



travel insurance

... your policy

*Holiday
Choice*

Thank you

for purchasing your travel insurance from Holiday Choice.

This booklet provides full details of your cover and clearly explains how you should proceed in the event of a claim. Please read it carefully and keep it in a safe place.

If you are in doubt about any aspect of your cover please telephone Holiday Choice on 01234 365100 our consultants are there to help you.

We want you to enjoy your holiday and to help you plan your travel arrangements we have compiled a list of contacts from whom you can obtain useful information and travel tips.
(Refer to page 23)

And remember Holiday Choice can help you with any aspect of your holiday and will provide you with a guaranteed discount into the bargain ... all year round.

Holiday Choice can help you with:

- Airport Parking
- Airport Hotels
- Continental Motoring Cover

**If you want to know more
simply call 01234 365100
or visit www.theholidaychoice.co.uk.**

**P.S. and you can recommend Holiday Choice to your
family and friends!**

IMPORTANT NOTICE

Your attention is drawn to important features of Your travel insurance policy including:

- **INSURANCE POLICY:** You must read the insurance policy carefully. It contains full details of the cover provided plus the conditions and exclusions which apply to it.
- **CONDITIONS, EXCLUSIONS AND WARRANTIES:** There are conditions and exclusions which apply to individual sections and general conditions, exclusions and terms which apply to the whole policy.
- **HEALTH:** The policy contains conditions relating to the health of the people travelling and others upon whose well being the trip may depend. You are required to disclose the condition of such people prior to cover being issued and you must be aware that failure to disclose such matters will prejudice your position. In certain instances a telephone helpline is available. Please do use this service to ensure you are fully protected. Please refer to page 9.
- **DATE CHANGE EXCLUSION:** Changes in dates could see widespread failures of computer and other systems containing computer chips, which depend on date related information in order to work properly. Certain sections of your policy (refer to General Exclusions item 20) excludes anything directly or indirectly caused by failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date.
- **FRAUDULENT CLAIMS:** The making of a fraudulent claim is a criminal offence.
- **PROPERTY CLAIMS:** These are settled on an indemnity basis – not on a 'new for old' or replacement cost basis, unless otherwise stated in the policy.
- **POLICY LIMITS:** Most sections of the policy have limits on the amount the insurer will pay under that section. Some sections also include inner limits eg: for one item, or for valuables in total.
- **POLICY EXCESSES:** Claims under most sections of the policy will be subject to an excess, which is applicable per person per incident. Where there is an excess, you will be responsible for paying the first part of a claim.
- **REASONABLE CARE:** You are required to take all reasonable care to protect yourself and your property and to act as though you are not insured.
- **COMPLAINTS:** The insurance policy includes a Complaints Procedure which tells you what steps you can take if you wish to make a complaint. Please refer to page 22.
- **"COOLING OFF" PERIOD:** The policy contains a "cooling off" period of 14 days which allows you to return the policy and obtain a full refund. Please refer to page 9.
- **HAZARDOUS HOLIDAY ACTIVITIES:** The policy will not cover you when you take part in certain hazardous activities. Please refer to pages 5, 6, 7, 20 and 21.
- **GOVERNING LAW:** Your policy is governed by the law applicable to where you reside within the United Kingdom.

The policy applies to all persons named on the Letter of Confirmation issued by Holiday Choice who are eligible to be insured and for whom the premium has been paid. You must be resident in the United Kingdom.

PLEASE ENSURE THAT YOU READ YOUR INSURANCE POLICY CAREFULLY

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SUMMARY OF COVER (per person)

| Section of Cover | Cover | Excess |
|-------------------------------------|-----------------------------------|---------------------------------------------------------------------------------------------------------------|
| 1 Cancellation | Up to £3,000 | £50 – United Kingdom and Europe (£10 for Loss of Deposit) £100 – Worldwide (£10 for Loss of Deposit) |
| 2 Curtailment | Up to £3,000 | £50 – United Kingdom and Europe £100 – Worldwide |
| 3 Missed Departure | Up to £750 | Nil |
| 4 Travel Delay | Up to £100/£3,000 | £50 – United Kingdom and Europe £100 – Worldwide (Abandonment only) |
| 5 Personal Accident | Up to £25,000 | Nil |
| 6 Medical Emergency Expenses | Up to £5,000,000 | £100 |
| 7 Medical Inconvenience Benefit | Up to £1,500 | Nil |
| 8 United Kingdom Expenses | Up to £500 | Nil |
| 9 Personal Property | Up to £1,500 | £50 |
| Single Article Limit | £250 | |
| Valuables Limit | £350 | |
| Delayed baggage | Up to £100 | Nil |
| Personal Money | Up to £500 (Cash limited to £250) | £50 |
| 10 Loss of Passport/Driving Licence | Up to £300 | Nil |
| 11 Personal Public Liability | Up to £2,000,000 | Nil |
| 12 Hijack | Up to £1,000 | Nil |
| 13 Mugging Benefit | Up to £1,000 | Nil |
| 14 Catastrophe | Up to £500 | Nil |
| 15 Ski Equipment | Up to £500 | £50 |
| Single Article Limit | £250 | |
| Ski Hire | Up to £200 | Nil |
| Delayed Ski Equipment | Up to £100 | Nil |
| 16 Ski Pack | Up to £300 | £50 |
| 17 Piste Closure | Up to £300 | Nil |
| 18 Avalanche Closure | Up to £150 | Nil |
| 19 Legal Expenses | Up to £10,000 | Nil |

24 HOUR MEDICAL EMERGENCY SERVICE INCLUDED

Amateur Sporting and Hazardous Activities

| Activity | Acceptability | Conditions |
|------------------------|----------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| Abseiling | Subject to an additional premium being paid | |
| American Football | Not covered | |
| Archery | Covered | Must be properly supervised |
| Badminton | Covered | |
| Ballooning | Covered | Must be in a chartered aircraft and an organised excursion |
| Baseball | Subject to an additional premium being paid | |
| Basket Ball | Covered | |
| Big Game Hunting | Not covered | |
| Blade Skating | Subject to an additional premium being paid | |
| BMX Riding | Not covered | |
| Bobsleigh | Not covered | |
| Bowls | Covered | |
| Boxing | Not covered | |
| Bungee Jumping | Not covered | |
| Canoeing | Covered in calm waters | Excludes white water |
| Canyoning | Not covered | |
| Catamaran Sailing | Covered | Only if qualified. Excludes competitions |
| Cave Diving | Not covered | |
| Caving | Not covered | Except organised tours |
| Clay Pigeon Shooting | Covered | Must be properly organised |
| Cricket | Subject to an additional premium being paid | |
| Cross Country Skiing | Covered if winter sports premium is paid | Only on recognised paths |
| Curling | Covered | |
| Cycling | Covered | |
| Deep Sea Fishing | Covered | Provided with professional fisherman |
| Dry Skiing | Covered if winter sports premium is paid | |
| Endurance Tests | Not covered | |
| Fell Running | Covered | |
| Fell Walking | Covered | |
| Fencing | Subject to an additional premium being paid | |
| Fishing | Covered | |
| Flying | Not covered | Except as a fare paying passenger on a regular scheduled airline or licence charter aircraft |
| Football | Subject to an additional premium being paid | |
| Gliding | Not covered | |
| Go Karting up to 120cc | Covered | Must be properly organised. Excludes Personal Liability cover |
| Go Karting over 120cc | Subject to an additional premium being paid. Must be properly organised | Excludes Personal Liability cover |
| Golf | Covered | |

| Activity | Acceptability | Conditions |
|---------------------------|---------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| Gymnastics | Covered | |
| Hang Gliding | Not covered | |
| Heli Skiing | Excludes cancellation cover | Winter sports premium payable |
| Heptathlon | Covered | |
| High Diving | Not covered | |
| Hockey | Subject to an additional premium being paid | |
| Horse Riding | Covered | Excludes competitions/jumping. Protective headgear to be worn |
| Ice Hockey | Not covered | |
| Ice Skating | Subject to an additional premium being paid, or purchase of winter sports cover | |
| Jet Skiing | Covered | No Personal Liability cover |
| Judo | Not covered | |
| Karate | Not covered | |
| Kite Surfing | Not covered | |
| Lacrosse | Not covered | |
| Luging/Tobogganing | Not covered | |
| Manual Work | Not covered | |
| Marathon Running | Not covered | |
| Microlighting | Not covered | |
| Mono Skiing (on Snow) | Covered | Provided winter sports premium paid |
| Motor Sport (any type) | Not covered | |
| Mountain Biking | Subject to an additional premium being paid | No additional premium required for the use of mountain bikes on flat designated routes |
| Mountaineering | Not covered | |
| Off Piste Skiing | Covered if winter sports premium is paid | Must be with a qualified local guide/instructor |
| Orienteering | Covered | |
| Parachuting | Not covered | |
| Paragliding (over land) | Not covered | |
| Parascending (over water) | Covered | |
| Polo | Not covered | |
| Pony Trekking | Covered | |
| Pot Holing | Not covered | |
| Quad Biking | Not covered | Except on organised circuits, but not on rough terrain. Excludes personal liability cover. |
| Racket Ball | Covered | |
| Rambling | Covered | |
| Rifle range | Covered | Must be properly organised |
| Rock Climbing | Not covered | |
| Roller Skating | Covered | |
| Rounders | Covered | |
| Rowing | Covered | |
| Rugby | Not covered | |
| Safari/Gorilla Trekking | Covered | Must be professionally organised |

| Activity | Acceptability | Conditions |
|--------------------------|------------------------------------------|-------------------------------------------------------------------------------|
| Sail Boarding | Covered | |
| Sailing (inc Flotilla) | Covered in European Waters only | No competitions. No Liability cover |
| Scuba Diving to 30 m | Covered | Must be accompanied by a qualified diving instructor |
| Scuba Diving (Over 30 m) | Not covered | |
| Shooting/Hunting | Not covered | |
| Ski Acrobatics | Not covered | |
| Ski Doos | Not covered | |
| Ski Jumping | Not covered | |
| Ski Racing | Not covered | |
| Sledging | Covered if winter sports premium is paid | |
| Snow Boarding | Covered if winter sports premium is paid | |
| Snow Mobile | Not covered | |
| Squash | Covered | |
| Street Hockey | Covered | |
| Stunt Events | Not covered | |
| Surfing | Covered | |
| Tennis | Covered | |
| Trekking/Hiking | Covered | |
| Volley Ball | Covered | |
| War games/Paint Balling | Covered | Eye protection must be worn |
| Water Polo | Covered | |
| Water Skiing | Covered | |
| Water Skiing Jumping | Not covered | |
| Weight Lifting | Not covered | |
| White Water Rafting | Not covered | |
| Windsurfing | Normal Rates | |
| Wrestling | Not covered | |
| Yachting | Normal Rates | Must be within European Waters. No liability cover. No competitions/racing |

24 HOUR MEDICAL EMERGENCY SERVICE FIRSTASSIST

IMPORTANT – please quote Reference HOLIDAY CHOICE.

FirstAssist Emergency Service provides immediate help in the event of an Insured Person's illness or injury arising outside the **United Kingdom** – they provide a 24 hour multi-lingual emergency service 365 days a year and can be contacted by telephone or fax.

Emergency telephone number: UK 0208 (+44 208 outside UK) 763 3118

Fax: UK 0208 (+44 208 outside UK) 763 3035

When an Insured Person calls upon the services of FirstAssist Emergency Service it is a condition of service that FirstAssist Emergency Service shall solely be responsible for all decisions on the most suitable and reasonable solution to any medical problem. The service includes, where necessary:

1. Multi-lingual assistance with hospitals and doctors.
2. Repatriation arrangements by escort by a medical attendant.
3. Travel arrangements for other members of **your** party or **immediate relative**.
4. On arrival in the **United Kingdom**, an ambulance service to hospital or **home**.

PLEASE NOTE: FAILURE TO CONTACT FIRST ASSIST MAY RESULT IN A CLAIM BEING INVALID.

OUT-PATIENT TREATMENT

If **you** are in SPAIN, GREECE, CYPRUS, PORTUGAL or TURKEY and need out-patient medical treatment please provide a copy of **your** Letter of Confirmation issued by Holiday Choice to the doctor and **your** treatment will be paid by ChargeCare International in line with the policy. **You** will be asked to fill in a simple form to confirm the treatment. The doctor will send the form to ChargeCare International together with the balance of the medical bill after deduction of the policy excess **you** may have paid to the doctor.



Email: newcase@chargecare.co.uk

HOW TO MAKE A CLAIM

- 1) If **you** need to make a claim please obtain a claim form by telephoning or writing to the appropriate claims service below within 28 days of **your** return, quoting Holiday Choice Insurance and which section of the policy **you** are claiming under.

FOR SECTIONS 1 TO 18

Preferential Administration Services

6th Floor, Central House, Clifftown Road, Southend-on-Sea, Essex SS1 1AB
Telephone: 0843 208 1903 (calls may be monitored or recorded for quality purposes)
Fax: 01702 351957 Email: pas@preferential.co.uk

Please quote scheme number LH700.

FOR SECTION 19 – LEGAL EXPENSES

Lexceteras Limited

Minerva House, Holbeach Technology Park, Park Road, Holbeach, Lincolnshire PE12 7PT
Telephone: 0843 208 2031 Fax: 01406 493083

- 2) Then return **your** completed claim form to the claims service together with **your** original policy and Letter of Confirmation from Holiday Choice, confirmation of booking, all original receipts, and police reports (in the event of loss, burglary or theft of **money**, **valuables** or any items of **personal baggage**, **you** must notify the police within 48 hours of discovery, and a police report obtained), and any other evidence requested on the claim form.

This Policy Wording is to confirm that those persons who have paid the required premium are insured under the Master Policy Nos OPT 0037 and OPT 0069 issued by Optimum Underwriting Limited of PO Box 337, Dorking, Surrey RH4 3YN as Underwriting Agents for Groupama Insurance Company Limited. This document gives the full terms, exceptions and conditions of the policy. **Your** policy is governed by the law applicable to where **you** reside within the **United Kingdom**.

Optimum Underwriting Limited and Groupama Insurance Company Limited are authorised and regulated by The Financial Services Authority (FSA). Groupama Insurance Company Limited are members of the Association of British Insurers.

PERIOD OF INSURANCE

Cancellation cover applies as soon as the premium has been paid and the policy wording is issued. The remaining covers apply for the duration of the booked trip (or earlier return to the **United Kingdom**). It also includes the period of travel from **home** directly to the departure point and back **home** directly afterwards not exceeding 24 hours in each case. If the return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of that delay.

The cover under Section 1 – Cancellation – commences as soon as any trip booking is made provided the policy premium has been paid. **We** cannot therefore, refund **your** premium after this policy has been taken out, except within the first 14 days of the policy being received or before **you** travel (whichever is sooner), if it does not meet **your** requirements.

We must be informed of any fact which is likely to influence us in the acceptance, assessment or continuance of this insurance. Failure to do so may invalidate this insurance, leaving you with no right to make a claim.

MEDICAL HEALTH REQUIREMENTS

You are not automatically covered if, at the time of taking out this insurance or booking your trip, you answer “yes” to any of the following questions. These questions also apply to any travelling companions, and anyone upon whose health the trip may depend (i.e. you would cancel/curtail the trip due to the illness of this person):

- 1) are you aware of any reason why the trip could be cancelled or curtailed or of any Pre-existing condition which could result in a claim?
- 2) have you, during the 24 months before this insurance started, suffered from any chronic or recurring illness for which you have received treatment, including the taking of ongoing medication?
- 3) are you awaiting any medical tests/investigations, the results of any medical tests/investigations, or have had the results of any medical tests/investigations in the last 24 months (this only applies to medical tests/investigations required by a medical practitioner)?
- 4) are you travelling against the advice of a medical practitioner or in order to get medical treatment?
- 5) have you been diagnosed as having a terminal illness?
- 6) are you receiving, recovering from, or on a waiting list for out/day/in-patient treatment in a hospital or nursing home, or on a waiting list to see a consultant/specialist?
- 7) have you been diagnosed as suffering from anxiety or depression or any psychiatric condition before applying for insurance? Please see General Exclusion 2) on page 20.

If you answer “yes” to any of the questions above at the time of taking out the insurance or at any time between taking out the insurance and the start date of your trip you must notify the Holiday Choice Medical Helpline on 01234 365100 immediately.

If circumstances change after you have taken out this insurance, we reserve the right to alter the terms of this insurance based on the changed circumstances.

If you do not then accept what we offer, we will, subject to the terms, conditions and exceptions of the policy, pay you under Section 1 of the policy for loss of holiday deposits or charges which you have necessarily incurred up to the date of such changed circumstances.

Cover for these conditions will only be provided following our acceptance, notified to you in writing. If you have any queries, therefore, please do not hesitate to contact the Holiday Choice Medical Helpline on 01234 365100.

TRAVELLING WHEN PREGNANT

Pregnancy is not a medical condition, so **you** are able to travel until **you** are quite late into your pregnancy. Airlines and ferry/shipping companies including cruise liners have their own restrictions due to health and safety requirements. **You** should check with them or any other mode of transport **you** propose to take before **you** book. Please make sure that **your** Doctor and Midwife are aware of **your** travel plans, that there are no known complications and that **you** are not travelling against any medical advice. **We** have the right to request a Medical Certificate to confirm this.

By Air

After 28 weeks most airlines will require a letter from **your** Doctor or Midwife confirming your Estimated Date of Delivery and stating that there are no complications. **You** may travel, but **your** travel must be completed by 36 weeks and 6 days if an expected single uncomplicated birth and 32 weeks and 6 days if an expected multiple uncomplicated birth.

By Sea

Ferry companies and Cruise liners have their own restrictions and may refuse heavily pregnant women beyond 32 weeks.

By Car, Coach and Train

There are no known restrictions. Please make sure **your** Doctor or Midwife are aware of **your** travel plans and that there are no known complications.

GEOGRAPHICAL LIMITS

UNITED KINGDOM, as defined on page 11.

EUROPE includes Republic of Ireland and Countries bordering the Mediterranean, Madeira, Commonwealth of Independent States (west of the Ural Mountains) and the Canary Islands.

WORLDWIDE means either all other countries other than the USA, Canada, and The Caribbean, or all other countries including the USA, Canada, and The Caribbean, as specified on the Letter of Confirmation issued by Holiday Choice.

IMPORTANT NOTES

- 1) This policy is only available to persons resident in the **United Kingdom**.
- 2) This policy is only valid for trips commencing in and returning to the **United Kingdom**.
- 3) The cover under Section 1 – Cancellation – commences as soon as any trip booking is made provided the policy premium has been paid. **We** cannot therefore, refund **your** premium after this policy has been taken out, except within the first 14 days of the policy being received or before **you** travel (whichever is sooner), if it does not meet **your** requirements.
- 4) Cover is only available for the whole duration of each booked trip within the period of insurance. Cover cannot be effected once a journey has commenced.
- 5) Under some sections there is an amount deducted (an excess) per incident, which applies to each insured person involved in an incident, as do the sums insured under each section.
- 6) If **your money**, valuables or any items of **personal baggage**, are lost or stolen, **you** must notify the local police within 48 hours of discovery. Please make sure **you** obtain a Police Reference and get a copy of any police report issued. Failure to comply may result in **your** claim being turned down.
- 7) Winter sports cover is only available to persons under the age of 65 years.
- 8) In respect of Annual Multi-trip cover, the maximum duration of any one trip is 31 days, but can be increased to a maximum of 60 days any one trip on payment of an additional premium (winter sports cover is limited to 17 days per policy year, and only applies if the appropriate additional premium has been paid).
- 9) Family cover (which is only available under the Annual Multi-trip policy) applies to **you** and **your** husband/wife or partner (whether **you** and they are of the same or different sex) plus up to six unmarried dependent children of either of **you**, under the age of 19 years (under 23 years in full time education), all permanently residing with **you**. Adults are covered under this policy if travelling independently. **Your** unmarried dependent children are only covered when travelling with an adult insured under this policy.
- 10) In respect of Annual Multi-trip cover, this policy is only available to persons under the age of 75 years at the date of issue unless otherwise agreed by **us** in writing.
- 11) In respect of Annual Multi-trip cover, this policy is not valid for trips taken within the **United Kingdom** unless pre-booked for a period for three nights or more.

DEFINITIONS

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

Close Business Associate – Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

Curtail/Curtailment – Return early to **home** in the **United Kingdom**.

Golf Equipment – Golf clubs, golf bags, golf trolleys, golf balls and golf shoes.

Hijack – The unlawful seizure or wrongful exercise of control of an aircraft or conveyance which **you** are travelling in as a passenger.

Home – **Your** residential address in the **United Kingdom**.

Immediate Relative – Mother, father, sister, brother, wife, husband, partner (same or different sex), son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, or legal guardian.

Loss of Limb – Physical, permanent and total loss of use at or above the wrist or ankle.

Loss of Sight – The complete and permanent loss of sight in at least one eye.

Medical Practitioner – A registered practising member of the medical profession who is not related to **you** or to any person **you** are travelling with, or intending to stay with.

Money – Cash, postal and money orders, travel tickets, lift passes (in respect of winter sports trips where the appropriate premium has been paid), passports, petrol coupons and green cards held by **you** for social, domestic and pleasure purposes.

Mugging – A violent attack on **you** with a view to theft by person(s) not previously known to **you**.

Period of Travel – From home directly to the departure point and back home directly afterwards not exceeding 24 hours in each case. If the return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of that delay.

Permanent Total Disablement – Disablement as a result of which there is no business or occupation which **you** are able to attend to which having lasted for a period of 12 months is, at the end of that period beyond hope of improvement.

Personal Accident – Accidental bodily injury caused solely and directly by outward violent and visible means.

Personal Baggage – **Your** suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip.

Pre-existing Condition – any disease, illness or injury for which **you** have received medication, advice or treatment, or which **you** have experienced symptoms of, whether the condition has been diagnosed or not.

Psychiatric Condition – a mental or addictive condition, including, but not limited to, alcoholism, drug addiction or eating disorder.
Public Transport – Any fare paying passenger on the following regular scheduled forms of transport: Train, Coach, Taxi, Bus, Aircraft and Sea Vessel.

Redundancy – Any person declared redundant, who is under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant.

Ski Equipment – Skis (including bindings), ski boots, ski poles and snowboards.

Ski Pack – Pre-booked lift passes, hired skis and boots and ski school fees.

United Kingdom – England, Scotland, Wales, Northern Ireland, the Scilly Isles, the Isle of Man and Channel Islands.

Valuables – Watches, furs, jewellery, photographic equipment, video equipment, camcorders, audio equipment, and all photographic/digital/optical/audio/video media.

We/Us/Our – Optimum Underwriting Limited as Underwriting Agents for Groupama Insurance Company Limited.

You/Your – Each Insured Person shown on the Letter of Confirmation issued by Holiday Choice as being insured.

RECIPROCAL HEALTH AGREEMENTS

If **you** are a UK resident **you** are entitled to medical treatment which becomes necessary when temporarily visiting a European Union (EU) country free of charge or at a reduced cost by using the European Health Insurance Card (EHIC).

You can apply for an EHIC for **your** spouse/partner and any children up to the age of 16 (19 if they are in full time education) at the same time as applying for **your** own. Application forms are available from **your** local Post Office or by calling 0845 606 2030. **You** will need to have the following information for everyone **you** are applying for:

- Name and date of birth
- NHS or national insurance (NI) number

Also, if **you** are travelling to Australasia there are reciprocal medical treatment arrangements for **United Kingdom** nationals. In-patient and out-patient public hospital treatment is given free of charge or at a minimal cost. Should **you** be admitted to hospital then immediate contact must be made with FirstAssist Emergency Service and their authority obtained in respect of any treatment not available under the reciprocal arrangements before such treatment is provided.

SECTION 1 – CANCELLATION

YOU ARE COVERED

Up to £3,000 if **your** travel and accommodation arrangements are cancelled before **your** departure from the **United Kingdom** (including ski hire, ski school and lift passes for winter sports trips where the appropriate premium has been paid), which have not been used and which **you** have paid for or contracted to pay for, providing the cancellation is necessary and unavoidable (and is not a result of mere disinclination to commence **your** trip as arranged) due to:

- 1) the death or disablement by bodily injury, illness, pregnancy or being subject to quarantine of (a) **you**, (b) any person **you** are intending to travel or stay with, (c) an **immediate relative** of **yours** or of any person **you** are intending to travel with or (d) a **close business associate** of **yours**;
- 2) **you** being called for jury service or as a witness (but not as an expert witness or where **your** employment would normally require **you** to attend court) in a Court of Law;
- 3) **your redundancy** or the **redundancy** of any person **you** are intending to travel with, provided that **we** are informed in writing immediately notification of **redundancy** is received and that **you** were not aware of any impending **redundancy** at the time this policy was issued;
- 4) **you** being called for emergency duty as a member of the armed forces, the defence or civil administration, the police force, or the fire, rescue, public utility or medical services;
- 5) **your home** being made uninhabitable or place of business being made unusable, up to 14 days before the commencement of **your** trip, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business;
- 6) major damage rendering uninhabitable the accommodation in which the Insured Person had previously booked to reside during the **Period of Travel**, excluding any waterborne vessel or craft.

Up to £500 in all in respect of reasonable additional travel and accommodation expenses incurred in fulfilling the pre-booked travel accommodation commitments, including the use of equivalent local accommodation if rendered necessary by an occurrence covered under paragraph 6.

YOU ARE NOT COVERED FOR

- 1) the first £50 (**United Kingdom** and Europe), £100 (Worldwide), of each and every incident per each insured person involved in the incident (£10 for loss of deposit claims only);
- 2) claims where a medical certificate has not been obtained from a medical practitioner, confirming that cancellation of the trip is medically necessary;
- 3) any claim arising from pregnancy if, when travelling by air or sea, at the start of **your** trip, or at any time during **your** trip, **you** are more than 36 weeks and 6 days pregnant if an expected single uncomplicated birth, or more than 32 weeks and 6 days pregnant if an expected multiple uncomplicated birth;

- 4) anything caused directly or indirectly by:
 - a) any increased charges which may arise due to failure to notify **your** travel agent or tour operator immediately it is found necessary to cancel;
 - b) prohibitive regulations by the Government of any country;
- 5) anything mentioned in the General Exclusions.

SECTION 2 – CURTAILMENT

Curtailed is only applicable if **you** return to the **United Kingdom** earlier than planned.

This section includes the services of FirstAssist Emergency Service (details shown on page 8) who must be contacted immediately in the event of a serious injury, illness or hospitalisation, where repatriation has to be considered.

YOU ARE COVERED

Up to £3,000 for:

- 1) The value of the portion of **your** travel and/or accommodation arrangements which have not been used and which were paid for before **your** departure from the **United Kingdom** (including ski hire, ski school and lift passes, which do not have to be paid for before **your** departure from the **United Kingdom**, in respect of winter sports trips where the appropriate premium has been paid), if **you**, and where appropriate a companion covered by this policy, have to curtail **your** trip and return to **your home** earlier than planned due to:
 - a) the death, severe injury or serious illness of:
 - i) **you** or any person **you** are travelling with;
 - ii) an **immediate relative** of **yours** resident in the **United Kingdom**;
 - iii) a **close business associate** of **yours** resident in the **United Kingdom**.
 - b) **your home** being made uninhabitable or place of business being made unusable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business.

The proportionate value of costs will be calculated from the date of return to the **United Kingdom**.
- 2) Reasonable additional travelling expenses incurred by **you** for returning to the **United Kingdom** (Economy Class) earlier than planned for a reason stated in benefit 1 of this section.

YOU ARE NOT COVERED FOR

- 1) the first £50 (**United Kingdom** and Europe) £100 (Worldwide), of each and every incident per each insured person involved in the incident;
- 2) claims that are not confirmed as medically necessary by the FirstAssist Emergency Service and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip;
- 3) additional travelling expenses incurred which are not authorised either by **us** or the FirstAssist Emergency Service, as detailed on page 8;
- 4) any claim arising from pregnancy if, when travelling by air or sea, at the start of **your** trip, or at any time during **your** trip, **you** are more than 36 weeks and 6 days pregnant for an expected single uncomplicated birth, or more than 32 weeks and 6 days pregnant for an expected multiple uncomplicated birth;
- 5) anything mentioned in the General Exclusions.

PLEASE NOTE – The FirstAssist Emergency Service only assists early return **home** for medical reasons, not for the other reasons listed under this section of the policy.

SECTION 3 – MISSED DEPARTURE

This section does not apply to trips within the **United Kingdom** (except for trips to the Channel Islands and the Isle of Man).

YOU ARE COVERED

Up to £750 for necessary hotel and travelling expenses incurred in reaching **your** booked destination, if the car **you** are travelling in breaks down or is involved in an accident or the **public transport** being used is delayed, resulting in **you** arriving too late to commence **your** booked journey from or to the **United Kingdom**.

YOU ARE NOT COVERED

- 1) if sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent;
- 2) if **you** are not proceeding directly to the departure point;
- 3) unless **you** get a letter from the public transport provider confirming that the service did not run on time;
- 4) unless **you** get confirmation of the delay from the authority who went to the accident or breakdown effecting the car **you** were travelling in;

- 5) for any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued;
- 6) for anything mentioned in the General Exclusions.

SECTION 4 – TRAVEL DELAY

This section does not apply to trips within the **United Kingdom** (except for trips to the Channel Islands and the Isle of Man).

YOU ARE COVERED

- 1) For a benefit of £20 for the first full 12 hours **you** are delayed and £10 for each full 12 hours **you** are delayed after that, up to a maximum of £100 (regardless of the number of incidents of delay) or
- 2) up to the amount under Section 1 – Cancellation – of this policy if **you** abandon the trip (on the outward journey only) after the first full 12 hours;

If **your** outward or return flights, sea crossing, coach or train departure to or from the **United Kingdom** are delayed for more than 12 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

- a) strike or industrial action (provided that when this policy was taken out, there was no reasonable expectation that the trip would be affected by such cause);
- b) adverse weather conditions;
- c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel.

YOU ARE NOT COVERED

- 1) for the first £50 of each and every incident per each insured person involved in the incident (this is only applicable if **you** abandon the trip);
- 2) if **you** do not check-in for the flights, sea crossing, coach or train departure before the intended departure time;
- 3) if **you** do not obtain written confirmation from the airline, shipping, coach or train company stating the period and the reason for the delay;
- 4) for any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any Country;
- 5) for anything mentioned in the General Exclusions.

PLEASE NOTE – This section only applies for delays at **your** final departure point to or from the **United Kingdom**.

SECTION 5 – PERSONAL ACCIDENT

YOU ARE COVERED FOR

The following benefits, which will be paid to **you** or **your** legal personal representative, if **you** have a personal accident during **your** trip which, at the end of 12 months of that accident, is the sole cause of **your** consequent death or disability:

- 1) Death – £25,000
- 2) Loss of limb, total and permanent loss of sight in one or both eyes or permanent total disablement – £25,000

PLEASE NOTE – If **you** are aged under 16 at the time of the accident the death benefit will be limited to funeral and other expenses up to £2,500 and the permanent total disablement benefit will not apply.

YOU ARE NOT COVERED FOR

Any claims for death, loss or disablement caused directly or indirectly by:

- 1) a disease or any physical defect or illness;
- 2) an injury which existed prior to the commencement of the trip;
- 3) pregnancy;
- 4) anything mentioned in the General Exclusions.

SECTION 6 – MEDICAL EMERGENCY EXPENSES

(not private health insurance)

This section applies to trips:

- a) outside the **United Kingdom**;
- b) by a Channel Islands resident to other parts of the **United Kingdom**;
- c) by other **United Kingdom** residents to the Channel Islands.

Cover does not apply to trips within the **United Kingdom**.

Before a claim for emergency expenses can be submitted under this section, **you** must contact the FirstAssist Emergency Service. Please refer to page 8.

If during **your** trip **you** become ill or are injured:

YOU ARE COVERED

Up to £5,000,000 for costs incurred outside the **United Kingdom**:

- 1) for emergency medical and surgical treatment. Claims for emergency dental treatment (for the relief of pain only) shall be limited to £350;
- 2) for reasonable and necessary additional accommodation (room only) and travelling expenses (economy class), including those of one relative or friend if **you** have to be accompanied **home** on medical advice or if **you** are a child and require an escort **home**;
- 3) in the event of death:
 - a) for conveyance of the body or ashes to the **United Kingdom** (the cost of burial or cremation is not included) or;
 - b) local funeral expenses abroad limited to £1,500;

PLEASE NOTE – All receipts must be retained and produced in the event of a claim. **Your** claim may be rejected if receipts are not produced.

If **you** become ill or are injured **we** have the right to bring **you** back home, if the treating doctor and the FirstAssist Emergency Service doctor agree that **you** can safely travel home. If **you** refuse to return home, **we** have the right to stop cover.

YOU ARE NOT COVERED

- 1) for the first £100 of each and every incident per each insured person involved in the incident;
- 2) for any sums which can be recovered by **you** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement;
- 3) for any expenses incurred for illness, injury or treatment required in consequence of:
 - a) surgery or medical treatment which in the opinion of the attending doctor and the FirstAssist Emergency Service doctor can be reasonably delayed until **your** return to the United Kingdom;
 - b) medication and/or treatment which at the time of departure is known to be required or to be continued outside the United Kingdom;
- 4) for any claim arising from pregnancy if, when travelling by air or sea, at the start of **your** trip, or at any time during **your** trip, **you** are more than 36 weeks and 6 days pregnant if an expected single uncomplicated birth, or more than 32 weeks and 6 days pregnant if an expected multiple uncomplicated birth;
- 5) for preventative treatment which can be delayed until **your** return to the **United Kingdom**;
- 6) if **you** have not obtained a written certificate of fitness and ability to travel and endure the trip where **you** are under going medical treatment as a hospital out-patient at the time of paying the final balance of your trip;
- 7) for claims that are not confirmed as medically necessary by the attending doctor or the FirstAssist Emergency Service;
- 8) for the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 9) for any additional hospital costs arising from single or private room accommodation unless medically necessary;
- 10) for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
- 11) for expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication;
- 12) for taxi fares not considered medically necessary, and where receipts have not been provided;
- 13) for telephone expenses;
- 14) for costs that arise over 12 months after a claim was first notified;
- 15) for anything mentioned in the General Exclusions.

SECTION 7 – MEDICAL INCONVENIENCE BENEFIT

This section applies to trips:

- a) outside the **United Kingdom**;
- b) by a Channel Islands resident to other parts of the **United Kingdom**;
- c) by other **United Kingdom** residents to the Channel Islands.

Cover does not apply otherwise to trips within the **United Kingdom** (except for trips within the Channel Islands, where NHS treatment is not available).

YOU ARE COVERED FOR

A benefit of £25 per each complete 24 hours spent as an in-patient if **you** are admitted to a registered hospital abroad up to a maximum of £1500, in addition to any eligible medical expenses incurred under Section 6 of this policy.

PLEASE NOTE – Documentation must be submitted to confirm the date and time of admission and discharge.

YOU ARE NOT COVERED FOR

- 1) any claim arising from pregnancy if when travelling by air or sea, at the start of **your** trip, or at any time during **your** trip, **you** are more than 36 weeks and 6 days pregnant if an expected single uncomplicated birth, or more than 32 weeks and 6 days pregnant if an expected multiple uncomplicated birth;
- 2) anything mentioned in the General Exclusions.

SECTION 8 – UNITED KINGDOM EXPENSES

This section applies to trips within the **United Kingdom**.

YOU ARE COVERED

Up to £500 for the following expenses reasonably incurred during **your** trip if you become ill or **you** are injured:

- 1) reasonable additional accommodation expenses incurred by **you** or one relative or friend remaining with **you**, including the increased cost of **your** return travel home and additional travelling expenses incurred by one relative or friend travelling to or with **you**;
- 2) reasonable expenses incurred in the event of **your** death for conveyance of the body or ashes to **your home**. (The cost of burial or cremation is not included).

YOU ARE NOT COVERED for anything mentioned in the General Exclusions.

SECTION 9 – PERSONAL PROPERTY

YOU ARE COVERED

1) **PERSONAL BAGGAGE**

Up to £1,500 (extended to £2,000 as a Christmas special, for the period 15 December to 15 January only) for the value or repair of any of **your** own **personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation). The maximum **we** will pay for the following items is:

£350 for all **valuables** in total,

£250 for any one article, pair and/or set of articles,

£75 for all sunglasses/prescription sunglasses,

£50 for replacement keys (house and/or car only).

PLEASE NOTE – In the event of a claim for a pair or set of articles **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

2) **DELAYED BAGGAGE**

Up to £100 towards the cost of buying replacement necessities if **your** own **personal baggage** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

PLEASE NOTE – Any amount **we** pay **you** under 2 (Delayed Baggage) will be refunded to **us** if **your personal baggage** proves to be permanently lost.

3) **PERSONAL MONEY**

Up to £500 (limited to £250 for cash losses) in all in respect of:

- a) loss or theft of **your** own **money** whilst being carried on **your** person or left in a locked safety deposit box;
- b) loss resulting from the fraudulent use of any credit card, charge card or bankers' card held by **you**, following loss of such a card during the **Period of Travel**

Cover in respect of the **money** shall commence at the time of its collection or receipt by **you** or 72 hours prior to planned commencement of the **Period of Travel**, whichever is the later. Cover in respect of **money** remaining after termination of the **Period of Travel** shall continue whilst in **your** custody for up to 72 hours following such termination.

Business Documents and Records

To indemnify **you** up to £100 in all in respect of the cost of replacing or restoring business documents and records which are **your** property or responsibility, following loss or damage during the **Period of Travel**

YOU ARE NOT COVERED

- 1) for the first £50 of each and every incident per each insured person involved in the incident (but this is not applicable to 2) above, Delayed Baggage);

- 2) if **you** do not exercise reasonable care for the safety and supervision of **your** property;
- 3) for loss, destruction, damage or theft of **personal baggage, valuables** or **money** left unattended in a public place, or a place to which members of the general public have access;
- 4) if **you** do not notify the police within 48 hours of discovery in the event of loss, burglary or theft of **personal baggage, valuables** or **money** and obtain a written police report;
- 5) if **your personal baggage** is lost, damaged or delayed in transit, if **you** do not:
 - a) notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,
 - b) follow up in writing within 7 days to obtain a written Carriers Report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately.
- 6) for loss, destruction, damage or theft:
 - a) from confiscation or detention by customs or other officials or authorities;
 - b) of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, typewriters, telephones, computers/games consoles (including handheld consoles) and/or accessories, televisions, sports gear whilst in use (other than **ski equipment** for winter sports trips where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment, glass or china, alcohol, cigarettes or any other tobacco products;
 - c) due to wear and tear, denting or scratching, moth or vermin;
 - d) of **valuables** left as checked-in baggage.
- 7) for mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in,
- 8) for **valuables** stolen from an unattended vehicle.
- 9) for **personal baggage** stolen from:
 - a) an unattended vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, and there is evidence of forcible and violent entry or,
 - b) an unattended vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am;
- 10) for any shortages due to error, omission or depreciation in value;
- 11) for any property more specifically insured or recoverable under any other source;
- 12) for the cost of replacement locks;
- 13) for anything mentioned in the General Exclusions.

SECTION 10 – LOSS OF PASSPORT/DRIVING LICENCE EXPENSES

YOU ARE COVERED

Up to £300 for reasonable additional travel or accommodation expenses **you** incur abroad in obtaining a new passport, if **your** passport is lost or stolen.

YOU ARE NOT COVERED

- 1) if **you** do not exercise reasonable care for the safety or supervision of **your** passport;
- 2) if **you** do not notify the police within 48 hours of the loss and obtain a written police report;
- 3) for loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
- 4) for anything mentioned in the General Exclusions.

SECTION 11 – PERSONAL PUBLIC LIABILITY

YOU ARE COVERED

Up to a maximum of £2,000,000 for **your** legal expenses and legal liability for damages which caused by an accident that happened during the trip, leads to a claim made against **you** for:

- 1) accidental bodily injury to a person who is not a member of **your** family, household or employed by **you**;
- 2) loss of or damage to any property which does not belong to, is not in the charge or control of **you**, or any member of **your** family, household or employee;
- 3) damage to **your** temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

YOU ARE NOT COVERED FOR

- 1) fines imposed by a Court of Law or other relevant bodies;
- 2) anything caused directly or indirectly by:
 - a) liability which **you** are responsible for, because of an agreement that was made;

- b) injury, loss or damage arising from:
 - i) ownership or use of aircraft, horse-drawn or mechanical/ motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport);
 - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;
 - iii) the carrying out of any trade or profession;
 - iv) racing of any kind;
 - v) any deliberate act;
 - c) liability covered under any other insurance policy;
- 3) anything mentioned in the General Exclusions.

PLEASE NOTE – If **you** are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party cover, as **you** are not covered under this insurance.

SECTION 12 – HIJACK

YOU ARE COVERED FOR

A benefit of £50 per full 24 hours up to a maximum of £1,000 for the duration of the **hijack**.

YOU ARE NOT COVERED

- 1) for business travel;
- 2) if **you** or **your** family or **your** business connections have engaged in activities that could be expected to increase the risk of **hijack**;
- 3) for anything mentioned in the General Exclusions.

SECTION 13 – MUGGING BENEFIT

YOU ARE COVERED FOR

A benefit of £50 per 24 hours up to a maximum of £1,000, in addition to any medical expenses incurred under Section 6 of this policy if **you** are mugged and, as a result of **your** injuries received from the **mugging**, are admitted as an in-patient to a registered hospital abroad.

YOU ARE NOT COVERED

- 1) if **you** do not obtain a police report of the **mugging** and confirmation of **your** injuries and period of in-patient treatment from the hospital;
- 2) for anything mentioned in the General Exclusions.

SECTION 14 – CATASTROPHE

YOU ARE COVERED

Up to £500 for the irrecoverable travel or accommodation costs necessarily incurred to enable **you** to continue with **your** pre-paid trip, or, if the trip cannot be continued, for **your** return to the **United Kingdom**, should **you** be forced to move from **your** pre-booked and pre-paid accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic, or local Government directive which is confirmed in writing by the local or national authority.

YOU ARE NOT COVERED FOR

- 1) any cost or expense **you** incur following **your** disinclination to travel or to continue with **your** trip when official directives from the local or national authority advise that it is safe to do so;
- 2) any cost or expense payable to **you** by, or which **you** can recover from any tour operator, airline, hotel or other provider of services for **your** trip;
- 3) anything mentioned in the General Exclusions.

SECTION 15 – SKI EQUIPMENT

This section of cover is only applicable if the appropriate winter sports premium has been paid.

YOU ARE COVERED

1) SKI EQUIPMENT

Up to £500 for the value or repair of **your own ski equipment** (after making proper allowance for wear and tear and depreciation) or hired **ski equipment**, if they are lost, stolen or damaged during **your trip**, limited to £250 for any one item.

PLEASE NOTE – Claims for owned **ski equipment** will only be calculated as follows:

| | |
|---------------------|-----------------------|
| Up to 12 months old | 85% of purchase price |
| Up to 24 months old | 65% of purchase price |
| Up to 36 months old | 45% of purchase price |
| Up to 48 months old | 30% of purchase price |
| Up to 60 months old | 20% of purchase price |
| Over 60 months old | 0% |

2) SKI HIRE

For £10 per day up to a maximum of £200 in all for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss, theft or damage of **your own ski equipment** during the period of Insurance.

3) DELAYED SKI EQUIPMENT

Up to £100 towards the cost of hiring replacement **ski equipment** necessities, if your own **ski equipment** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative. Receipts will be necessary in the event of a claim.

YOU ARE NOT COVERED

- 1) for the first £50 of each and every incident per each insured person involved in the incident (but this is not applicable to 2 and 3 above);
- 2) if **you** do not exercise reasonable care for the safety and supervision of **your own** or **your hired ski equipment**;
- 3) if **you** do not notify the police within 48 hours of discovery in the event of loss, burglary or theft of **your own** or **your hired ski equipment** and obtain a written police report;
- 4) if **your own** or **your hired** ski equipment is lost, damaged or delayed in transit, if **you** do not:
 - a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written Carriers Report (or Property Irregularity Report in the case of an airline) or,
 - b) follow up in writing within 7 days to obtain a written Carriers Report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;
- 5) for loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
- 6) for **your own** or **your hired ski equipment** stolen from:
 - a) an unattended vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;
 - b) an unattended vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am.
- 7) for anything mentioned in the General Exclusions.

SECTION 16 – SKI PACK

This section of cover is only applicable if the appropriate winter sports premium has been paid.

YOU ARE COVERED

Up to £100 per week up to a maximum of £300 in all for the unused portion of **your ski pack** costs paid for or contracted to be paid for before **your** trip commenced, where **you** do not **curtail** the trip, but are certified by a **medical practitioner** in the resort as being unable to ski and unable to use the **ski pack** facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused items.

YOU ARE NOT COVERED

- 1) for the first £50 of each and every incident per each insured person involved in the incident;
- 2) for claims that are not confirmed as medically necessary by the First Assist Emergency Service and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming that **you** are unable to ski and unable to use the **ski pack** facilities;
- 3) for anything mentioned under **YOU ARE NOT COVERED** of Section 6 – Medical Emergency Expenses;
- 4) for anything mentioned under the General Exclusions.

SECTION 17 – PISTE CLOSURE

This section of cover is only applicable if the appropriate winter sports premium has been paid.

Cover is only available under this Section between 1st December to 30th April (Northern Hemisphere) and between 1st June to 30th September (Southern Hemisphere), all within the Period of Insurance.

If there is a lack of snow in your resort and it closes, which prevent **you** from skiing.

YOU ARE COVERED

- 1) for a benefit of £10 per day towards the costs **you** have to pay to travel to another resort, up to a maximum of £300 or
- 2) for a benefit of £20 for each full day **you** are unable to ski up to a maximum of £300, if **your** resort stays closed and there is no other resort available, for as long as these conditions exist at the resort, but not exceeding the pre-booked period of insurance of your trip.

YOU ARE NOT COVERED

- 1) for claims where **you** have not obtained confirmation of resort closure from the local representative;
- 2) for claims where not all skiing facilities are totally closed;
- 3) for claims where the lack of snow conditions are known or are public knowledge at the time of effecting this insurance;
- 4) for anything mentioned in the General Exclusions.

SECTION 18 – AVALANCHE CLOSURE

This section of cover is only applicable if the appropriate winter sports premium has been paid.

YOU ARE COVERED

Up to £150 for reasonable additional travel and accommodation expenses necessarily incurred to reach **your** booked destination if, as a direct result of an avalanche, **your** transfer from or to **your** pre-booked resort is delayed.

YOU ARE NOT COVERED

- 1) for anything mentioned under **YOU ARE NOT COVERED** of Section 3 – Missed Departure;
- 2) for anything mentioned in the General Exclusions.

SECTION 19 – LEGAL EXPENSES

The cover under this section is arranged and administered by Lexceteras Limited.

Definition of words that apply to this section of cover

Throughout this cover, the words and phrases listed below have the meanings given next to them and are printed in bold:

Insured person, you, your – any person shown on the Validation Certificate as being insured under this policy.

We, our, us – the Insurer and Lexceteras Limited.

YOU ARE COVERED

If **you** die or are injured as a result of an accident during the period of insurance and **you** or **your** legal representative take legal action to get compensation, **we** will do the following in an attempt to get compensation for the death or injury:

- 1) provide up to £10,000 for each **insured person** (but not more than £25,000 in total for all **insured persons**) for any fees and other disbursements reasonably incurred by **your** legal representatives in connection with any claim or legal proceedings, including costs and expenses of expert witnesses and costs incurred by **us**;
- 2) any costs payable by **you** following an award of costs by any court or tribunal and any costs payable following an out of court settlement made in connection with any claim or legal proceedings;
- 3) any fees, expenses and other disbursements reasonably incurred in appealing or resisting an appeal against the judgement of a court, tribunal or arbitrator;
- 4) provide up to £1,000 for each **insured person**, for travel costs that have to be paid to go to a foreign court in connection with any legal action under 1) above;
- 5) if no compensation is received either as a result of the claim being abandoned or failing, then subject to the limits of cover stated in the policy and policy schedule **we** will pay the costs incurred;
- 6) if compensation is recovered for **you** then the usual costs rules of the relevant jurisdiction will apply. In some jurisdictions **you** will recover **your** costs or a contribution to **your** costs, in others **you** will not. Any costs not recovered must first be met from the compensation. If the value of the costs not recovered exceeds the compensation then **we** will pay the balance of costs after the application of the compensation, subject to the limits of the cover in the policy and policy schedule.

YOU ARE NOT COVERED FOR

- 1) legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, the Insurers or their agents, someone **you** were travelling with or another **insured person**;
- 2) legal costs and expenses incurred prior to the granting of support by **us** in writing;
- 3) any claims notified to **us** more than 180 days after the date of the incident giving rise to such claim;
- 4) any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation;
- 5) any claim where **you** are insured for legal costs and expenses under any other insurance policy;
- 6) any claim where legal costs and expenses are based directly or indirectly on the amount of compensation award (Contingency Fee Agreement);
- 7) legal costs and expenses incurred if an action is brought in more than one country;
- 8) any claim where in **our** opinion there is insufficient prospect of success in obtaining a reasonable benefit;
- 9) anything detailed in the General Exclusions.

Conditions

- 1) **We** shall have complete control over the legal proceedings and the appointment and control of a lawyer. **We** shall appoint a lawyer on **your** behalf with the expertise necessary to pursue **your** claim.
- 2) **You** must follow the lawyer's advice and provide any information and assistance required. Failure to do so will entitle us to withdraw cover.
- 3) **We** must have access to any and all of the lawyer's file of papers.
- 4) **We** may include a claim for **our** legal costs and expenses.

GENERAL EXCLUSIONS

YOU ARE NOT COVERED FOR

Anything directly or indirectly caused by:

- 1) **your** suicide, deliberately injuring yourself, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism, drug addiction, solvent abuse, self-exposure to needless danger (unless **you** are trying to save someone's life);
- 2) **you** being diagnosed as suffering from anxiety or depression or any **psychiatric condition** before **you** apply for insurance;
- 3) professional or organised sports, winter sports (unless the appropriate premium has been paid), racing, speed or endurance tests, scuba diving to a depth greater than 30 metres, scuba diving without a qualified instructor, or dangerous pursuits;
- 4) air travel (other than as a fare-paying passenger on a regular scheduled airline or licenced charter aircraft);
- 5) air travel within 24 hours of scuba diving;
- 6) bankruptcy/liquidation of any tour operator, travel agent or transportation company;
- 7) any other loss connected to the event **you** are claiming for, unless **we** provide cover as detailed in this policy;
- 8) any claim arising from sexually transmitted infections;

- 9) any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused;
- 10) a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power; or
 b) any act of terrorism involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents;
 c) any act of terrorism that does not involve the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents but this exclusion will not apply to Section 5 – Personal Accident, Section 6 – Medical Emergency Expenses or Section 7 – Medical Inconvenience Benefit, provided that the Insured Person suffering bodily injury or illness has not participated in or conspired in such activities (Note: General Exclusion 24 continues to apply) but provided that in the event of benefit being payable, the maximum payable in respect of any one claim, or series of claims arising from a single act of terrorism, or series of acts occurring within a 72 hour period is £2,500,000 in the aggregate;

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;

- d) any loss, damage, cost or expense of any nature that results from or is in connection with anything mentioned in a) and/or b) and/or c) above regardless of any other cause or event or sequence of events or any action taken in controlling, preventing or suppressing anything mentioned in a) and/or b) and/or c) above;

you are responsible for proving why this Exclusion, in whole or in part, should not be applied. If any portion of this Exclusion is found to be invalid or unenforceable, the remainder of it will remain in force and effect;

- 11) loss or damage to any property and expense or legal liability; directly or indirectly caused by or contributed to by or arising from:
 a) ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel;
 b) the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
 c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
- 12) **you** riding on a motorcycle, Quad bike or any mechanically assisted cycle with an engine capacity in excess of 125cc and in any event if **you** fail to wear a crash helmet;
- 13) **you** driving a motor vehicle or riding a motorcycle, Quad bike or any mechanically assisted cycle without an appropriate licence or when not insured under a motor insurance policy;
- 14) the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 15) mountaineering or rock climbing, ordinarily necessitating the use of picks, ropes or guides, or pot-holing;
- 16) **your** manual work or hazardous occupation of any kind;
- 17) taking part in dangerous expeditions or the crewing of a vessel outside European waters;
- 18) any payment which **you** would normally have made during **your** travels, if nothing had gone wrong;
- 19) failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date (this exclusion does not apply to claims made under Section 5 – Personal Accident, Section 6 – Medical Emergency Expenses, Section 7 – Medical Inconvenience Benefit and Section 8 – United Kingdom Expenses);
- 20) off-piste skiing except whilst under the supervision of a qualified guide/instructor;
- 21) ski jumping, mono skiing, ice hockey, the use of skeletons or bobsleighs;
- 22) ski or ski bob racing in International and National events and their heats and officially organised practice or training for these events;
- 23) **your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel.

CONDITIONS

1. No payment will be made under Sections 1, 2, 5, 6, 7 or 16 without appropriate medical certification.
2. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
3. In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination both at **our** expense.
4. **You** must take all reasonable steps to recover any lost or stolen article.
5. If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited.
6. The original validation certificate must be produced before any claim is paid.
7. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
8. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
9. **We** may at any time pay to **you** **our** full liability under the policy after which no further payments will be made in any respect.
10. It is a condition of this insurance that all material facts have been disclosed to **us**, failure to do so may invalidate this insurance leaving **you** with no right to make a claim.
11. 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.
12. A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

COMPLAINTS PROCEDURE

Any enquiry or complaint **you** may have regarding **your** policy, or a claim notified under **your** policy, may be addressed to **us**. Please quote details of the policy, including **your** Letter of Confirmation number and/or claim number to enable the enquiry to be dealt with speedily.

If **you** are not satisfied with the handling of a complaint, **you** should write initially to the **Managing Director, Holiday Choice, PO Box 381, Bedford MK42 9WZ**.

If **you** then wish to refer the matter further, **you** should write to:

FOR SECTIONS 1 TO 18

Managing Director, Optimum Underwriting Limited, PO Box 337, Dorking, Surrey RH4 3YN

FOR SECTION 19 – LEGAL EXPENSES

Managing Director, Lexceteras Limited, Minerva House, Holbeach Technology Park, Park Road, Holbeach, Lincolnshire PE12 7PT

FOR ALL SECTIONS

If **your** complaint is not dealt with to your satisfaction by either of the Managing Directors as stated above, **you** should then write to:

The Chief Executive, Groupama Insurance Company Limited, 24-26 Minories, London, EC3N 1DD

If **you** are still not satisfied **you** have the right to refer any dispute to the **Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR**.

USEFUL INFORMATION/CONTACTS

UK Passport Services

National Advice Line: 0870 5210410
or visit www.ukpa.gov.uk

Foreign & Commonwealth Office

Travel Advice: 0870 6060290
Visa Enquiries: 020 7008 8438
or visit www.fco.gov.uk

NHS Direct

0845 4647
or visit www.nhsdirect.nhs.uk

National Rail Enquiries

08457 484950
or visit www.nationalrail.co.uk

National Express Coaches

08705 808080
or visit www.nationalexpress.co.uk

Flightlink Coaches

08705 757747

London Underground

General Enquiries: 0845 330 9880
or visit www.thetube.com

MAKING A CLAIM

Sections 1-18

Telephone: 0843 208 1903
Facsimile: 01702 351 957
Please quote scheme number LH700.

Section 19 - Legal Expenses

Telephone: 0843 208 2031
Facsimile: 01406 493083

NB Please read page 8 for full details on how to make a claim.

Notes

**Optimum Underwriting Limited and Groupama Insurance Company Limited
are authorised and regulated by the Financial Services Authority.**

Groupama Insurance Company Limited are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the Scheme if we are unable to meet our obligations.

This depends on the type of business and the circumstances of the claim and would provide cover for 90% of the claim without any upper limit (until 31 December 2009, cover is provided for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit).

Further information about compensation is available from the FSCS at www.fscs.org.uk or telephone 020 7892 7300.



PO Box 381, Bedford MK42 9WZ
Tel: 01234 365100 Fax: 01234 314222

Email: sales@theholidaychoice.co.uk
Web: www.theholidaychoice.co.uk

Holiday Choice Ltd is registered at Companies House: 3757883
Registered Office: 9 Goldington Road, Bedford MK40 3JY
and is authorised and regulated by the Financial Services Authority
FSA Registered Number 309128.