **Policyholder** booked the **Trip**. **Curtailment** claims will be calculated from the date the **Insured Person** returns to their **Home Country**.

1. Unforeseen illness, injury or death of the **Insured Person**, a **Close Relative** or any person with whom the **Insured Person** has arranged to travel or stay during the **Trip**.
2. The **Insured Person** abandoning their **Trip** following the **cancellation** of, or a delay of more than 12 hours in the departure of the **Insured Person's** outward international flight, sea-crossing, coach or train journey, forming part of the booked **Trip's** itinerary, as a result of **Strike or Industrial Action** (of which the **Insured Person** was unaware at the time the **Policyholder** either booked the **Trip** or purchased this policy, whichever is the latest), adverse weather conditions, or the mechanical breakdown of, or accident of, the aircraft, sea vessel, coach or train.
3. Accidental damage, burglary, flooding or fire affecting the **Insured Person's Home**, occurring during the **Trip** or within 48 hours before the **Insured Person** departs, when the loss relating to the **Insured Person's Home** is in **Excess** of GBP 1,500 (or currency equivalent) and the **Insured Person's** presence is required by the Police or relevant authorities in connection with such events.
4. The **Insured Person's** compulsory quarantine.
5. The **Insured Person** has been diagnosed with **COVID-19** within 14 days of their **Trip** starting.

**Curtailment** cover also applies for the **Insured Person** attending a hospital outside their **Home Country** as an in-patient (and as part of a valid claim under Section B - Emergency Medical and Additional Expenses). Claims will be calculated from the day the ill/injured person was admitted to hospital and based on the number of complete days for which the **Insured Person** was hospitalised or quarantined. Cover only applies to ill/injured persons.

Special conditions relating to claims:

1. In the event of **Curtailment** of the **Trip**, the **Policyholder** must contact **Us** first and allow **Us** to make all the necessary travel arrangements.

2. The **Insured Person** must obtain a medical certificate from the **Medical Practitioner** in attendance and **Our** prior approval to confirm the necessity to return **Home** prior to the scheduled return date of the **Trip** in the event of unforeseen illness or injury.
3. If, at the time of requesting **Our** assistance in the event of a **Curtailement** claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of the **Insured Person**, a **Close Relative**, travelling companion or person with whom the **Insured Person** has arranged to stay whilst on the **Insured Person's Trip**, **We** will make all necessary arrangements at the **Insured Person's** cost and arrange appropriate reimbursement as soon as the claim has been validated.
4. The **Policyholder** must notify the **Master Policyholder** and **Carrier** immediately the **Policyholder** knows the **Trip** is to be cancelled or curtailed, to minimise the **Insured Person's** loss as far as possible. If the **Policyholder** fails to notify the **Master Policyholder** or **Carrier** immediately it is found necessary to cancel the **Trip**, **Our** liability shall be restricted to the **cancellation** charges that would have applied had failure not occurred.
5. If the **Policyholder** cancels the **Trip** due to unforeseen illness or injury the **Insured Person** must provide a medical certificate from the treating **Medical Practitioner** stating that this prevented the **Insured Person** from travelling.
6. If the **Insured Person's** outward international flight, sea-crossing, coach or train journey is cancelled by the **Carrier**, the **Policyholder** must produce to **Us** written documentation provided by the **Carrier** specifying the reason for the **cancellation**.
7. If the **Policyholder** cancels or curtails a **Trip** because the **Insured Person's** presence is required by the police in connection with accidental damage, burglary, flooding or fire affecting the **Insured Person's Home** during their **Trip**, the **Insured Person** must produce to **Us** written documentation from the police confirming that the loss or damage occurred during the **Trip** – otherwise no claim will be paid.

#### What is not covered:

1. Any disinclination to travel or continue travelling, unless the **Insured Person's** change of travel plans is caused by one of the circumstances listed under 'What is Covered'.
2. Any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting the **Insured Person**.
3. Any claim arising directly or indirectly from the **Insured Person's** Mental Health Disorder.
4. Any claim arising directly or indirectly from a Pre-existing Medical Condition affecting any Close Relative, travelling companion who is not insured under this policy, or person with whom the **Insured Person** intended to stay whilst on their Trip, unless the person's Medical Practitioner can confirm in writing that at the time the **Insured Person** bought this policy, he/she would have seen no substantial likelihood of his/her patient's condition manifesting or deteriorating to such a degree that this would become necessary.
5. Any costs relating to unused travel and accommodation for any persons not insured under this policy.
6. **Cancellation** or **Curtailement** caused by pregnancy or childbirth unless the **Cancellation** or **Curtailement** is certified by a **Medical Practitioner** as necessary due to **Complications of Pregnancy and Childbirth**.
7. Claims arising from actual or planned **Strike or Industrial Action** which was common knowledge at the time the **Insured Person** either booked the **Trip** or purchased this policy, whichever is the latest.
8. In the event of **Curtailement**, any costs in respect of any unused pre-paid travel costs when **We** have paid to repatriate the **Insured Person**.

9. Withdrawal from service of the aircraft, sea vessel, coach or train, on which the **Insured Person** is booked to travel, by order or recommendation of the regulatory authority in any country. the **Insured Person** should direct any claim in this case to the transport operator involved.
10. Failure by the provider of any part of the booked **Trip** to supply the service or transport (whether as the result of error, insolvency, omission, default or otherwise), unless the event is specifically covered by this policy. The **Insured Person** should direct any claim in this case to the provider involved.
11. Change of plans due to the **Insured Person's** financial circumstances except if the **Insured Person** is made redundant and qualify for redundancy payment under the current legislation in their **Home Country**.
12. Any claim arising as a result of attendance of an **Insured Person**, or any other person on whom the travel plans depend, in a court of law. This exclusion will not apply if the **Insured Person** is called up for jury service or are subpoenaed as a witness (other than in any professional or advisory capacity).
13. Any costs relating to airport taxes, air passenger duty and other surcharges levied by the airline (the **Insured Person** may be able to obtain a refund from the **Insured Person's Carrier** for such charges).
14. Any claim resulting from the **Insured Person's** inability to travel due to an **Insured Person's** failure to hold, obtain or produce a valid passport or any required visa in time for the booked **Trip**.
15. Prohibitive regulations by the government of any country, or delay or amendment of the booked **Trip** due to government action.
16. Any claim arising from volcanic eruption (including volcanic ash being carried by the wind), earthquake or tsunami.
17. The **Excess**.
18. The cost of this policy.
19. Any claim related to cancellation of an international flight, sea-crossing, coach or train journey where the **Policyholder** and or **Insured person** is able to obtain a refund from any other source, Including but not limited to the transport provider, credit card company, available bonds.
20. Anything mentioned in the General Exclusions.

## Section A1 - Missed Connection:

### What Is Covered:

**We** will reimburse **You**, up to the maximum amount shown in the **Schedule of Benefits** if, while on a covered **Trip**, **You** miss a departure resulting from **cancellation** or delay of at least 2 consecutive hours of **Your** regularly scheduled airline flights due to inclement weather or common **Carrier** caused delay, for:

1. Additional transportation expenses incurred by **You** to join the departed **Trip**.
2. Reasonable accommodation and meal expenses incurred, which were not paid or provided for by any other source, up to the amount shown in the **Schedule of Benefits**.
3. Pre-paid, non-refundable **Trip** payments for the unused portion of the **Trip**.

The common **Carrier** must certify the delay of the regularly scheduled airline flight. Coverage is secondary if reimbursable by any other source.

These benefits will not duplicate any other benefit payments payable under this policy or any coverage attached to this policy.

## Section B – Emergency Medical and Additional Expenses

### What is covered:

1. Emergency Medical and Repatriation: **We** will pay up to the amount shown in the **Schedule of Benefits** (for the cover level as shown on their **Evidence of Insurance**) for each **Insured Person** who suffers sudden and unforeseen **Accidental Bodily Injury** or illness, or who dies during a **Trip** outside the **Insured Person's Home Country** for the following:
  - a. medical expenses for the immediate needs of an unforeseen medical emergency. Included are **Medical Practitioner's** fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad, when deemed necessary by a recognised **Medical Practitioner**.
  - b. additional travelling costs to repatriate the **Insured Person** to their **Home Country** when recommended by **Our** Medical Officer. **We** will pay for the cost of a medical escort if considered necessary.
2. Emergency Dental Treatment: **We** will pay up to the amount shown in the **Schedule of Benefits** (for the cover level as shown on the **Policyholders Evidence of Insurance**) for each **Insured Person** for the costs of providing necessary temporary relief of pain or discomfort, and/ or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.
3. Additional Accommodation and Travelling Costs: On condition that the **Policyholder** contacts **Us** first and **We** make all the travel arrangements, in the event of a valid claim for repatriation **We** will pay up to the amount shown in the **Schedule of Benefits** (for the cover level as shown on the **Policyholders Evidence of Insurance**) for the following:
  - a. if **Our** Medical Officer confirms that it is medically necessary for the **Insured Person** to be accompanied on the **Trip Home**, and the return journey cannot take place on the original scheduled date, **We** will pay for the additional travelling costs and accommodation costs incurred by one person staying with the **Insured Person** and accompanying the **Insured Person** on the **Trip Home**;
  - b. additional travelling and accommodation costs arranged by **Us** for one person required, on medical advice, to fly out to the **Insured Person** and accompany the **Insured Person Home**. If **Our** Medical Officer advises a date when it is feasible and practical to repatriate the **Insured Person**, but the **Insured Person** chooses instead to remain abroad, **Our** liability to pay any further costs under this section after that date will be limited to what **We** would have paid if the **Insured Person's** repatriation had taken place.
4. Funeral Expenses Abroad: **We** will pay up to the amount shown in the **Schedule of Benefits** for the **Insured Person's** burial or cremation abroad or alternatively transportation costs of returning **Home** the **Insured Person's** body or ashes.
5. Exposure to Biological Fluids: If during the policy term an **Insured Person** is exposed to biological fluids, **We** will pay up to the amount shown in the **Evidence of Insurance** in respect of reasonable travel and accommodation costs to enable the **Insured Person** to receive treatment and return to complete their **Trip**. In the event the **Insured Person** elects to continue their **Trip** following exposure to biological fluids **We** will pay the costs of couriering post exposure measures to the **Insured Person**.
6. An **Insured Person** has a sudden unexpected illness (including being diagnosed with **COVID-19**), and unexpected complications of pregnancy or childbirth) or bodily injury that could cause serious harm if it is not treated before **Your** return **Home**.

**What is not covered:**

1. costs in **Excess** of GBP 500 (or currency equivalent) which have not been authorised by **Us** in advance.
2. any claim arising from illness if the **Insured Person** is over 75 years.
3. any claims arising directly or indirectly as a result of any **Pre-existing Medical Conditions**.
4. any claim arising directly or indirectly from the **Insured Person's Mental Health Disorder**.
5. any pre-planned or pre-known or expected medical/dental treatment or diagnostic procedure.
6. treatment which, in the opinion of **Our** Medical Officer, can be delayed until the **Insured Person's** return to the country of departure.
7. any medical or dental treatment, which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury; or to alleviate distress in eating.
8. normal wear and tear of dental or orthodontic appliances.
9. any damage to dentures, other than whilst being worn by the **Insured Person** and any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity.
10. dental treatment involving the provision of dentures or the use of precious metals.
11. any claims for costs related to pregnancy or childbirth unless the claim is certified by a **Medical Practitioner** as necessary due to **Complications of Pregnancy and Childbirth**.
12. any air travel costs in **Excess** of a return economy/tourist class ticket, this exclusion applies to item 3, Additional Accommodation and Travelling Costs only.
13. accommodation costs other than the cost of the room, this exclusion applies to item 3, Additional Accommodation and Travelling Costs only.
14. medical/dental treatment or services provided by a private clinic or hospital, health spa, convalescent **Home** or any rehabilitation center unless confirmed as medically necessary by **Our** Medical Officer.
15. the cost of private dental/medical expenses when the **Insured Person** receives treatment in a state-run practice or clinic and the **Insured Person** has a right to state provided emergency treatment.
16. treatment for cosmetic purposes unless the Medical Officer at the medical emergency service agrees that such treatment is necessary as the result of an accident covered under this policy.
17. expenses incurred as a result of a tropical disease when the **Insured Person** has not had the recommended inoculations and/ or taken the recommended medication.
18. any costs incurred in the **Insured Person's Home Country** other than in connection with transportation of the **Insured Person** or their remains to the **Insured Person's Home** from abroad.
19. the cost of any medical/dental expenses incurred in private facilities if a medically suitable state facility is available.
20. any costs incurred in Australia which would have been covered by Medicare if the **Insured Person** were eligible to be enrolled, and the **Insured Person** failed to enroll, in Medicare.
21. any costs where the transportation **Home** has not been arranged by **Us**.

22. any costs in respect of unused pre-paid travel costs when **We** have paid to repatriate the **Insured Person**.
23. any search and rescue costs charged to the **Insured Person** where an emergency service such as the coastguard or army have been called out to find the **Insured Person**. This does not include the cost of emergency medical evacuation by the most appropriate transport or mountain rescue services.
24. where the **Insured Person** has received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and the **Insured Person** has not used a European Health Insurance Card (if applicable to the **Insured Person**) to effectively reduce the cost of the **Insured Person's** treatment or medicines.
25. medication and/or treatment which at the time of departure is known to be required or to be continued outside the **Insured Person's Home Country**.
26. the cost of the continuation of any treatment or medication which commenced prior to the start of the **Trip**.
27. Sexually transmitted diseases.
28. Intentional self-inflicted injury or any attempt thereat.
29. the **Excess**.
30. anything mentioned in the General Exclusions from page 30.

### **In an Emergency**

Please contact Robin Assist on + 44 (20) 8089 5338 giving the **Insured Person's** name, policy reference number and as much information as possible.

Please provide a telephone number and/or email address where **We** can contact the **Policyholder** or **Insured Person** or to leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance the **Policyholder** MUST contact **Us** as soon as possible. The **Policyholder** or **Insured Person** MUST obtain **Our** prior authorisation before incurring any expenses over GBP 500 (or currency equivalent), except in case of emergency. In case of emergency, if the **Insured Person** is physically prevented from contacting **Us** immediately, the **Policyholder** or someone designated by the **Insured Person** must telephone within 48 hours.

**We** recommend that the **Policyholder** and **Insured Person** should carry their insurance documents with them at all times.

## Section C – Hospital Benefit

### What is covered:

In the event of a valid claim under Section B – Emergency Medical and Additional Expenses, **We** will pay the **Insured Person** up to the amount shown in the **Schedule of Benefits** for every complete 24 hours the **Insured Person** have to stay in hospital as an in-patient.

### What is not covered:

1. Any claim arising in connection with a **Trip** solely within their **Home Country**.
2. Any claims for costs related to pregnancy or childbirth unless the claim is certified by a **Medical Practitioner** as necessary due to **Complications of Pregnancy and Childbirth**.
3. Anything mentioned in the General Exclusions.

## Section D – Personal Accident

### What is covered:

**We** will pay one of the benefits shown in the **Schedule of Benefits** for the cover level as shown on their **Evidence of Insurance** If the **Insured Person** suffer **Accidental Bodily Injury** during the **Trip** which, within 12 months of the date of the Accident, is the sole and direct cause of their death or **Loss of Limb**, Loss of Sight or **Permanent Total Disablement**.

Extension to Section D: In the event the **Insured Person** are involved in an accident which as a result of a needle injury the **Insured Person** are infected with Human Immune Deficiency Virus (HIV) **We** will pay GBP 10,000 provided that the **Insured Person** undergoes a blood test within five days of the injury occurring which concludes the absence of HIV or antibodies to such a virus and a follow up blood test within twelve months indicates the presence of HIV or antibodies to such a virus.

### What is not covered:

1. Injury not caused solely by outward, violent and visible means.
2. The **Insured Person's** disablement caused by mental or psychological trauma not involving the **Insured Person's Accidental Bodily Injury**.
3. Disease or any physical defect, infirmity or illness which existed prior to the commencement of the **Trip**.
4. Any more than one payment for one item under this section.
5. An **Insured Person** engaging in any occupation involving significantly greater risk or hazard than that declared to **Us** when this insurance was taken out.
6. Anything mentioned in the General Exclusions from page 30.

## Section E – Baggage

### What is covered:

1. Lost/stolen or damaged **Baggage**: **We** will pay the **Insured Person** up to the amount shown in the **Schedule of Benefits** (for the cover level as shown on their **Evidence of Insurance**), If, during the course of a **Trip**, their **Baggage** is damaged, stolen, destroyed or lost (and not recovered).
  - a. The maximum **We** will pay the **Insured Person** for the following items is:

- b. GBP 300 any one article, or GBP 350 for any one **Pair or Set** of articles, as shown in the **Schedule of Benefits**. If the **Insured Person** cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of the **Insured Person** wearing the article) and value to support the claim, payment for any one article, or for any one **Pair or Set** of articles, will be limited to a maximum of GBP 50. Evidence of replacement value is not sufficient;
  - c. GBP 250 for all articles lost, damaged or stolen in any one incident if the **Insured Person** cannot provide satisfactory proof of ownership and value;
  - d. limited to the amount shown in the **Schedule of Benefits** for the total of all **Valuables** owned by each **Insured Person**;
  - e. GBP 100 per **Insured Person** for all **Baggage** or **Valuables** lost, damaged or stolen from a beach or pool-side;
  - f. the maximum **We** will pay for all mobile telephones or smartphones is limited to GBP 100 per **Insured Person**.
2. Emergency replacement of **Baggage**: If the **Insured Person's Baggage** is certified by the **Carrier** to have been lost or misplaced on the outward journey of a **Trip** for a period in **Excess** of 24 hours then the **Insured Person** can claim up to GBP 300 for the purchase of essential items.
    - a. Note: Such sums will be refundable to **Us** if the luggage or any part of it proves to be permanently lost and/or a claim is made under part 1, Lost/stolen or damaged **Baggage**.
    - b. If the **Insured Person** has selected the Winter Sports extension Optional Cover:

#### Special conditions relating to claims:

1. **We** have the option to either pay the **Insured Person** for the loss, or replace, reinstate or repair the items concerned.
2. Claims are paid based on the value of the goods at the time of original purchase and a deduction is then made for wear, tear, and loss of value, bearing in mind the age of the items. Claims are not settled on a 'new for old basis' or replacement cost basis.
3. the **Insured Person** must take suitable precautions to secure the safety of the **Insured Person's Baggage** and must not leave it unsecured or Unattended or beyond the **Insured Person's** reach at any time in a place to which the public have access.
4. If claiming for the **Insured Person's** goods that were stolen or lost the **Insured Person** should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.
5. Within 24 hours of discovery of the incident the **Insured Person** must report loss of **Baggage** to the local Police or to the **Carrier**, as appropriate (damage to **Baggage** in transit must be reported to the **Carrier** before the **Insured Person** leaves the **Baggage** hall and a Property Irregularity Report (PIR) must be obtained), or to the **Insured Person's** hotel or accommodation management, or to the tour operator representative and a written report obtained.
6. the **Insured Person** must produce to **Us** written documentation from one of the parties listed above confirming that the loss or theft occurred during the **Trip** – otherwise no claim will be paid.
7. For claims for essential items, in the event that the **Insured Person's Baggage** is lost or misplaced on the outward journey of a **Trip** for a period in **Excess** of 24 hours by the **Carrier**, the **Insured Person** must provide receipts and a report from the **Carrier** confirming the length of the delay – otherwise no payment will be made.

### What is not covered:

1. Any item loaned, hired or entrusted to the **Insured Person**.
2. Any claim relating to **Baggage** delayed at any other time during the **Insured Person's Trip** or on their return journey to the **Insured Person's Home Country**.
3. Any claim for **Baggage** delay for a **Trip** solely within the **Insured Person's Home Country**.
4. Any loss, theft of, or damage to **Baggage** left in an Unattended motor vehicle if:
  - i. The items concerned have not been locked out of sight in a **Secure Luggage Area**.
  - ii. No forcible and violent means have been used by an unauthorised person to effect entry into the vehicle; and
  - iii. No evidence of such entry is available.
5. Theft of **Valuables** from an Unattended motor vehicle.
6. Loss, theft of, or damage to **Valuables** from checked-in luggage left in the custody of a **Carrier** and/or **Valuables** packed in luggage left in the **Baggage** hold or storage area of a **Carrier**.
7. Electrical or mechanical breakdown or manufacturing fault of the article insured.
8. Wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning.
9. Confiscation or detention by Customs or other lawful officials and authorities.
10. Loss, theft or damage to debentures; bonds; securities; stamps or documents of any kind, Travel Documents, including driving licenses and passports; musical instruments; glass; china; antiques; pictures; pedal cycles and accessories; hearing aids; coupons; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession; unused mobile telephone rental charges or pre-payments.
11. Loss, theft of or damage to vehicle keys.
12. Damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle.
13. Liability in respect of a **Pair or Set** of articles where **We** shall be liable only for the value of that part of the **Pair or Set** which is lost or damaged.
14. Sports equipment other than Ski Equipment provided that the Winter Sports Optional Cover has been Selected, the relevant premium paid and it is mentioned as covered in the **Policyholders Evidence of Insurance**.
15. Loss or theft of or damage to **Money** (please see Section F – Personal **Money** and Passport);
16. Loss or theft of or damage to cigarettes, tobacco and/or alcohol.
17. The **Excess**.
18. Anything mentioned in the General Exclusions from page 30.

## Section F – Personal Money and Passport

### What is covered:

1. If during a **Trip**, the **Money** the **Insured Person** is carrying on their person or the **Insured Person** has left in a locked safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, **We** will cover the **Insured Person** up to an overall maximum shown in the **Schedule of Benefits**.

The maximum **We** will pay for the following items: bank notes, currency notes and coins, is GBP 200.

2. If the **Insured Person's** passport is lost or stolen outside their **Home Country** during a **Trip**, **We** will pay up to the amount shown in the **Schedule of Benefits** (for the cover level as shown on the **Policyholders Evidence of Insurance**):
  - Reasonable additional travel and accommodation expenses the **Insured Person** incurs abroad to obtain a replacement or temporary passport.
  - The cost of an emergency replacement or temporary passport, to enable the **Insured Person** to continue their **Trip** as planned.

#### Special conditions relating to claims:

1. Within 24 hours of discovery of the incident the **Insured Person** must report loss of **Money** or their passport to the local Police or the **Carrier**, as appropriate through their **Policyholder**, or to the **Insured Person's**, hotel or accommodation management, or to the tour operator representative and a written report obtained.
2. The **Insured Person** must produce to **Us** written documentation from one of the parties listed above confirming that the loss or theft occurred during the **Trip** - otherwise no claim will be paid.
3. The **Insured Person** must produce to **Us** evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

There is no cover under this policy for pre-paid currency cards, and **We** advise that the **Insured Person** contacts the card issuer.

#### What is not covered:

1. Shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities.
2. Traveler's cheques and/or **Travel Documents** that can be replaced by the issuer.
3. The **Excess**.
4. Any pre-paid currency cards.
5. Anything mentioned in the General Exclusions.

## Section G – Personal Liability

#### What is covered:

If in the course of a **Trip** the **Insured Person** becomes legally liable for **Accidental Bodily Injury** to, or the death of, any person and/or accidental loss of or damage to their property, then on condition that there is no other insurance in force covering the loss, the material damage or the **Insured Person's** liability, **We** will cover the **Insured Person** (or in the event of their death, the **Insured Person's** legal personal representatives) against:

- all sums which the **Insured Person** shall become legally liable to pay as compensation; and
- all law costs awarded to any claimant or incurred in the defence of any claim that is contested by **Us** or with **Our** consent.

**We** will pay up to a maximum, including costs, of the amount shown in the **Schedule of Benefits** (for the cover level as shown on the **Policyholders Evidence of Insurance**). This limit applies to any and all claimants in any one Period of Insurance affected by any and all occurrences with any one original cause.

#### What is not covered:

1. Injury to, or the death of, any member of the **Insured Person's** Family or household, or any person in their service.

2. Property belonging to, or held in trust by the **Insured Person** or their Family, household or employee.
3. Loss of or damage to property which is the legal responsibility of the **Insured Person** or their Family, household or employee. (This exclusion will not apply to temporary accommodation which the **Insured Person** occupies and for which the **Insured Person** assumes contractual responsibility during the **Insured Person's Trip**).
4. Any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement.
5. Claims for injury, loss or damage arising directly or indirectly from:
  - i. Ownership or use of airborne or waterborne craft, horse- drawn, motorised, mechanically-propelled or towed vehicles, vessels, sail or powered boat (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), firearms;
  - ii. The pursuit or exercise of any trade, profession or occupation, whether paid or unpaid (including volunteer work), or the supply of goods and services by the **Insured Person**;
  - iii. The ownership or occupation of any land or building;
  - iv. Willful or malicious acts.
6. Liability or material damage for which cover is provided under any other insurance.
7. Accidental injury or loss not caused through the **Insured Person's** negligence.
8. Any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus however caused.
9. Any claim arising in connection with a **Trip** solely within the **Insured Person's Home Country**.
10. The **Excess**.
11. Anything mentioned in the General Exclusions.

## Section H – Legal Expenses

### What is covered:

**We** will pay up to the sum insured shown in the **Schedule of Benefits** Table in respect of the **Insured Person's** incurred legal expenses in the pursuit of claims for damages against third parties who have caused an **Insured Person's** death, bodily injury or illness through incidents occurring during the **Trip**. **We** shall only be liable for expenses incurred with **Our** prior written consent, which will not be unreasonably withheld, but **We** reserve the right to withdraw from the proceedings at any stage and to limit **Our** liability to the expenses incurred during the period up to but not beyond the date of such withdrawal.

### What is not Covered:

1. Legal expenses incurred without **Our** prior written approval.
2. Claims against **Us** or anyone acting on **Our** behalf, or a travel agent, tour operator or **Carrier**.
3. The continued pursuit of any claim where **We** consider the **Insured Person** does not have a likely prospect of establishing a legal liability against the party being pursued and of recovering charges from such party.
4. Legal actions between **Insured Persons**.
5. Legal actions to obtain satisfaction of a judgement or legally binding decision, or legal proceedings brought in more than one country.
6. Legal expenses which constitute a valid claim under any other insurance policy beyond **Our** rateable share of any claim costs.

## Section I – Hijack

### What is covered:

We will reimburse the **Insured Person** up to the sum insured shown in the **Schedule of Benefits** Table for each complete day for any costs and expenses incurred as a direct consequence of the **Insured Person** being a victim of a hi-jack or kidnapping occurring during the **Trip**, up to a maximum of the sum insured shown in the **Schedule of Benefits** Table.

## Section J – Travel Delay

### What is covered:

If in the course of a **Trip You** are delayed by more than 12 hours as a result of a strike, riot, bad weather, natural disaster or security alert, or because the transport on which **You** were due to travel breaks down, **We** will pay GBP 20 per **Insured Person** for each 12 hour delay up to a maximum of GBP 500 per **Insured Person**.

### What is not covered:

1. if **You** knew about the cause of **Your** delay when **You** booked **Your Trip** or bought this insurance.
2. anything mentioned in the General Exclusions from page 30.

## Section K – Missed Departure

### What is covered:

We will pay the **Insured Person** up to the amount stated in the **Schedule of Benefits** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching their overseas destination or returning to their **Home Country** if they fail to arrive at the international departure point in time to board the **Public Transport** on which they are booked to travel on the initial international journey of the **Trip** during the Period of Cover as a result of:

1. the failure of other **Public Transport** or
2. an accident to or breakdown of the vehicle in which the **Insured Person** is travelling or
3. an accident or breakdown occurring ahead of the **Insured Person** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which they are travelling or
4. strike, industrial action or adverse weather conditions.

### What is not covered

1. The **Excess** amount as stated in the **Schedule of Benefits**.
2. Claims arising directly or indirectly from:
  - a. **Strike or Industrial Action** existing or declared publicly by the date the **Insured Person** is accepted for cover.
  - b. An accident to or breakdown of the vehicle in which the **Insured Person** is travelling for which a professional repairers report is not provided.
  - c. Breakdown of any vehicle in which the **Insured Person** is travelling if the vehicle is owned by the **Insured Person** and has not been serviced properly and maintained in accordance with manufacturer's instructions.
  - d. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.

- e. The **Insured Person's** failure to arrive at the departure point in time to board any connecting **Public Transport** after their departure on the initial international outbound and return legs of the Trip.
3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
4. Anything mentioned in the general exclusions on from page 30.

### Special conditions relating to claims

1. In the event of a claim arising from any delay occurring on a motorway or dual carriage way the **Insured Person** must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. The **Insured Person** must allow sufficient time for the **Public Transport** or other transport to arrive on schedule and to deliver them to the departure point.

## Section L – Catastrophes and natural disasters

### What is covered

We will pay the **Insured Person** up the amount stated in the **Evidence of Insurance** should the **Insured Person** be forced to move from their pre-paid accommodation whilst on a **Trip** during the Period of Cover as a result of fire, explosion, storm, flood, earthquake for the following:

1. The cost of alternative accommodation of a similar standard to that the **Insured Person** have booked if the **Insured Person** have been advised by their tour operator, hotelier or the local authority to leave their booked accommodation.
2. Necessary additional travelling expenses incurred so the **Insured Person** can continue their **Trip**.

### What is not covered

1. The **Excess** amount as stated in the **Evidence of Insurance**.
2. Any expense following their disinclination to travel or to continue with their **Trip** when official directives from the local authorities' state that it is safe to do so.
3. Any event that was publicized prior to their departure from their **Home Country**.
4. Any costs incurred by the **Insured Person** which are recoverable from their tour operator, hotel, airline, company providing the accommodation, or other provider of services for which the **Insured Person** receive or are expected to receive compensation or reimbursement.
5. Any costs which the **Insured Person** would have expected to pay during their **Trip**.
6. Anything mentioned in the general exclusions.

The **Insured Person** may only claim under section under section L – Catastrophes and natural disasters or section A – **Cancellation** or **Curtailement** for the same event.

### Special conditions relating to claims

1. In the event of a claim the **Insured Person** must get either:
  - a. written confirmation and proof from the hotel management of the loss of use of the pre-booked accommodation;
  - or
  - b. a report from the local or national authority stating that it was not acceptable for the **Insured Person** to remain in their pre booked accommodation.

## OPTIONAL COVER

### Section M – Winter Sports

**COVER IN RESPECT OF WINTER SPORTS ONLY OPERATES IF THE APPROPRIATE WINTER SPORTS EXTENSION HAS BEEN CHOSEN AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID**

### Section M1 – Ski Equipment

#### What is covered

**We** will pay the **Insured Person** up to the amount stated in the **Schedule of Benefits** for the accidental loss of, theft of or damage to the **Insured Person's** own Ski Equipment or hired Ski Equipment occurring whilst on a **Trip** during the Period of Cover. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (loss of value – calculated from the table below) or **We** may at **Our** option replace, reinstate or repair the lost or damaged Ski Equipment. The maximum **We** will pay for any one article, **Pair or Set** of articles is stated in the **Schedule of Benefits**.

#### What is not covered

**The Excess amount as stated in the Schedule of Benefits.**

1. Loss, theft of or damage to Ski Equipment contained in or stolen from an Unattended vehicle:
2. overnight between 9 p.m. and 9 a.m. (local time); or
3. at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
6. Anything mentioned in the general exclusions.

#### Special conditions relating to claims

1. The **Insured Person** or **Policyholder** acting on the **Insured Persons** behalf must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all Ski Equipment.
2. If Ski Equipment is lost, stolen or damaged while in the care of a **Carrier**, transport company, authority, hotel or the **Insured Person's** accommodation provider they must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Ski Equipment is lost, stolen or damaged whilst in the care of an airline the or **Insured Person** or **Policyholder** acting on the **Insured Persons** behalf must:
  - a. obtain a Property Irregularity Report from the airline.
  - b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
  - c. retain all travel tickets and tags for submission if a claim is to be made under this Group Policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help the **Insured Person** to

substantiate their claim.

## Hire of ski equipment

### What is covered

We will pay the **Insured Person** up to the amount stated in the **Schedule of Benefits** for the reasonable cost of hiring replacement Ski Equipment as a result of the accidental loss of, theft of, damage to or temporary loss in transit for more than 24 hours of their own Ski Equipment occurring whilst on a **Trip** during the Period of Cover.

### What is not covered

1. Loss, theft of or damage to Ski Equipment contained in or stolen from an Unattended vehicle:
  - a. overnight between 9 p.m. and 9 a.m. (local time); or
  - b. at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
2. Loss or damage due to delay, confiscation or detention by customs or any other authority.
3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in the general exclusions.

### Special conditions relating to claims

1. The **Insured Person** or **Policyholder** acting on the **Insured Persons** behalf, must report to the local Police within 24 hours of discovery and obtain a written report of the loss,
2. theft or attempted theft of their own Ski Equipment.
3. If Ski Equipment is lost, stolen or damaged while in the care of a **Carrier**, transport company, authority, hotel or the **Insured Person's** accommodation provider they must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Ski Equipment is lost, stolen or damaged whilst in the care of an airline the **Insured Person** or **Policyholder** acting on the **Insured Persons** behalf must:
  - a. obtain a Property Irregularity Report from the airline.
  - b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
  - c. retain all travel tickets and tags for submission if a claim is to be made under this Group Policy.
4. Receipts for items lost, stolen or damaged must be retained as these will help the **Insured Person** substantiate their claim.

## Section M2 – Loss of Ski Pack

### What is covered

We will pay the **Insured Person** up to the amount stated in the **Schedule of Benefits**:

1. For the insured portion of their ski pack (ski school fees, lift passes and hired Ski Equipment) following their Bodily Injury or illness whilst on a **Trip** during the Period of Cover
2. For the unused portion of their lift pass if lost whilst on a **Trip** during the Period of Cover.

### What is not covered

1. Anything mentioned in the general exclusions.

### Special conditions relating to claims

1. The **Insured Person** must provide written confirmation from a **Medical Practitioner** that such Bodily Injury or illness prevented them from using their ski pack.
2. Claims under this Section will only be payable if the **Insured Person's** Bodily Injury or illness is covered under section B — Emergency medical and other expenses.

## Section M3 – Piste closure

### What is covered

**We** will pay the **Insured Person** up to the amount shown the **Schedule of Benefits** for the cost of transport organised by the tour operator to an alternative site if whilst on a **Trip** during the Period of Cover lack of snow conditions or avalanche results in the closure of skiing facilities (excluding cross-country skiing) in the **Insured Person's** resort and it is not possible to ski. The cover only applies:

1. To the resort which the **Insured Person** has pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of the **Insured Person's Trip**; and
2. To **Trips** taken outside the **Insured Person's Home Country** during the published ski season for their resort.

If no alternative sites are available, **We** will pay the **Insured Person** compensation up to the amount stated in the **Schedule of Benefits**.

### What is not covered

1. Anything mentioned in the general exclusions.

### Special conditions relating to claims

1. The **Insured Person** or **Policyholder** acting on the **Insured Persons** behalf, must obtain written confirmation from the tour operator (or their representative) of the number of days skiing facilities were closed in their resort and the reason for the closure.

## Section N4 – Avalanche cover

### What is covered

**We** will pay the **Insured Person** up to the amount stated in the **Schedule of Benefits** for reasonable extra travel and accommodation expenses if whilst on a **Trip** during the Period of Cover their arrival or departure from their pre-booked ski resort is delayed by more than 12 hours due to an avalanche.

### What is not covered

1. The **Excess** amount as stated in the **Schedule of Benefits**.
2. Any cost incurred where the ski resort is less than 1,000 meters above sea level.
3. Any mentioned in the general exclusions.

### Special conditions relating to claims

1. The **Insured Person** or **Policyholder** acting on the **Insured Persons** behalf, must obtain written confirmation from the tour operator or local authority (or their representative) confirming the location, date, time and duration of the avalanche.

# GENERAL CONDITIONS APPLYING TO YOUR POLICY

1. No cover will come into force under sections A, B or C for any **Pre-existing Medical Condition**;
2. To be covered under this insurance, the **Insured Person** must be fit to travel and able to undertake their planned **Trip**;
3. The **Insured Person** must answer all questions about this policy honestly and fully at all times. The **Insured Person** must also tell **Us** straight away if anything that the **Insured Person** has already told **Us** changes. If the **Insured Person** does not tell **Us**, the **Insured Person's** policy may be cancelled and any claim the **Insured Person** makes may not be paid;
4. The **Insured Person** must exercise reasonable care for the supervision and safety of both the **Insured Person** and their property. The **Insured Person** must take all reasonable steps to avoid or minimise any claim. The **Insured Person** must always act as if they are not insured;
5. The **Insured Person** must avoid needless self-exposure to peril unless the **Insured Person** is attempting to save human life;
6. **We** will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided;
7. In the event of an emergency or any occurrence that may give rise to a claim for more than GBP 500 (or currency equivalent) under this insurance, the **Insured Person** or **Policyholder** acting on the **Insured Persons** behalf, must contact **Us** as soon as possible. The **Insured Person** must make no admission of liability, offer, promise or payment without **Our** prior consent. Please telephone **Us** first;
8. **We** are entitled to take over the **Insured Person's** rights in the defence or settlement of a claim, or to take proceedings in the **Insured Person's** name for **Our** own benefit against another party and **We** shall have full discretion in such matters. This is to enable **Us** to recover any costs **We** have incurred from any third party who may have liability for the costs;
9. **We** may, at any time, pay to the **Insured Person Our** full liability under this policy after which no further liability shall attach to **Us** in any respect or as a consequence of such action;
10. If, at the time of making a claim there is any other policy covering the same risk **We** are entitled to contact that insurer for a contribution. This insurance policy does not cover any claim which, but for the existence of this insurance, would be covered under any other insurance policy. This includes any amounts recovered, or which could be recovered, by the **Insured Person** from private health insurance, EHIC payments, any reciprocal health agreements, airlines, hotels, **Home** contents insurers or any other recovery by the **Insured Person** which is the basis of this claim;
11. The **Insured Person** or **Policyholder** acting on the **Insured Persons** behalf, must assist **Us** to obtain or pursue a recovery or contribution from any third party or other insurers (including any Governmental or State departments) by providing all details required and completing the necessary forms;
12. The **Insured Person** or **Policyholder** acting on the **Insured Persons** behalf, must take all practical steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). **We** may at any time, and at **Our** expense, take such action as **We** deem fit to recover the property lost or stated to be lost;
13. In the event of a valid claim the **Insured Person** shall allow **Us** the use of any relevant **Travel Documents** the **Insured Person** is not able to use because of the claim;

14. The **Insured Person** or **Policyholder** acting on the **Insured Persons** behalf, must notify **Us** in writing of any event which may lead to a claim within 28 days of their return **Home**. As often as **We** require the **Insured Person** shall submit to medical examination at **Our** expense. In the event of the death of an **Insured Person** **We** shall be entitled to have a post mortem examination, where permissible, carried out at **Our** expense. the **Insured Person** or **Policyholder** acting on the **Insured Persons** behalf, must supply **Us** with a written statement substantiating their claim, together with (at the **Insured Person's** own expense) all certificates, information, evidence and receipts that **We** reasonably require;
15. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to **Us**;
16. If the **Insured Person** fail to satisfy the terms of their Policy, **We** may choose to cancel the **Insured Person's** Policy during the Period of Insurance. See **Cancellation** of **Your** Policy, page 36;
17. If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, **We** offer the **Insured Person** the option of resolving this by using the arbitration procedure **We** have arranged;
18. The **Insured Person** will be required to repay to **Us**, within one month of **Our** request to the **Insured Person**, any costs or expenses **We** have paid on their behalf which are not covered under the terms and conditions of this policy;
19. The **Policyholder** must pay the appropriate premium for the full number of days comprising their planned **Trip**. If the **Insured Persons** travel for more than the number of days for which the **Policyholder** has paid for cover, the **Insured Person** will not be covered after the last day for which the **Policyholder** has paid;
20. Although **We** are prepared to cover the **Insured Person** when undertaking certain Sports and Activities, the availability of the insurance cover does not, in itself, imply that **We** or the underwriters consider such Sports and Activities as safe. At all times the **Policyholder** must satisfy themselves that the **Insured Person** is capable of safely undertaking the planned sport or activity and the **Insured Person** must take care to avoid injury, accident or loss to themselves and to others;
21. With the exception of **Baggage** (Section E), **We** will not pay for any loss, damage, liability, cost or expense caused deliberately or accidentally by:
- a. the use of, or inability to, use any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
  - b. any computer virus;
  - c. any computer related hoax relating to a and/or b above;
  - d. However, subject to the terms and conditions of **Your** policy, **You** are covered up to the amount(s) stated in the **Evidence of Insurance** for:
    - i. **Cancellation & Curtailment** (Section A);
    - ii. Medical Expenses (Section B); and
    - iii. Personal Accident Benefit (Section D);

as a result of serious illness or injury or death, or that of a Close Business Colleague or **Close Relative** for claims arising under Section A (**Cancellation** and **Curtailment**), due to any of a, b or c above;

## 22. CYBER CLARIFICATION CLAUSE

Except for under the **Cancellation & Curtailment** or Rearrangement Expenses cover (only) contained within Section A, Underwriters will pay for any otherwise covered loss, damage, liability, cost or

expense caused by a **Cyber Act** or **Cyber Incident**, subject always to the Policy's full terms, conditions, limitations and exclusions;

### 23. THE **GDPR** AND DATA PROTECTION ACT 2018

For the purpose of providing this insurance and handling of claims or complaints, Underwriters may need to transfer certain information which the Insured or **Insured Person** have provided to Underwriters to other parties. Any information the Insured or **Insured Person** have provided will be dealt with by Underwriters in compliance with the provisions of the **GDPR** and Data Protection Act 2018.

## GENERAL EXCLUSIONS APPLYING TO YOUR POLICY

No section of this policy shall apply in respect of:

1. Any claim arising from any sport or pastime listed in the Excluded Activities on page 43;
2. Anyone aged over 75 years;
3. Any person who is travelling against the advice of a **Medical Practitioner** (or would be travelling against the advice of a **Medical Practitioner** had they sought his/her advice);
4. Any person who is travelling with the intention of obtaining medical treatment or consultation abroad.
5. Any person who has undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which they are awaiting investigations/ consultations or awaiting results of investigations where the underlying cause has not been established);
6. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing certificate, policy or any other valid and collectible insurance. If the **Insured Person** has any other policy in force, which may cover the event for which the **Insured Person** is claiming, the **Insured Person** must tell **Us**. This exclusion shall not apply to Section D - Personal Accident;
7. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which the **Insured Person** would have paid for in any case);
8. Any losses which are not directly covered by the terms and conditions of this policy. Examples of losses **We** will not pay for include, but are not limited to, loss of earnings due to being unable to return to work following injury or illness happening while on a **Trip** and replacing locks if the **Insured Person** loses their keys;
9. Costs of telephone calls or faxes, data usage, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an **Insured Person's** illness or injury), interpreters' fees, inconvenience, distress, loss of earnings and any additional travel or accommodation costs (unless pre-authorized by **Us** or part of a valid claim under Section B – Emergency Medical and Additional Expenses, Section A – **Cancellation** or **Curtailement** or Section F – Personal **Money** and Passport);
10. Any deliberately careless or deliberately negligent act or omission by the **Insured Person**;
11. Any claim caused by the **Insured Person** climbing, jumping or moving from one balcony to another regardless of the height of the balcony other than in an attempt to avoid their immediate harm;
12. Any claim arising or resulting from the **Insured Person's** own illegal or criminal act;

13. Needless self-exposure to peril except in an attempt to save human life;
14. The **Insured Person** being under the influence of drugs (except those prescribed by their registered **Medical Practitioner**, but not when prescribed for the treatment of drug addiction); the **Insured Person's** abuse or prior abuse of solvents;
15. The **Insured Person's** consumption of alcohol where such consumption results in the impairment of their faculties or judgment, as determined in the opinion of a medical professional, or where the Insured Person is under the influence of alcohol in excess of the prescribed legal limit (if applicable), and it is reasonably foreseeable that such condition could contribute to or cause the loss, injury, or event giving rise to the claim;
16. Any claim arising or resulting directly or indirectly from the **Insured Person's** suicide, attempted suicide, or intentional self-injury;
17. Any claim arising directly or indirectly from a **Mental Health Disorder** or **Psychological Condition**;
18. The **Insured Person** engaging in Manual Work in conjunction with any profession, business or trade during the **Trip** unless declared to **Us**, any additional premium paid and it is noted as covered on their Policy Certificate;
19. Participation in any organised competition involving any Sports and Activities or Winter Sports;
20. The **Insured Person** fighting except in self-defence;
21. Any claim from an **Insured Person** employed in the occupations listed below while on any **Trip** undertaken for business purposes;
22. Bodily Injury or Illness resulting from the **Insured Person's** direct or indirect involvement in any war, act of terrorism, strike, riot or civil commotion provided that nothing contained in this exclusion shall exclude any claim for Bodily Injury or Illness arising from the **Insured Person's** passive involvement in such situations;

An act of terrorism means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;

23. Bodily Injury or Illness sustained if the **Insured Person** has unreasonably failed or refused to depart a country within forty-eight (48) hours of the time an evacuation order has been issued by the relevant authorities in their **Home Country**;
24. Any expenses (medical travel or any other costs) relating directly or indirectly to the Ebola virus;
25. Claims in any way caused by or resulting from an **Infectious or Contagious Disease**, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO). This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a qualified medical practitioner before the date of any such declaration(s). This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.
  - a. This general exclusion applies to all sections of cover with the exception of Section A - **Cancellation or Curtailment** Cover, Section B - Emergency Medical and Additional Expenses and Section C - Hospital Benefit, as long as:
    - i. Prior to the **Insured Person's Trip** commencing, the UK Foreign, Commonwealth & Development Office (FCDO) had NOT advised against all (or all but essential) travel to the

**Insured Person's** intended destination,

- ii. The **Insured Person** has received the recommended number of doses of an approved COVID-19 vaccine (including any booster) recommended by the Government of the country in which the **Insured Person** ordinarily resides, 14 days prior to their **Trip** commencing. This vaccination requirement shall not apply where the **Insured Person** was ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in the **Insured Person's** medical records.
26. Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances;
27. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date – except under Section B – Emergency Medical and Additional Expenses, and Section D – Personal Accident;
28. With the exception of **Baggage** (Section E), **We** will not pay for any loss, damage, liability, cost or expense caused deliberately or accidentally by;
- a. the use of, or inability to, use any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
  - b. any computer virus;
  - c. any computer related hoax relating to a and/or b above.

However, subject to the terms and conditions of **Your** policy, **You** are covered up to the amount(s) stated in the **Evidence of Insurance** for:

- d. Expenses (Section B) and;
  - e. **Cancellation** and **Curtailment** (Section A);
  - f. Medical Expenses (Section B) and;
  - g. Personal Accident Benefit (Section D);
  - h. as a result of **Your** serious illness or injury or death, or that of a Close Business Colleague or **Close Relative** for claims arising under Section A (**Cancellation** and **Curtailment**), due to any of a, b or c above.
29. Any claim when the **Insured Person** have not paid the appropriate premium for the number of days comprising their planned **Trip**. If the **Insured Person** travels for more than the number of days for which the **Insured Person** has paid for cover, the **Insured Person** will not be covered after the last day for which the **Insured Person** has paid;
30. Loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on **Our** part can be demonstrated;
31. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by **Us** or by anybody else (whether or not recommended by **Us** and/or acting on **Our** behalf) unless negligence on **Our** part can be demonstrated;

32. Any claim which arises directly or indirectly from the **Insured Person** not being allowed to board a flight, train, sea vessel, coach or bus for any reason;
33. Any claim arising from air travel within 24 hours of scuba diving and any claims arising from solo diving, cave diving, wreck diving or diving for hire or reward, loss of or damage to scuba diving equipment sustained whilst diving, loss of or damage to scuba diving equipment hired by the **Insured Person**.

It is warranted that **You** do not dive below 18 meters, 59 feet, or, if **You** have paid the appropriate premium for the Comprehensive cover, to a depth of 30 meters, 100 feet, but only if **You** have a PADI or equivalent qualification to dive to that depth or **You** are diving with a licensed and fully qualified instructor;

34. Any costs recoverable from another source;
35. Any costs incurred by, or on behalf of, any person who is not insured under this policy;
36. Any claim arising from the **Insured Person's** failure to obtain the required passport or visa;
37. Any claim brought (or the enforcement of any judgment or award entered against the **Insured Person**) in the courts of the United States of America or Canada or their dominions or protectorates or territories in which it is contended that the laws of the United States of America or Canada should apply;
38. Jumping or diving from piers, walls or rocks (e.g. tombstoning, high diving) unless an insured activity and the additional premium has been paid (e.g. bouldering, coasteering, deep water soloing);
39. Climbing on top of or jumping from a vehicle;
40. Jumping from a building or balcony;
41. Climbing or moving from any external part of any building to another part (apart from stairs) and falling, regardless of its height; unless the **Insured Person's** life is in danger, or the **Insured Person** is attempting to save human life;
42. Mountaineering above 4,500 meters **We** will exclude altitude sickness, and the **Insured Person** must be accompanied at all times on treks, climbing or walks above this altitude. No cover shall operate if any safety requirements are not adhered to, or appropriate safety gear worn as instructed;
43. Any costs recoverable from another source;
44. Any costs incurred by, or on behalf of, any person who is not insured under this policy;
45. Any claim arising from the **Insured Person's** failure to obtain the required passport or visa;
46. Any claim brought (or the enforcement of any judgment or award entered against the **Insured Person**) in the courts of the United States of America or Canada or their dominions or protectorates or territories in which it is contended that the laws of the United States of America or Canada should apply.

# MAKING A CLAIM

The **Insured Person** should check the **Policyholders Evidence of Insurance** and the appropriate section of their policy to make sure that what the **Insured Person** is claiming for is covered.

The policy claim form, claimant's statement, and Proof of Claim must be mailed or e-mailed to the Claims Administrator at the following address:

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**Robin Assist**

Suite 24,  
80 Churchill Square, Kings Hill, West Malling, Kent,  
ME19 4YU, UK

**t:** +44 (20) 8089 5338

**e:** claims@robinassist.com

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All claims must be notified within 28 days of the **Insured Person's** return on a policy claim form, accompanied by original invoices, receipts, reports, etc (proof of claim). Please refer to the relevant section of the **Insured Person's** policy for specific conditions and details of the supporting evidence that **We** require. Please remember that it is always advisable to retain copies of all documents when submitting the **Insured Person's** claim form. **We** recommend the **Insured Person** uses registered post.

In order to handle claims quickly, **We** may use appointed claims handling agents.

When claims settlements are made by the BACS (Bank Automatic Clearing System), IBAN or other electronic banking system or payment method, the **Insured Person** will be responsible for supplying **Us** with the correct bank account or other payment details and the **Insured Person's** full authority for **Us** to remit monies directly to that account. Provided that payment is remitted to the account designated by the **Insured Person**, **We** shall have no further liability or responsibility in respect of such payment, and it shall be the **Insured Person's** sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to **Us**.

# HOW TO MAKE A COMPLAINT

**Our** aim is to ensure that all aspects of the **Insured Person's** insurance are dealt with promptly, efficiently and fairly. At all times **We** are committed to providing the **Policyholder** and the **Insured Person** with the highest standard of service.

If the **Insured Person** wishes to make a complaint, the **Insured Person** can do so at any time by referring the matter to battleface Insurance Services at:

## **battleface Insurance Services**

Suite 24,  
80 Churchill Square, Kings Hill, West Malling, Kent,  
ME19 4YU, UK

**t:** +44 (20) 8089 5338

**e:** [complaints@battleface.com](mailto:complaints@battleface.com)

If the **Insured Person** remains dissatisfied battleface Insurance Services has considered the **Insured Person's** complaint, the **Insured Person** may have the right to refer their complaint to the Financial Ombudsman Service (FOS).

The contact details for the FOS are:

## **The Financial Ombudsman Service**

Exchange Tower, London E14 9SR.

**t:** 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

**e:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. the **Insured Person** can find more information on the FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

If the **Insured Person** has purchased their policy online the **Insured Person** can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

The **Insured Person's** legal rights are not affected.

## **Sanction Limitation and Exclusion Clause**

Underwriters will not be considered as providing insurance coverage, and they will not be responsible for paying claims or providing benefits, if doing so would subject them to any sanctions, prohibitions, or restrictions imposed by United Nations resolutions or the trade and economic sanctions, laws, or regulations of the European Union, United Kingdom, or United States of America.

## **Language of Contract**

The insured has declared their understanding of, and has requested for the contract of insurance to be provided in, the English language. The insured confirms they understand such contract and agree to be bound by its terms and conditions.

# GOVERNING LAW AND JURISDICTION

This insurance shall be governed exclusively by the law and practice of England and Wales and any litigation arising under, out of or in connection with this insurance shall be subject to the exclusive jurisdiction of any competent court in England;

and the agent for service of suit shall be:

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**Clyde & Co**

The St. Botolph Building 138 Houndsditch London EC3A 7AG England

**t:** +44 (20) 7876 5000

**f:** +44 (20) 7876 5111

**e:** info@clydeco.com

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Underwriters hereon agree that all summonses, notices or processes requiring to be served upon them for the purpose of instituting any legal proceedings against them in connection with this insurance shall be properly served if addressed to them and delivered to them care of the party(ies) indicated.

Underwriters, by giving the above authority do not renounce their right to any special delays or periods of time to which they may be entitled for the service of any such summonses, notices or processes by reason of their residence or domicile in England.

# CANCELLATION OF YOUR POLICY

## **Cancelling this Policy and Cooling-off period Cancellation by the Master Policyholder or Policyholder**

If the policy cover is not suitable and the **Policyholder** wants to cancel within 14 days of receiving the policy documentation and before the start date of the policy, the **Master Policyholder** must e-mail or write to:

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### **battleface Insurance Services**

Suite 24,  
80 Churchill Square, Kings Hill, West Malling, Kent,  
ME19 4YU, UK

e: uk@battleface.com

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If the **Master Policyholder** or **Policyholder** cancels after 14 days of receiving the policy documentation the premium will be refunded on a pro rata basis from the date their instructions are received or any later date specified by the **Policyholder** and provided that a claim has not been made.

## **Cancelling this Policy and Cooling-off period Cancellation by the Insured Person**

If the policy cover is not suitable and the **Policyholder** wants to cancel within 14 days of receiving the policy documentation and before the start date of the policy, the **Policyholder** must e-mail or write to:

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### **Hellene School Travel**

16 Courtlands Close,  
South Croydon,  
CR2 0LR

e: vishal@helleneschooltravel.com

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If the **Policyholder** cancels after 14 days of receiving the policy documentation the premium will be refunded on a pro rata basis from the date their instructions are received or any later date specified by the **Policyholder** and provided that a claim has not been made.

## **Cancellation by Us**

**We** may cancel this policy by giving the **Master Policyholder** or 30 days' notice in writing, which will be sent by post to the last address **We** hold for the **Master Policyholder**. **We** will only do this for a valid reason such as non-payment of premium.

**We** may also cancel the policy if the **Master Policyholder** or **Policyholder** commits a fraud which includes doing any of the following:

- making any untrue statements to **Us**;
- failing to disclose any material facts relevant to the policy or a claim;
- acting fraudulently in any other way.

If **We** cancel the policy because of fraud, the Policy will become void. If this happens, **We** will return all the policy premiums paid.

# DATA PROTECTION INFORMATION NOTICE

## Your personal information notice

### Who We are

**We** are the underwriter(s) identified in the contract of insurance and/or in the **Evidence of Insurance**.

### The basics

**We** collect and use relevant information about the **Insured Person's** to provide the **Insured Person's** with their insurance cover or the insurance cover that benefits the **Insured Person's** and to meet **Our** legal obligations.

This information includes details such as the **Insured Person's** name, address and contact details and any other information that **We** collect about the **Insured Person** in connection with the insurance cover from which the **Insured Person** benefits. This information may include more sensitive details such as information about the **Insured Person's** health and any criminal convictions the **Insured Person** may have.

In certain circumstances, **We** may need the **Insured Person's** consent to process certain categories of information about the **Insured Person** (including sensitive details such as information about their health and any criminal convictions the **Insured Person** may have). Where **We** need their consent, **We** will ask the **Insured Person** for it separately. The **Insured Person** does not have to give their consent, and the **Insured Person** may withdraw their consent at any time. However, if the **Insured Person** does not give their consent, or the **Insured Person** withdraw their consent, this may affect **Our** ability to provide the insurance cover from which the **Insured Person** benefits and may prevent **Us** from providing cover for the **Insured Person** or handling their claims.

The way insurance works means that the **Insured Person's** information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub- contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. **We** will only disclose the **Insured Person's** personal information in connection with the insurance cover that **We** provide and to the extent required or permitted by law.

### Other people's details the Insured Person provides to Us

Where the **Insured Person** provides **Us** or the **Insured Person's** agent or broker with details about other people, the **Insured Person** must provide this notice to them.

### Want more details?

For more information about how **We** use **Our** personal information, please see **Our** full privacy notice, which is available online on **Our** Website or in other formats on request.

### Contacting Us and the Insured Person's rights

the **Insured Person** has rights in relation to the information **We** hold about the **Insured Person**, including the right to access their information. If the **Insured Person** wishes to exercise their rights, discuss how **We** use the **Insured Person's** information or request a copy of **Our** full privacy notice(s), please contact **Us**, or the agent or broker that arranged their insurance who will provide the **Insured Person** with **Our** contact details at:

**battleface Insurance Services**

Suite 24  
80 Churchill Square, Kings Hill,  
West Malling,  
Kent,  
ME19 4YU  
United Kingdom

**t:** +44 (20) 8089 5338

**e:** uk@battleface.com

# FINANCIAL SERVICES COMPENSATION SCHEME

Underwriters at **Starr International (Europe) Limited** and battleface Insurance Services Limited are covered by the Financial Services Compensation Scheme (FSCS). The **Insured Person** may be entitled to compensation from the FSCS, if either are unable to meet their obligations. More information can be obtained from the [www.fscs.org.uk](http://www.fscs.org.uk) website.

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**battleface Insurance Services Limited, Registered number: 08317678,**

Registered Office:

Suite 24, 80 Churchill Square, Kings Hill, West Malling, Kent,  
ME19 4YU, UK

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battleface Insurance Services Limited is authorised and regulated by the Financial Conduct Authority, FRN 774757.

The above details can be checked on the Financial Services Register by visiting the Financial Conduct Authority website and searching by Firm Reference Number (FRN).

# ACTIVITIES AND SPORTS

**We** will not cover any **Trip** where the primary purpose is to:

- a. Set or break a speed, distance, endurance or other record;
- b. to participate in a commercial film, documentary or other program;
- c. to test a product;

unless this has been declared in advance to **Us** and **We** have agreed in writing to provide cover for such activities.

Please note when participating in any approved sport or activity, cover is accepted provided that:

- a. the **Insured Person** has not been advised by a doctor against participating in such sport or activity;
- b. the **Insured Person** wears and/or uses the recommended/recognised safety equipment; and
- c. the **Insured Person** follows safety procedures, rules and regulations as specified by the activity organisers and/or providers.

Please also refer to the General Exclusions from page 30 and the relevant exclusions under each Section of this insurance, which continue to apply.

Please specifically note the exclusion under Section G - Personal Liability relating to the ownership or use of: airborne craft, horse- drawn, motorised, mechanically-propelled or towed vehicles, vessels, sail or powered boat (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), firearms.

# AUTOMATICALLY INCLUDED ACTIVITIES AND SPORTS

Cover is available for the activities and sports listed below at no extra charge (up to age 75):

Abseiling	Overlanding
Administrative or clerical occupations	Paddle Boarding (within half a mile, 1 kilometre, of the coast)
Aerial Safaris (with a licensed operator)	Paint balling (wearing eye protection)
Aerobics	Parachuting (static line or tandem with a licensed operator)
Angling	Paragliding (tandem with a licensed operator)
Archery (supervised)	Parasailing (towed by boat by a licensed operator)
Badminton	Pedalo
Banana Boating	Pony trekking
Baseball	Pony Trekking (protective headgear must be worn)
Basketball	Quad Biking (non-competitive, booked with a licensed operator. Protective headgear must be worn)
Beach Games	Quad biking (wearing a helmet)
BMX biking (wearing a helmet and no stunting)	Racket Ball
Boccia	Rambling
Body boarding (boogie boarding)	Refereeing and Umpiring
Bowls - indoor and crown green	Rifle range shooting
Boxing Training (no contact)	Ringo's
Bungee jumping (1 jump only within professional organiser's guidelines and wearing appropriate safety equipment)	River Canoeing, Kayaking and Rafting (in calm water excluding the sea or white water grade 4 or above)
Camel Riding	Roller skating and blading (wearing pads & helmets)
Canoeing (up to grade 2 rivers)	Rounders
Catamaran sailing (if qualified)	Rowing (inland waters)
Clay Pigeon Shooting (supervised)	Running (non-competitive and not marathon)
Climbing (on indoor climbing wall only)	Safaris (provided that the <b>Insured Person</b> will not be using firearms or bow and arrows and it is booked with a licensed operator)
Cricket	Sail Boarding
Croquet	Sailing (if qualified or accompanied by a qualified person)
Curling	Sand dune surfing/skiing
Cycling / mountain biking (wearing a helmet – casual or off-road only and not endurance,	Sand yachting

downhill or racing)	
Deep sea fishing	Sandboarding
Dinghy sailing	Scuba diving to max depth 18 meters below sea level (if qualified scuba diver and not diving alone, or accompanied by qualified instructor)
Driving any motorised vehicle for which the <b>Insured Person</b> are licensed to drive in their <b>Home Country</b> (other than in motor rallies or competitions)	Shooting/small bore target shooting (within organisers guidelines) skateboarding (wearing pads & helmets)
Elephant Riding/Trekking (supervised)	Snorkeling
Eton Fives	Softball
Fell Running	Squash
Fell Walking	Students working as counsellors or university exchanges for practical course work (non manual)
Fencing	Surfing
Fishing (excluding Deep Sea Fishing)	Swimming
Football (amateur only and not main purpose of <b>Trip</b> )	Swimming with dolphins
Glacier walking	Sydney harbor bridge walk
Go karting (within organisers guidelines)	Table tennis
Golf hiking	Ten pin bowling
Horse riding (wearing a helmet and excluding competitions, jumping and hunting)	Tennis
Hot air ballooning (organised pleasure rides only)	Trampolining
Hydro zorbing	Trekking up to 2,500 meters (8,202 feet) altitude
Jet boating	Tug of war
Jet skiing	Volleyball
Jogging	Wake boarding
Kayaking (up to grade 2 rivers)	Walking
Korfball	War games (wearing eye protection)
Mechanics	Water polo
Netball	Water skiing
Obstacle Course Racing	Whale watching
Octopush	Wind surfing
Open water swimming (professionally escorted tours only)	Yachting (if qualified)
Orienteering	Zorbing

# OPTIONAL ACTIVITIES AND SPORTS EXTENSIONS

The Activities and Sports listed in Categories 1 and 2 may be covered upon payment of an additional premium.

## Category 1:

Aquathon	Microlighting (one-off flight as a passenger only)
Bike Polo	Open Water Swimming (must be organised and with a support boat)
Baseball (amateur)	Outrigger Canoeing (up to grade 3)
Clay Pigeon Shooting (competition)	Outward Bound courses
Cycling (road and track competition)	Pistol Shooting
Cyclocross Racing	Rifle Shooting
Cycle Speedway	Roller Hockey
Deep Sea Fishing (within 12 miles, 20 kilometres of the coast)	Rowing (within half a mile, 1 kilometre of the coast)
Dragon Boat Racing (on inland waterways or within half a mile, 1 kilometre of the coast)	Scuba Diving to a depth of 40 meters, 135 feet, maximum as long as <b>You</b> have PADI or equivalent qualification to dive to that depth or <b>You</b> are diving with a licensed and fully qualified instructor. There is no cover if <b>You</b> are flying within 24 hours of last dive or for solo diving, Cave diving or Wreck diving
Dressage	Skateboarding
Duathlon	Touch Rugby
Field Hockey	Tough Guy / Tough Mudder or similar
Football / Soccer (amateur)	Triathlon
Gymnastics (Competitive)	Weightlifting (competition)
Ice Skating	Windsurfing (competition within 12 miles, 20 kilometers of the coast)
Ironman	Wheelchair Fencing
Lacrosse	

## Category 2:

Includes all Category 1 Activities and Sports plus:

Includes all Category 1 Activities and Sports plus:	Mountaineering up to 4500m, 14,765 feet, including the use of ropes / guides, no free climbing / no solo climbing
Aikido	Polo
American Football	Mountain Biking (competition on designated tracks)
Australian Rules football	Mountaineering up to 6,000m, 19,685 feet, including the use of ropes / guides, no free climbing, no altitude sickness cover above 4,500 meters, must be accompanied at all times on treks or climbs
BMX (racing and training)	Motor Racing (FIA/local ASN approved)
Car Track days (run under accredited National Sporting Authorities' regulations)	Outrigger Canoeing (grades 4 & 5)
Deep Sea Fishing (more than 12 miles, 20 kilometers, off the coast)	Parachuting (excluding solo free fall)
Gaelic Football	Power Boating (competitive)
Gliding	River Canoeing, Kayaking and Rafting (grades 4 & 5)
Go Karting (on licensed circuits)	Rugby Union or League (amateur)
Hang Gliding	Sailing and Yachting (beyond 12 miles, 20 kilometers, off the coast but excluding cross ocean)
Ice Hockey	Scuba Diving to a depth of 50 meters, 165 feet, maximum as long as <b>You</b> have PADI or equivalent qualification to dive to that depth or <b>You</b> are diving with a licensed and fully qualified instructor. There is no cover if <b>You</b> are flying within 24 hours of last dive or for solo diving, Cave diving or Wreck diving
Jiu Jitsu (excluding Brazilian Jiu Jitsu)	Sea Canoeing (within 12 miles, 20 kilometers of the coast)
Judo	Sea Kayaking (within 12 miles, 20 kilometers of the coast)
Kendo	Short Track Speed Skating
Kite Surfing (within 5 miles, 8 kilometers of the coast)	Shotakan Karate or derivatives
Land Skiing	Surfing more than 5 miles, 8 kilometers, from the coast as part of an organised tour
Marathon des Sables	Taekwondo
Microlighting	Wheelchair Rugby

Modern Pentathlon

Wushu

## EXCLUDED ACTIVITIES AND SPORTS

Any organised competitive or professional sporting event or activity	Parascending over land
Abseiling (without a licensed operator)	Rock or Ice climbing
Big game hunting	Safaris (where the <b>Insured Person</b> will be using a firearm)
BMX stunt riding	Sailing (cross ocean)
Boxing	Scuba diving below 50 meters or when flying within 24 hours of last dive
Bungee jumping (without a licensed operator)	Show jumping
Extreme downhill mountain biking	Sky diving (unless tandem with licensed operator)
Free climb mountaineering	Sky surfing
Freediving	Stunt events
Gymnastics (competitive)	Trekking above 6,000 meters, 19,265 feet
High diving (other than from a purpose-built diving board over a man-made swimming pool, maximum 5 meters)	Underground activities (other than as part of an organised excursion or tour)
Horse riding involving jumping, trials, hunting, racing or jousting	Water-ski jumping
Martial arts (other than those shown as covered in the relevant categories)	White water rafting (in sea or grade 6 or above)
Outdoor endurance sports	Wrestling



**battleface Insurance Services**

Suite 24  
80 Churchill Square, Kings Hill  
West Malling, Kent, ME19 4YU United Kingdom

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