

Travel Insurance Policy Wording

Single trip and annual multi-trip cover



Your Journey
Our World





Thank you for choosing travel insurance from the ETA.

You will have already noticed we are different.

Over the last 25 years, we have earned a reputation for being efficient and environmentally friendly. It's a way of working that has earned us the title of Britain's most ethical insurance company 2015, according to The Good Shopping Guide.

Most importantly, we have a team of dedicated professionals ready to take your call day or night. You can rest assured that your trip is in safe hands.

You may be interested to learn that as part of our continuing commitment to the environment, we work hard to promote safer and more sustainable transport in Britain. When you buy a policy from us, you help fund campaigns such as Back on a Bike – a road show that encourages cycling among both young and old.

Thank you for helping to make this work possible.

On behalf of our team, I welcome you to the ETA and wish you safe travels.

Yours sincerely

Andrew Davis
Managing Director
ETA Services Ltd



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Useful Numbers

CLAIMS

Any incident or loss which gives rise, or may give rise, to a claim under your travel insurance should be advised immediately to:

*Direct Group Travel Services
PO Box 1188
DONCASTER
DN1 9PQ
Tel: 0344 412 4296
Email: dgtsnewclaims@directgroup.co.uk*

On contacting Direct Group Travel Services please state your insurance is provided by UK General Insurance Ltd and quote the following:

Scheme name:

ETA

Scheme ref:

05897B

You will then be sent a claim form, which you should arrange to complete as fully as possible, and return with the necessary supporting documents. If you have to make a claim, you must notify us as above as soon as practicable after the incident giving rise to the claim, and in any event no later than 31 days after your return home. We reserve the right to decline liability for any claim notified after this date. UK General Insurance Ltd are an insurers agent and in the matters of a claim, act on behalf of the insurer.

MEDICAL EMERGENCY CLAIMS

To make a medical emergency claim, as an inpatient please call our emergency service company Global Response:

+ 44 1133 180 197

To make a medical emergency claim, as an outpatient anywhere in the world, excluding North America and Britain, please call our emergency service company Healthwatch:

+ 44 1133 180 124

To make a medical emergency claim, as an outpatient anywhere in North America or Britain, please call our emergency service company Global Response:

+ 44 1133 180 197

1. Your ETA number (you will find this on correspondence from us)
2. The telephone number from which you are calling
3. The name and telephone number of the doctor and hospital attending the ill/injured person

Key Changes

Some important facts about the travel insurance are summarised below.

This summary does not contain the full terms and conditions of the insurance.
Please take time to read the full document to make sure you understand the cover provided.

The summary does not form part of your contract of insurance.

Key changes to the travel insurance policy you may have purchased last year are:

- Annual multi-trip policies, have been increased to cover you up to 75 years of age.
- Single trip policies, have been increased to cover you up to 69 years of age.



Single Trip European Breakdown Cover

- ✓ Short-term cover up to 31 days
- ✓ 1 weeks cover in Europe from £29.92
- ✓ Roadside assistance & recovery
- ✓ Car hire up to £60 per day
- ✓ Overnight accommodation for all passengers
- ✓ English-speaking helpline available 24/7

Your Journey Our World

Summary of benefits

Benefit	Covers up to
Medical and Additional Expenses	£10,000,000 ¹
Dental Treatment	£500
Cancellation and Curtailment	£5,000 ¹
Journey Continuation	£750 ¹
Return Home to Britain	£250
Delay	£150
Personal Liability	£2,000,000
Personal Accident	£25,000
Hospital Benefit	£50 per hour (up to a maximum of £1,500)
Personal Baggage, Clothing or Effects and Money	£3,500 ¹
Inner limits to this section	
Each Article/Set	£500
Valuables	£500
Money and Passport	£750 subject to a cash limit of £300

* This applies only to annual multi-trip travel insurance

¹ The first £50 for each **insured person** will be deducted from all claims in respect of these sections. Should the same occurrence give rise to a claim under more than one section, only one amount of £50 for each **insured person** will be deducted

Key Information

Some important facts about the travel insurance are summarised below.

This summary does not contain the full terms and conditions of the insurance.

Please take time to read the full document to make sure you understand the cover provided.

The summary does not form part of your contract of insurance.

About your insurance

This insurance is arranged by ETA services and underwritten by UK General Insurance Ltd, on behalf of Ageas Insurance Limited, registered in England number 354568; registered office:

*Ageas Insurance Ltd
Agea House
Templars Way
EASTLEIGH
SO53 3YA*

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register <https://register.fca.org.uk/> or by calling them on 0300 500 8082

The table opposite summarises the main benefits applicable to you. Your ETA customer statement will show the level of cover you have.

Do we cover pre-existing medical conditions?

Not if you have sought medical advice or treatment for the condition within the last 12 months (other than routine check-ups). However, if you are on medication and there has been no change to the type, frequency or quantity of medication that you take within the last 12 months, then you will be covered.

Others in your travel party

Please be aware that our pre-existing medical conditions exclusion applies to others in your travel party.

Close relatives

Please be aware that our pre-existing medical conditions exclusion will apply to your close relatives too. If you need to claim for cancelling a holiday, you need to be able to assure us that there was no medical condition about which you could have reasonably known.

Period of insurance

Annual multi-trip travel insurance

For all sections other than cancellation, cover is operative for trips beginning during the period of insurance as shown on your ETA customer statement. A trip is deemed to last from the time you leave home, or place of employment, or the beginning of the trip (whichever is the later) until return to home or place of employment (whichever is the earlier).

Cancellation cover operates from the date of booking a trip, or the start date of this insurance as shown on your ETA customer statement (whichever is the later) until the beginning of the trip or expiry of the period of insurance (whichever is the earlier). Each trip is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions listed.

Single trip travel insurance

For all sections other than cancellation, cover operates during the period of insurance as shown on your ETA customer statement from the time you leave home, or place of employment at the beginning of the trip (whichever is the later) until you return to home or place of employment (whichever is the earlier).

Cancellation cover operates from the date of booking a trip or the date of purchase of this insurance as shown on your ETA customer statement (whichever is the later), up until the beginning of the trip.

Money back guarantee

If you decide that for any reason, this Policy does not meet your insurance needs then please return it to us within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later.

(On the condition that no travel has taken place and no claims have been made or are pending, we will then refund your premium in full).

Thereafter you may cancel the insurance cover at any time by informing us however, no refund of premium will be payable.

We may keep an amount that reflects the administrative costs of arranging and cancelling the policy.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Reciprocal health agreements within the European Union

For trips within the European Union (also Iceland, Liechtenstein, Norway and Switzerland), you must obtain a European Health Insurance Card (EHIC).

An EHIC can be obtained:

1. Online at www.dh.gov.uk/travellers - be aware that other sites may charge for obtaining an EHIC
2. By telephone on 0300 330 1350

The EHIC entitles you to benefit from the health care arrangements which exist between countries within the European Union (also Iceland, Liechtenstein, Norway and Switzerland).

Reciprocal health agreements within Australia

If you need medical treatment in Australia you must enrol with, and make use of the local MEDICARE office. You do not need to enrol when you arrive, but you must after the first occasion you receive treatment. Inpatient and outpatient treatment at a public hospital will then be available free of charge. Details of how to enrol and the free treatment available can be found either by visiting www.dh.gov.uk/travellers or the MEDICARE website at www.humanservices.gov.au

Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You might be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. Further information about the scheme is available from the Financial Services Compensation Scheme website www.fscs.org.uk or by contacting them at;

*Financial Services Compensation Scheme,
10th Floor, Beaufort House,
15 St Botolph Street,
London
EC3A 7QU*

Tel: 0800 678 1100 or 020 7741 4100

Law applicable to the insurance

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within Britain in which your main residence is situated.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

Complaints regarding Sale of policy Please contact:

*Customer Care Manager
ETA Services Ltd
68 High Street
WEYBRIDGE
KT13 8RS*

*Tel: 0333 000 1234
Email: customercare@eta.co.uk*

If your complaint about the sale of your policy cannot be resolved by the end of the next working day, we will pass it to:

*Customer Relations Department
UK General Insurance Limited
Gibraltar Island Road
LEEDS
LS10 1RJ*

*Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk*

Complaints regarding Claims Please contact:

*Direct Group Ltd
Customer Relations
PO Box 1193
DONCASTER
DN1 9PW*

*Tel: 0344 854 2072
Email: dgtsnewclaims@directgroup.co.uk*

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 05897B.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

*The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR*

*Tel: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk*

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Main exclusions applicable to all sections of this insurance

(This list is not exhaustive. Please read the full insurance wording, which follows)

Applicable to all sections of this insurance:

- Any trip known to exceed 60 days duration in the case of annual multi-trip travel insurance
- Any claims if you have had your 70th birthday at the purchase date if covered under a single trip insurance
- Any claims if you have had your 75th birthday at the commencement date of the insurance if covered under annual multi-trip insurance, or if you have had your 69th birthday in the case of winter sports
- Any trip known to exceed 87 days in the case of single trip insurance
- Pre-existing medical conditions are excluded unless it is a condition for which you take prescribed drugs and there has been no increase or decrease in the type, quantity or frequency of those drugs prescribed within the last 12 months
- Any expenses arising from pregnancy, childbirth or any medical complications resulting there from if you are, or would have been pregnant for 30 weeks or longer at any point during a trip
- This insurance shall exclude any claims for expenses relating to testing, treatment, care, transfer and/or repatriation of an insured person for ebola virus disease and/or haemorrhagic fever
- Any trip to any of the following: Afghanistan, Algeria, Central African Republic, Chad, Democratic Republic of Congo, Haiti, Iraq, Israel, Ivory Coast, Lebanon, Libya, Mali, Nigeria, Pakistan (other than Punjab and Sind Provinces), Palestine, Somalia, South Sudan, Sudan, Syria, Ukraine and Yemen

Additional exclusions applicable to section A - Medical and Additional Expenses

Costs of inpatient hospitalisation or repatriation not pre-authorised by the emergency service company. Costs of continuing medication for any health condition known to exist at the start of a trip.

Additional exclusions applicable to section B - Cancellation and Curtailment

Any condition or set of circumstances, known to exist at the inception date of the insurance, or time of booking a trip, relating to you, or anyone in your travel party, which could reasonably have been expected to cause the trip to be cancelled or curtailed.

Additional exclusions applicable to section H - Baggage, Personal Effects and Money

Any claims in respect of valuables or money whilst in the custody of a carrier.

Anything unclear?

Call us on: 0333 000 1234



Cycle Insurance

- ✓ New for old replacement (never devalue)
- ✓ Theft, accidental damage and vandalism cover
- ✓ £5m personal liability & £20k personal accident
- ✓ 90 days Europe & worldwide cover
- ✓ Cycle breakdown cover
- ✓ Friends and family covered

Your Journey Our World

CLAIMS

Any incident or loss which gives rise, or may give rise, to a claim under your travel insurance should be advised immediately to:

*Direct Group Travel Services
PO Box 1188
DONCASTER
DN1 9PQ*

Tel: 0344 412 4296

Email: dgtsnewclaims@directgroup.co.uk

On contacting Direct Group Travel Services please state your insurance is provided by UK General Insurance Ltd and quote the following:

*Scheme name: ETA
Scheme ref: 05897B*

You will then be sent a claim form, which you should arrange to complete as fully as possible, and return with the necessary supporting documents. If you have to make a claim, you must notify us as above as soon as practicable after the incident giving rise to the claim, and in any event no later than 31 days after your return home. We reserve the right to decline liability for any claim notified after this date. UK General Insurance Ltd are an insurers agent and in the matters of a claim, act on behalf of the insurer.

MEDICAL EMERGENCY CLAIM

If you need to make a medical emergency claim for inpatient treatment, please call our emergency service company Global Response on Tel: +44 1133 180 197

If you need to make a medical emergency claim for outpatient treatment anywhere in the world, excluding North America and Britain, please call our emergency service company Healthwatch on Tel: +44 1133 180 124

If you need to make a medical emergency claim for outpatient treatment in North America or Britain, please call our emergency service company Global Response on Tel: +44 1133 180 197

If you need to make a medical emergency claim for inpatient hospital treatment whilst abroad you will need the following information:

- Your ETA customer number (found on most correspondence from us)
- The telephone number from which you are calling
- The name and telephone number of the doctor and hospital attending the ill/injured person

Travel Policy Summary

These parts relate to the whole insurance

	Benefit	Covers up to	Page
A	Medical and Additional Expenses	£10,000,000 ¹	20
B	Cancellation and Curtailment	£5,000 ¹	21
C	Journey Continuation	£750 ¹	22
	Delay	£150	22
D	Personal Liability	£2,000,000	23
E	Legal Expenses	£25,000	24
F	Personal Accident	£25,000	24
G	Hospital Benefit	£1,500	25
H	Personal Baggage, Clothing or Effects and Money	£3,500 ¹	25
I	Bicycle Cover*	£1,000 ¹	27
Winter Sports Extensions			
J	Ski Passes, Ski Hire, Ski Clothing Hire and Tuition Fees	£350	28
K	Piste Closure	£300	28
L	Avalanche	£250	28

* This applies only to annual multi-trip travel insurance

¹ The first £50 for each **insured person** will be deducted from all claims in respect of these sections. Should the same occurrence give rise to a claim under more than one section, only one amount of £50 for each **insured person** will be deducted

These parts relate to the whole insurance

General definitions

Throughout this policy **we** use words and phrases in the clearest possible manner.

To help this process **we** have defined some words and phrases even more precisely.

We list them below.

1. **Accident** means a sudden, unexpected, unusual, specific event, which occurs at an identifiable time and place during the operative time, but also includes exposure resulting from a mishap to a conveyance in which **you** are travelling.

Accident shall also include disappearance. If **your** body is not found within one calendar year after such disappearance, and sufficient evidence is produced satisfactory to **us** that leads **us** inevitably to the conclusion that **you** sustained **bodily injury** and that such injury caused **your** death, **we** shall pay the death benefit, where applicable under this insurance, provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to **us** if **you** are subsequently found to be living.

2. **Bodily injury** means identifiable physical injury which:
 - (a) is sustained by **you**, and
 - (b) is caused by an **accident**, and
 - (c) solely and independently of any other cause (except illness directly resulting from medical or surgical treatment rendered necessary by such injury) occasions **your** death or disablement within 12 months from the date of the **accident**.
3. **Britain** means Great Britain and Northern Ireland, Guernsey, Jersey and the Isle of Man.
4. **“Close relative”** means **partner**, fiancé(e), parent, parent-in-law, brother, brother-in-law, sister, sister-in-law, aunt, uncle, grandparent, grandchild or child including adopted, foster or step-child.
5. **Dependent children** means all children under 18 years of age (or under 23 if in full-time education) who normally reside, and are travelling with **you** under this policy.

In respect of annual multi-trip travel insurance only, this definition is amended to mean all children under 18 years of age (or under 23 if in full-time education) who normally reside, and are travelling with you under this policy, or travelling with a responsible adult over the age of 25 years who is also insured with the ETA.

6. **Europe** means geographical Europe (excluding **Britain**, **Azerbaijan**, Armenia or Georgia), all countries having a Mediterranean shoreline, Canary Isles, Madeira and Jordan. Please refer to general exclusion 20 for a list of territories/countries not covered by this policy.
7. **Family** means **you**, **your** partner and all dependent children.
8. **Hijack** means the unlawful seizure or wrongful exercise of control of an aircraft, or conveyance, or the crew thereof, in which **you** are travelling as a passenger.
9. **Immovable object** means:
 - (a) any solid object fixed in, or on to, concrete or stone, which is not capable of being undone, removed with, or lifted under/over the bicycle.
 - (b) a correctly fixed motor vehicle roof rack or correctly fixed bicycle rack.
 - (c) at train stations, a bicycle rack supplied by the train station expressly for the purpose of securing bikes, and within the jurisdiction of the transport police.
10. **Loss of limb** means permanent loss by physical separation of a hand at, or above, the wrist, or of a foot at, or above, the ankle, and includes permanent, total and irrecoverable loss of use of a hand, arm or leg.
11. **Loss of sight** means the permanent and total loss of sight which shall be considered to have happened:
 - (a) in both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist, or
 - (b) in one eye if, after correction, the degree of sight **you** have left is 3/60 or less on the Snellen scale.

These parts relate to the whole insurance

12. **Medical practitioner** means a registered, qualified, practicing member of the medical profession, who is not related to **you** or any person travelling with **you**.
13. **Partner** means **your** spouse or any person who has co-habited with **you** for at least six consecutive months and continues to do so at commencement of the trip.
14. **Permanent total disablement** means disablement which entirely prevents **you** from attending to any business or occupation for which **you** are reasonably suited by training, education or experience and which lasts 12 months, and at the expiry of that period is beyond hope of improvement.
15. **Sum insured** means the limit of underwriters' liability as outlined in the summary of benefits and in accordance with the level of cover **you** have purchased as shown on **your** customer statement.
16. **Terrorism** means an act including, but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons (whether acting alone or on behalf of, or in connection with, any organisation(s) or government(s)) committed for political, religious, ideological or similar purposes, or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
17. **Travel party** means friends, relatives or business associates who are travelling with **you** on the same carrier or to the same destination.
18. **Unattended** means an article is not close enough for **you** to prevent unauthorised interference with such article by a third party. This shall not include baggage left in the custody of a carrier.
19. **Valuables** means spectacles, sunglasses, contact or corneal lenses, watches, furs, jewellery, cameras, camcorders and any accessories, telecommunication, audio, visual and computer equipment or game consoles, including accessories.
20. **We/our/us** means the ETA and UK General Insurance Ltd on behalf of Ageas Insurance Limited.
21. **You/your/insured person** means each person insured under this insurance as listed in **your** customer statement.

Operative time

The operative time differs between single trip and annual multi-trip travel insurance products. **Your** ETA documents will show which product **you** have purchased and the duration for which this is valid.

Money back guarantee

If **you** decide that for any reason, this policy does not meet **your** insurance needs then please return it to **us** within 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later.

(On the condition that no travel has taken place and no claims have been made or are pending, **we** will then refund **your** premium in full).

Thereafter **you** may cancel the insurance cover at any time by informing **us** however, no refund of premium will be payable.

We may keep an amount that reflects the administrative costs of arranging and cancelling the policy.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Single trip travel insurance

This insurance shall cover:

- a) persons 69 years of age and under at the beginning of the trip..
- b) trips not involving any hazardous activities unless declared to and agreed by **us**.
- c) trips involving winter sports. However, certain activities as stated in general exclusion 6 remain excluded.
- d) trips that begin and end during the period of insurance.

For all sections other than cancellation, cover operates during the period of insurance as shown on **your** ETA documents from the time **you** leave home or place of employment at the beginning of the trip (whichever is the later) until **you** return to home or place of employment (whichever is the earlier).

Cancellation cover operates from the date of booking a trip or the date of purchase of this insurance as shown on **your** ETA documents (whichever is the later) up until the beginning of the trip.

Annual multi-trip travel insurance

This insurance shall cover:

- a) persons 75 years of age and under at the beginning of the period of insurance or up to, and including, 69 years of age in the case of winter sports.
- b) trips with a destination outside **Britain**.
- c) trips not involving any hazardous activities unless declared to and agreed by **us**.
- d) trips with a destination within **Britain** provided such trips involve at least two night's pre-booked accommodation that have been booked prior to the start of the trip.
- e) trips involving winter sports up to a maximum of 17 days in all during the period of insurance. However, certain activities as stated in general exclusion 6 remain excluded.
- f) trips with a maximum duration of 60 days.

For all sections other than cancellation, cover is operative for trips beginning during the period of insurance as shown on **your** ETA documents. A trip is deemed to last from the time **you** leave home or place of employment at the beginning of the trip (whichever is the later) until **you** return to home or place of employment (whichever is the earlier).

Cancellation cover operates from the date of booking a trip or the date of purchase of this insurance as shown on **your** ETA documents (whichever is the later) until the beginning of the trip or expiry of the period of insurance (whichever is the earlier). Each trip is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions listed.

Cover shall cease at expiry of the period of insurance (except where already provided for herein) unless this policy has been renewed or extended with **us**.

These parts relate to the whole insurance

General exclusions

We shall not be liable under any section of this insurance in respect of:

1. any trip, which **you** begin or is booked by **you** contrary to medical advice, or to obtain medical treatment, or after a terminal prognosis has been made.
2. any claims or expenses arising directly or indirectly from any of **your** medical conditions for which medical advice or treatment has been given by a **medical practitioner** or hospital during the 12 months prior to
 - i. in respect of single trip insurance, the date of booking the trip or date of issue of this insurance, whichever the later.
 - ii. in respect of annual multi-trip travel insurance, the commencement of the period of insurance or the date of booking any trip covered by this insurance, whichever the later.

This exclusion shall not apply to any condition for which **you** take regular continuing medication provided that there has been no change in the type, frequency or quantity of drugs within the last 12 months. However, no claims or expenses relating to such condition will be admitted hereunder in the event of **your** failure to take such drugs in accordance with the medical advice given.
3. any expenses arising from pregnancy, childbirth or any medical complications resulting therefrom if **you** are, or would have been, pregnant for 30 weeks or longer at any point during a trip.
4. in respect of single trip insurance, any claims if **you** have had **your** 70th birthday at the commencement date of a trip.
5. any claims, if **you** have had **your** 75th birthday at the commencement date of the insurance if covered under annual multi-trip insurance, unless previously agreed with **us**, or if **you** have had **your** 69th birthday in the case of winter sports.
6. ski and ski-bob racing in international or national events, services or inter services championships, or heats or officially organised practice or training for these events, ski jumping, glacier skiing, ice hockey, heli-skiing or the use of skeletons or bob-sleighs.
7. any claims due to any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder, including stress, anxiety and/or depression.
8. any claims directly or indirectly caused, or contributed to, by **your** intentional self-injury, suicide or attempted suicide, provoked assault, duelling or fighting (except in bona fide self-defence) or from **your** own criminal act, or whilst engaged or taking part in, civil commotions or riots of any kind.
9. any claims caused by alcohol abuse, drugs or solvents (other than drugs prescribed by a registered **medical practitioner**, but not for the treatment of drug addiction).
10. claims in any way caused or contributed to by nuclear reaction, nuclear radiation or radioactive contamination.
11. any part of any trip which is booked or commenced in the knowledge that such trip will exceed the maximum duration(s) shown within the operative time, unless disclosed to and accepted by **us**.
12. any claims for expenses arising as a consequence of a loss (e.g. loss of earnings due to an insured **accident**, change of locks due to lost keys and the like).
13. any claims consequent upon sexually transmitted disease, or any expenses incurred either directly or indirectly in the treatment, diagnosis or counselling of either AIDS, AIDS - Related Complex or HIV, howsoever these have been acquired or may be named.

These parts relate to the whole insurance

14. any claims due to **you** participating in:
 - a) mountaineering and/or rock climbing normally involving the use of ropes and/or guides, or potholing, or
 - b) motor competitions or sports tours, or
 - c) aviation, other than as a passenger.
15. **your** participation in military, air force or naval service or operations (other than reserve or volunteer training).
16. any claims in any way caused or contributed to by:
 - (a) the failure of, or
 - (b) the fear of failure of, or
 - (c) the inability of any equipment or any computer program to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date.
17. **terrorism** involving the actual or threatened use of pathogenic or poisonous, biological or chemical materials.
18. war, whether war be declared or not, invasion or civil war, except where **you** are travelling outside **Britain**; however this exception shall not apply where **you** are taking an active part in such war, invasion or civil war.
19. any claims for expenses relating to testing, treatment, care, transfer and/or repatriation of an **insured person** for ebola virus disease and/or haemorrhagic fever.
20. trips to the following territories/countries: Afghanistan, Algeria, Central African Republic, Chad, Democratic Republic of Congo, Haiti, Iraq, Israel, Ivory Coast, Lebanon, Libya, Mali, Nigeria, Pakistan (other than Punjab and Sind Provinces), Palestine, Somalia, South Sudan, Sudan, Syria, Ukraine and Yemen.

General conditions

1. In the event of any one occurrence giving rise to claims under more than one section of this insurance, one excess of £50 for each person shall be deducted from the total amount of the claim.
2. Any fraud, misstatement or concealment in the statements made by **you**, or on **your** behalf, prior to, or when arranging, this insurance, or in the submission of a claim made hereunder, shall render this insurance null and void and all claims shall be forfeited.
3. No endorsement or amendment to this insurance shall override the exclusions applicable to section D, personal liability.
4. **You** are required to take all reasonable precautions to protect **you** and **your** property as though they are uninsured.
5. Notwithstanding conditions specified in particular sections of this insurance, **we** must be notified of any claims within six months of the event.
6. **You** must be over 16 years of age and a permanent resident of **Britain**.
7. **We** shall be subrogated to all **your** rights of recovery against any person or organisation for any claim paid, or payable, under this policy up to the limit of **our** liability in respect of such claim. **You** shall, wherever possible, give all such information and assistance as **we** may require to secure such rights.

Extension

If **you** have not returned to **Britain** by the expiration of a trip for reasons which are beyond **your** control, this insurance will remain in force for a further 21 days or until return, whichever is the earlier, without additional premium. In the event of **you** being **hijacked**, cover shall continue whilst **you** are subject to the control of the person(s) or their associates making the **hijack** and during travel direct to **your** domicile and/or original destination, up to 12 months from the date of the **hijack**.

These parts relate to the whole insurance

Who to contact

24-hour Medical Emergency Service

In the event of **accident** or illness resulting in hospitalisation, or in the event of curtailment, the following emergency service company must be contacted prior to making any further arrangements.

For Inpatient Treatment contact:

Global Response

Tel: +44 1133 180 124 - Fax: +44 1133 180 198

Email: operations@global-response.co.uk

For Outpatient treatment anywhere in the world excluding North America and Britain contact:

Healthwatch

Tel: +44 1133 180 124 - Fax: +44 1133 180 125

Email: newcase@healthwatch.gr

For Outpatient treatment in North America or Britain contact:

Global Response

Tel: +44 11 33 180 197 - Fax: +44 1133 180 198 Email: operations@global-response.co.uk

Please have the following information available:

1. **Your** ETA number (found on most correspondence from **us**)
2. The telephone number from which **you** are calling
3. The name and telephone number of the doctor and hospital attending the ill/injured person

Failure to contact the emergency service company and obtain authorisation may prejudice the claim and mean that not all the costs involved will be paid. **You** should not attempt to find **your** own solution and then expect full reimbursement from **us**, without prior approval first having been obtained from the emergency service company.

Reciprocal health agreements within the European Union

For trips within the European Union (also Iceland, Liechtenstein, Norway and Switzerland), **you** must obtain a European Health Insurance Card (EHIC).

An EHIC can be obtained:

1. Online at www.dh.gov.uk/travellers - be aware that other sites may charge for obtaining an EHIC
2. By telephone on 0300 330 1350

The EHIC will entitle **you** to benefit from the health care arrangements which exist between countries within the European Union (also Iceland, Liechtenstein, Norway and Switzerland).

Reciprocal health agreements within Australia

If **you** need medical treatment in Australia **you** must enrol with, and make use of the local MEDICARE office. **You** do not need to enrol when **you** arrive, but **you** must do this after the first occasion **you** receive treatment. Inpatient and outpatient treatment at a public hospital will then be available free of charge. Details of how to enrol and the free treatment available can be found either by visiting

www.dh.gov.uk/travellers or the MEDICARE website at www.humanservices.gov.au

Claims administrators

Any incident or loss which gives rise, or may give rise, to a claim under **your** travel insurance should be advised immediately to:

Direct Group Travel Services

PO Box 1188

DONCASTER

DN1 9PQ

Tel: 0344 412 4296

Email: dgtsnewclaims@directgroup.co.uk

On contacting Direct Group Travel Services please state **your** insurance is provided by UK General Insurance Ltd and quote the following:

Scheme name: ETA

Scheme ref: 05897B

You will then be sent a claim form, which **you** should arrange to complete as fully as possible, and return with the necessary supporting documents. If **you** have to make a claim, **you** must notify **us** as above as soon as practicable after the incident giving rise to the claim, and in any event no later than 31 days after **your** return home. **We** reserve the right to decline liability for any claim notified after this date. UK General Insurance Ltd are an insurers agent and in the matters of a claim, act on behalf of the insurer.

Compensation

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** might be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. Further information about the scheme is available from the Financial Services Compensation Scheme website at www.fscs.org.uk or by contacting them at;

*Financial Services Compensation Scheme,
10th Floor,
Beaufort House,
15 St Botolph Street,
London
EC3A 7QU*

Tel: 0800 678 1100 or 020 7741 4100

Law applicable

The cover referred to in this insurance is subject to English Law and English courts alone shall have jurisdiction in any disputes arising hereunder.

Complaints procedure

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should follow the complaints procedure below:

Complaints regarding Sale of policy Please contact:

*Customer Care Manager
ETA Services Ltd
68 High Street
WEYBRIDGE
KT13 8RS*

Tel: 0333 000 1234

Email: customercare@eta.co.uk

If your complaint about the sale of **your** policy cannot be resolved by the end of the next working day, **we** will pass it to:

*Customer Relations Department
UK General Insurance Limited
Gibraltar Island Road
LEEDS
LS10 1RJ*

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

Complaints regarding Claims Please contact:

*Direct Group Ltd
Customer Relations
PO Box 1193
DONCASTER
DN1 9PW*

Tel: 0344 854 2072

Email: customer.relations@directgroup.co.uk

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 05897B

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

*The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR*

Tel: 0800 023 4 567 or 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

Data protection clause

DATA PROTECTION ACT 1998

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Clarification clause

Contracts (rights of third parties) Act 1999

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract, but this does not affect any right or remedy of a third party which exists or is available apart from that act.

A - Medical and additional expenses

We will pay **you** up to the **sum insured** shown in the summary of benefits for the following expenses should **you** suffer **bodily injury** or illness during the operative time:

1. Normal and necessary expenses incurred outside **Britain** for medical or surgical treatment including specialists fees, emergency dental treatment up to £500 for the immediate relief of pain only, emergency ophthalmic fees, hospital, nursing home and nursing attendance charges, physiotherapy, massage and manipulative treatment, surgical and medical requisites and ambulance charges.
2. Reasonable additional accommodation and travel expenses incurred by **you** and any one **close relative** or member of **your travel party** who has to remain or travel with the injured or ill **insured person**.
3. Reasonable accommodation and travel expenses of one person to travel from **Britain** if their presence with the injured or ill **insured person** is necessary on medical grounds.
4. Reasonable expenses incurred in transporting **your** remains or ashes to **your** former place of residence in **Britain** or funeral expenses incurred abroad.
5. Expenses incurred, for the provision of an air ambulance or the use of air transport, including qualified attendants, to repatriate the seriously ill or injured **insured person** to **Britain**.

Special conditions relating to this section

In addition to the general conditions:

- i. It is a condition of this insurance that under sub-sections 2, 3, 4 and 5 of this section, any claims for costs or expenses must be pre-authorised by the emergency service company.

Exclusions relating to this section:

In addition to the general exclusions, **we** shall not be liable to pay for:

1. the first £50 of each and every claim, for each **insured person**.
2. the costs of continuing regular medication for any condition for which medical advice or treatment is being followed at the time of booking or beginning a trip.
3. any expenses incurred more than 12 months after the date the first expense was incurred, or any continuing expenses incurred after **you** are fit to return to **Britain**.
4. any expenses for treatment that could have been delayed until **your** return to **Britain**.
5. private health treatment unless specifically approved by the 24-hour medical emergency service company.
6. any claims arising from any health condition where such condition has already been the subject of a claim under this insurance in respect of any earlier trip.

B - Cancellation and curtailment

We will pay **you** up to the **sum insured** shown in the summary of benefits for any irrecoverable payments paid or contracted to be paid for travel, accommodation and unused pre-booked excursions (including additional reasonable accommodation and travel expenses incurred for return to **Britain**) should the projected trip be cancelled or curtailed directly as a result of:

1. Death, **bodily injury**, illness or compulsory quarantine of:
 - a) **you**, or
 - b) any member of the **travel party**, or
 - c) any person with whom **you** intend to reside during the trip, or
 - d) any **close relative** or business associate necessitating **your** presence in **Britain**.
2. Redundancy (provided that such redundancy qualifies for payment under **Britain's** Redundancy Payments Acts) of:
 - a) **you**, or
 - b) any member of the **travel party**.
3. Summoning to jury service or witness attendance in a British court or unavoidable requirement to be present in **Britain** for service in any military or civil emergency of:
 - a) **you**, or
 - b) any member of the **travel party**.
4. Major damage or burglary within seven days immediately prior to a trip at the home or place of business of:
 - a) **you**, or
 - b) any member of the **travel party**, or
 - c) any person with whom **you** intend to reside with, during the trip.
5. Adverse weather conditions making it impossible for **you** to travel to the point of departure at the beginning of the outward trip.

Special conditions relating to this section

In addition to the general conditions:

1. In the event of the curtailment of a package holiday, **our** liability shall be calculated as a pro-rata proportion of the holiday cost, with the commencement of the curtailment being the date that **you** arrived at **your** home in **Britain**.
2. It is a condition of this insurance that any claims for curtailment must be pre-authorized by the emergency service company.

Exclusions relating to this section

In addition to the general exclusions, **we** shall not be liable to pay for:

1. the first £50 of each and every claim, for each **insured person**.
2. any claims attributable to any condition or set of circumstances known to **you** at the time of purchasing this insurance or booking a trip, where such condition or set of circumstances could reasonably have been expected to give rise to cancellation or curtailment of a trip.
3. any claims where medical or other suitable evidence is not provided as proof of the necessity to cancel or curtail a trip.
4. **your** disinclination to travel.
5. flights booked using air miles.
6. cancellation or curtailment due to the illness of **you**, a member of the **travel party**, or any person with whom **you** intend to reside during the trip or any **close relative** or business associate necessitating **your** presence in **Britain** where that illness is an existing medical condition at the date of issue of this insurance.
7. any expenses on behalf of someone who is not an **insured person** hereunder.

C – Journey continuation and delay

Part 1 – Journey continuation

We will pay **you** up to the **sum insured** shown in the summary of benefits for reasonable additional travel and related accommodation expenses incurred to enable **you** to reach a reserved overseas travel connection or accommodation or up to £250 for each **insured person** for such expenses to enable **you** to return home to **Britain** should, during the operative time:

- a) the aircraft, sea vessel, coach or train on which **you** are booked to travel, or
- b) the means of transport in which **you** are travelling or intending to travel to reach the aircraft, sea vessel, coach or train be delayed or interrupted as a result of one or more of the insured events listed below.

Part 2 - Delay

Either:

- a) **We** will pay **you** up to £150 (with no excess) in accordance with the following scale, should the aircraft, sea vessel, coach or train on which **you** are booked for travel be delayed as a result of one or more of the insured events listed below:
 1. £30 for the first completed 12 hour period of delay, and
 2. £15 for each subsequent completed 12 hour period of delay,

Or

- b) In the event of delay or interruption of at least 24 hours, **we** will pay **you** up to the **sum insured** shown in the summary of benefits for any irrecoverable payments paid or contracted to be paid in respect of travel and accommodation in the event that **you** opt to cancel the trip.

Insured events

1. If delay or interruption occurs to non-scheduled transport due to strike, locked out workers, industrial action, riot or civil commotion, bomb scare, criminal or terrorist act, fire, avalanche, landslide, earthquake, flood or **accident** to or mechanical breakdown of such non-scheduled transport.
2. If delay or interruption occurs to scheduled public transport: The contingencies specified in 1 above, and adverse weather conditions.

Special conditions relating to this section

In addition to the general conditions:

1. A claim can only be made under one of the parts of this section in respect of each loss.
2. **You** must allow sufficient time for the transport that **you** are travelling in to arrive and deliver **you** to the departure point on **your** schedule so that **you** can check-in according to the itinerary.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.
4. **You** must obtain confirmation from the carriers or their handling agents in writing of the number of hours of delay and the reason for the delay.

Exclusions relating to this section

In addition to the general exclusions, **we** shall not be liable to pay for:

1. any claims arising out of any of the contingencies specified under insured events if they had already started or been forecast before the original bookings were made.
2. 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.
3. additional costs where the transport operator has offered reasonable alternative travel arrangements.
4. under parts 1 and 2b) only:
the first £50 of each and every claim, for each **insured person**.
5. any claims attributable to any condition or set of circumstances known to **you** at the time of effecting this insurance or booking a trip, where such condition or set of circumstances could reasonably have been expected to give rise to a claim under this section.
6. in respect of Part 2 only, any claims arising directly or indirectly out of **your** failure to check in according to the itinerary supplied to **you**.

D - Personal liability

We will indemnify **you** up to the **sum insured** as shown in the summary of benefits for any one event or series of events in all (including legal expenses), should **you** become legally liable to pay claims for accidental **bodily injury** to the public or accidental loss of or damage to property, occurring during the operative time.

Special conditions relating to this section

In addition to the general conditions:

1. **You** must not make any admission of liability whatsoever, or make any arrangements, offer, promise or payment without **our** written consent.
2. **We** shall be entitled, if **we** so desire, to take over and conduct in **your** name, the defence of any claim or to prosecute in **your** name for **your** own benefit any claims for indemnity or damages or otherwise against any third party, and shall have full discretion in the conduct of any negotiations or proceedings or the settlement of any claim. **You** shall, whenever possible, give all such information and assistance as **we** may require.

Exclusions relating to this section

In addition to the general exclusions, **we** shall not be liable to pay for:

1. any claims arising from accidental **bodily injury** to any member of **your family** or household or to any employee.
2. any claims arising from loss of or damage to property belonging to or in the care, custody or control of **you** or any member of **your family** or household or of an employee.
3. any claims arising out of the ownership, possession or use of any horse drawn or mechanically propelled vehicle (other than golf buggies), aircraft, waterborne craft (other than sailboards, surfboards, canoes, rowing dinghies, foot or hand-propelled paddle boats, and inflatable dinghies), firearms or animals.
4. any claims arising out of the ownership, possession, occupation or use of lands or buildings.
5. any claims arising out of **your** profession, occupation or business or arising out of liability assumed under a contract, if such liability would not otherwise have attached.

E - Legal expenses

We will pay **you** up to the **sum insured** shown in the summary of benefits for legal expenses incurred by **you** or on **your** behalf in the pursuit of a claim for damages against a third party who has caused **your** **bodily injury** or illness during the operative time.

Special conditions relating to this section

In addition to the general conditions:

1. Claims must be notified to **us** within 60 days of occurrence.
2. **We** shall be entitled to nominate and appoint a legal representative to act on **your** behalf and to have direct access to the legal representative at all times.
3. **We** reserve the right to withdraw at any stage and thereafter **we** shall not be liable for any further expenses.

Exclusions relating to this section

in addition to the general exclusions, **we** shall not be liable to pay for:

1. Legal expenses incurred without **our** written consent (which shall not be unreasonably withheld).
2. Actions against travel agents, tour operators, underwriters or their agents, or **your** family.

F - Personal accident

We will pay **you** up to the **sum insured** shown in the summary of benefits in accordance with the following schedule of compensation should **you** suffer **bodily injury** during the operative time.

SCHEDULE OF COMPENSATION SUM INSURED

1. Death
2. **Loss of sight** of one or both eyes
3. Loss of one or more limbs
4. **Permanent total disablement** (other than **loss of sight** or limb)

Special condition relating to this section

In addition to the general conditions:

In the event of an **accident** involving more than one **insured person** where the claim exceeds £250,000, the compensation payable in respect of each **insured person** shall be proportionately reduced until the total does not exceed £250,000.

Provided always that:

1. Compensation shall not be payable under more than one of the items of the schedule of compensation in respect of the consequences of one **accident**.
2. The total sum payable under this section in respect of any one **insured person** for any one or more **accidents** shall not exceed in all, the largest **sum insured** payable under any one of the items of the schedule of compensation.
3. The **sum insured** by item 1 of the schedule of compensation shall be restricted to £2,500 if **you** are under 18 years of age (or under 23 years if still in full time education).
4. If an **accident** results in **your** death within 12 months following the date of the **accident** and prior to a settlement under items 2 to 4 of the schedule of compensation, the amount paid shall be that provided for in the case of death.

G - Hospital benefit

We will pay **you** £50 for each completed 24-hour period up to the **sum insured** shown in the summary of benefits should **you** suffer **bodily injury** or illness during the operative time which necessitates inpatient hospital treatment outside of **Britain**.

Exclusion relating to this section

In addition to the general exclusions, **we** shall not be liable to pay for any claims arising from any health condition where such condition has already been the subject of a claim under this insurance in respect of any earlier trip.

H - Accompanied personal baggage, clothing or effects and money

We will pay **you** up to the **sum insured** shown in the summary of benefits in the event of loss of or damage to accompanied personal baggage, clothing or effects, passport and money (including reasonable expenses incurred as a result of loss of money), during the operative time, subject to:

1. a limit of £500 for any one article or pair or set of articles.
2. a limit of £500 in total for all **valuables**.
3. a limit of £300 for cash, bank or currency notes.

Special conditions relating to this section

In addition to the general conditions:

1. **You** shall, in the event of any loss or damage, take all possible steps to make a recovery.
2. If **you** purchase a comparable replacement for a lost or damaged article, **we** shall pay for the replacement cost, providing that such article was less than two years old at the time, and that evidence of the original purchase is provided.

For articles two years old or more, or if the article is not actually replaced, or evidence of the original purchase cannot be provided, payment shall be based upon the value of such article at the time of loss, or the cost of repair.

Exclusions relating to this section

In addition to the general exclusions, **we** shall not be liable to pay for:

1. any claims due to moth, vermin, wear and tear and gradual deterioration, or money shortages due to error, omission or depreciation in value.
2. any claims in respect of money or **valuables** unless reported to the police within 24 hours of discovery, and a police statement obtained.
3. any claims arising from confiscation or detention by customs or any other authority.
4. any claims in respect of property otherwise insured.
5. the first £50 of each and every claim, for each **insured person**.
6. any loss or damage whilst in the custody of a carrier, unless reported to the carrier within 24 hours and a property irregularity report obtained.
7. any claims in respect of **valuables**, or money whilst in the custody of a carrier.
8. any loss or damage to personal baggage, clothing or effects whilst left **unattended**, unless in a locked hotel room, safe, apartment, holiday residence or glove compartment or boot of a motor vehicle. No cover shall be operative if left in a motor vehicle overnight.
9. any loss of or damage to money whilst left **unattended**, unless in a locked safe.
10. any claims arising out of electrical and/or mechanical breakdown.
11. any claims arising from the fraudulent use of credit cards, charge cards or banker's cards, if **you** have not reported the loss of the card to the issuing bank or company, and otherwise not complied with the terms and conditions under which the card was issued. **Our** liability shall be limited to any loss not covered by any guarantee given to **you** by the issuing bank or company.

NOTES: Money shall mean:

- a) Cash, bank or currency notes, travellers cheques, passports, green cards, petrol coupons or travel tickets, or
 - b) Credit cards, charge cards, or banker's cards, resulting in the fraudulent use thereof.
2. In respect of foreign currency and travellers cheques only, cover shall be effective from the time of collection from a bank or travel agent or three days prior to beginning of a trip, whichever is the later, and up to two days after completion of a trip, or time of conversion or encashment, whichever is the earlier.

Baggage delay extension

If accompanied personal baggage, clothing, or effects are temporarily lost for more than 12 hours by the carrier during the operative time, **we** will pay up to £150 for the purchase of immediate necessities, but such payment will be deducted from the final claim if the loss becomes permanent. Receipts for such purchases must be provided.

Additional exclusion applicable to the delayed baggage extension

We shall not be liable to pay for any claims occurring during return travel to **Britain**.

I - Bicycle cover (applicable to annual multi-trip insurance only)

We will pay up to £1,000 if **your** bicycle is stolen during the operative time of this insurance.

Special conditions relating to this section:

If **you** leave **your** bicycle **unattended**, **you** must secure it through its frame to an **immovable object** using a Sold Secure silver-rated or gold-rated lock, and ensure that it is not left **unattended** for more than 12 hours at a time.

If **you** leave **your** bicycle in an **unattended** vehicle, it must be out of sight and the vehicle must be locked.

If **you** use a vehicle cycle rack, the bicycle must be locked to it and not left **unattended** for more than 12 hours. **You** must use an approved lock when locking **your** bicycle to the cycle rack.

You must be able to prove **your** ownership of the bicycle and approved lock.

Devaluation

If **your** bicycle is less than two years old, **we** shall pay for the replacement cost. For bicycles two years old or more, **we** shall deduct 10% for each year of age up to a maximum of 30%.

Please note

If **your** bicycle is worth more than £1,000 and **you** would like a higher level of cover including protection against accidental damage and with no devaluation, **you** should consider a standalone annual ETA cycle insurance policy to run alongside **your** travel insurance (see eta.co.uk)

Exclusions relating to this section

In addition to the general exclusions, **we** shall not be liable to pay for:

All exclusions listed under Section H and the following additional exclusions:

1. The loss of any bicycle with a new replacement value over £1,000 including fixed accessories.
2. Theft following abandonment where **your** bicycle has been left in a location where public access could be achieved.
3. Claims where the bicycle has been left **unattended** for more than 12 hours at any one time or 24 hours in respect of bicycles left at train stations to which there is public access.
4. Claims where the bicycle has not been secured through its frame using a Sold Secure silver or gold-rated lock.
5. Theft or attempted theft of the bicycle(s) whilst left **unattended** at any time unless:
 - a) the bicycle is secured through its frame by an approved lock attached to an **immovable object**, or;
 - b) it is locked in a vehicle and stored out of sight where theft is occasioned by a forcible and/or violent entry.
6. Loss caused by depreciation in insured value, wear and tear, cleaning, alteration, adjusting, restoration, repair, maintenance, mechanical or electrical breakdown, scratching, misuse, atmospheric or climatic conditions.
7. Claims where the bicycle has a replacement value of more than £1,000 inclusive of any extra accessories.
8. Any claims where the theft has not been reported to the police within 24 hours and a police report obtained.

Winter Sports

J - Ski passes, ski hire, ski clothing hire and tuition fees

We will pay **you** up to the **sum insured** shown in the summary of benefits for any irrecoverable payments in respect of:

1. the unused proportion of any ski pass lost during the operative time
2. the unused proportion of any ski pass, ski hire, ski clothing hire and tuition fees if:
 - a) **you** suffer illness or **bodily injury** during the operative time that is certified by a local **medical practitioner**, or
 - b) the trip is cancelled for any of the reasons detailed in section B.

Exclusion relating to this section

As stated in the general exclusions.

K - Piste closure

In the event that all skiing facilities at a pre-booked resort outside **Britain** are closed due to lack of snow during the operative time, **we** will pay **you** up to the **sum insured** shown in the summary of benefits in accordance with the following:

1. Up to £10 per day for additional travel expenses incurred in reaching an alternative skiing site, or
2. £20 per day when no alternative skiing site is available.

Exclusions relating to this section

In addition to the general exclusions, **we** shall not be liable to pay for:

1. any claims arising within **Europe** in respect of trips beginning or ending during the period 1st May to 30th November inclusive.
2. any claims for travel expenses where the tour operator has made alternative travel arrangements.

L - Avalanche

We will pay **you** up to the **sum insured** shown in the summary of benefits for additional reasonable accommodation and travel expenses incurred if, as a result of avalanche, landslide or landslip, **you** are unavoidably delayed from leaving a pre-booked resort outside **Britain** during the operative time.

Exclusion relating to this section

In addition to the general exclusions, **we** shall not be liable to pay for any claims arising within **Europe** in respect of trips beginning or ending during the period 1st May to 30th November inclusive.

NOTE: In the case of multi-trip annual travel insurance only, the winter sports extension is limited to 17 days in all during the period of insurance



Annual Breakdown Cover

- ✓ 4 out of 5 vehicles fixed at the roadside
- ✓ Free parts and labour up to £500
- ✓ Average callout time of 39 minutes
- ✓ Over 5,000 recovery trucks on call 24/7
- ✓ Free misfuelling & key cover on every policy
- ✓ Quick recovery pledge

Your Journey Our World

ATHEN
BUKAREST
PARIS CH. DE GA
JOHANNESBURG
NEAPEL
TOKIO-HANEDA
ZAGREB
AMMAO-QUEEN
BASEL
LIGA

ETA Travel Insurance

1 January - 31 December 2016



Your Journey
Our World