

SINGLE TRIP / AMT INSURANCE

Policy Reference: 0704-111/1001ST

Valid for insurance purchased between 1st April 2007 and 31st March 2008 with all travel to be completed by 31st March 2009.

This is to certify that in accordance with the authorisation granted by Inter Partner Assistance S.A., Direktion für Deutschland (a member of the AXA Global Group) (hereinafter referred to as "The Underwriter"), and in consideration of the appropriate premium, the said Underwriter is hereby bound, to insure in accordance with the terms and conditions contained herein or endorsed hereon.

READ ME FIRST

The Insurer hereby draws Your attention to some important features of Your travel insurance policy. If You would like more information, please contact Strategic Insurance Services Ltd and/or AVID Insurance Services Ltd particularly if You feel the insurance may not meet Your needs.

Property Claims

These claims are paid based on the value of goods at the time You lose them and not on a 'new for old' or replacement cost basis. Wear, tear and depreciation will be deducted. Certain items of personal property are not covered. Police reports are required for all losses involving theft and other losses require alternative appropriate reports, such as an Airline Property Irregularity Report, a Hotel Manager's report, etc.

Policy Document

You should read this document carefully. It gives You full details of what is and is not covered and the conditions of the cover.

Conditions, Exclusions and Warranties

Conditions and exclusions will apply to individual sections of Your policy, while general exclusions and conditions will apply to the whole of Your policy. It is a condition of this policy that all material facts must be disclosed to the Insurer at the time of taking out this insurance. Failure to do so will result in the Insurer's non-liability for claims.

Dangerous Sport or Pastimes

There is no cover under the policy for claims arising from any activity where it is recognised there is an increased risk of injury or can be reasonably expected to exacerbate an existing medical condition. If You require cover for claims arising from such an activity, please refer to the Hazardous Activities section and contact Northern1.net.

Personal Liability

There is no cover for Personal Liability claims arising directly or indirectly from happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft, watercraft or any mechanically propelled conveyance.

Policy Limits

All sections of Your policy have limits on the amount the Insurer will pay under that section. There are also specific limits under the Personal Effects and Baggage section for: Single items, Valuables, items for which an original receipt, proof of purchase or an insurance valuation (obtained prior to loss) is not supplied, loss, theft or damage occurring on a beach or in or around a swimming pool.

Policy Excesses

Under most sections of the policy, claims will be subject to an Excess. The Excess will be applied per person, per section and per incident under which a claim is made. This means that You will be responsible for the first part of the claim. The amount You have to pay is the Excess.

Reasonable Care/Unattended Property

You must exercise reasonable care to prevent illness, injury or loss or damage to Your property, as if uninsured. There is no cover for property left unattended in a place to which the general public has access. There is no cover for loss of money which was not carried on Your person unless placed in a safety deposit box or similar locked fixed receptacle.

Cooling Off Period

If, after reading this policy, You are not satisfied with it for any reason, You must return the Certificate to Your issuing broker/agent within 14 days of issue in order to receive a full refund of premium, providing that a claim does not exist and that travel has not taken place.

Governing Law

Your policy is governed by English Law, unless You and the Insurer have agreed otherwise.

Maximum Age Limit

79 years at the date of policy issue in respect of Single Trip policies. 64 years at the date of policy issue in respect of Annual Multi Trip policies.

AXA Assistance – 24 Hour Medical Emergency Assistance only

AXA Assistance MUST be contacted as soon as possible in the event of You dying, incurring medical expenses in excess of €650, being involved in an accident, being admitted to hospital or curtailing for medical reasons.

AXA Assistance
c/o Falck Danmark A/S
Falck-Huset, Polititorvet
DK-1780 København V
Danmark

Telephone: (+ 45) 70 110 130

Lines open. 24 hours a day – 365 days of the year

When You call AXA Assistance, please have the following information ready:

- | | |
|---------------------------------------|---|
| 1. Your full name | 9. Your address |
| 2. Date of birth | 10. Your telephone number |
| 3. Caller's contact number | 11. Your Doctor's details |
| 4. Certificate number | 12. Your Doctor's telephone number |
| 5. Issuing Broker/Agent | 13. Holiday dates/flight numbers |
| 6. Date of Issue | 14. Details of Your Health Security number |
| 7. Hospital abroad | 15. Medical complaint |
| 8. Treating Doctor's telephone number | 16. Details of any Private Health Insurance |

Any minor illness or injury resulting in a claim where cost is likely to be under €650 should be paid by You, a receipt obtained and the amount reclaimed from AXA Assistance within 31 days of the event.

POLICY TYPES AND PERIODS

Policy Type – Single Trip - A single return trip, as defined in the Period of Insurance, beginning and ending in Your Country of Residence (Cover for overnight trips within Your Country of Residence only applies when accommodation has been pre-booked for two or more nights).

Policy Type - One way Trip - A single outward trip, as defined in the Period of Insurance beginning in Your Country of Residence. The Period of insurance shall expire normally or in any event no later than 4 hours after the time you first leave the immigration control of your final destination country.

Policy Type – Annual Multi-Trip - Any number of single return trips, as defined, subject to the following:

- a maximum duration as shown in the Schedule of Cover for any one trip anywhere in the World
- cover for overnight trips within Your Country of Residence only applies when accommodation has been pre-booked for two or more nights
- Winter sports cover is limited to 17 days per policy per year upon payment of additional premium

Period of Insurance – Single Trip / One – Way Trip - Under Section A (for Cancellation) insurance is effective from the Date of issue of the Certificate and terminates on commencement of the trip. In respect of all sections, insurance commences when you leave your home or business in Your Country of Residence (whichever is the later) to commence the trip described in the territorial limits and shall cease with whichever occurs first of the following:

- The expiry of the Policy Period as shown on the Certificate
- Your return home as planned, at the end of the trip
- Your first return to Your Country of Residence prior to the planned return at the end of the trip

Period of Insurance – Annual Multi-trip – Under Section A (for Cancellation), insurance is effective from the latter of either the Date of issue of the Certificate or the time at which a trip is booked and terminates with whichever occurs first of the following: -

- 1) the commencement of the trip or
- 2) the expiry of the Policy Period (being the expiry of 365 days from the date of issue).

In respect of all other sections, insurance commences when You leave Your home or business in Your Country of Residence (whichever is the latter) to commence the trip described in the territorial limits and shall cease with whichever occurs first of the following: -

- The expiry of the Policy Period (being the expiry of 365 days from the date of issue)
- Your return to Your home as planned, at the end of the trip
- Your first return to Your Country of Residence prior to the planned return at the end of the trip or,
- Your period of travel exceeding the period stated on the Certificate. If Your period of travel exceeds or was intended to exceed the maximum trip duration as stated in the Schedule of Cover, then the entire period of travel will not be covered hereunder).

The Period of Insurance will be extended day by day up to a maximum of 30 days after the expiry at the period stated on the Certificate when the return is necessarily delayed as a result of your ill health or failure of Public Transport provided that AXA Assistance has been notified.

In respect of one way trips only, the Period of Insurance shall cease whichever occurs first of the following, the expiry of the Policy period or 24 hours after the time you first leave the immigration control of your final destination country.

Please note the following: -

- Winter sports cover is only available upon payment of additional premium.
- Business Travel is only available upon payment of additional premium.
- Children aged 17 or under are only covered if travelling with an adult named on the Certificate as part of a Single Parent Family or Family Policy.
- Adults named on the Certificate are covered if travelling independently.

POLICY DEFINITIONS

Where the following words or phrases appear within this policy they will always have the same meaning and will appear in capitals.

Accident - A sudden, unexpected, unusual, specific, violent, external event which occurs at a single identifiable time and place and independently of all other causes and results directly, immediately and solely in physical bodily injury which results in a Loss. In no event shall the contracting of any disease and/or illness (including, but not limited to heart attack, stroke or cancer), nor the injection or ingestion of any substance, be considered an Accident. An event which directly or indirectly exacerbates a previously existing physical bodily injury shall not be considered an Accident.

Cancellation Costs - Travel and accommodation expenses paid or contracted to be paid by You in respect of Your trip.

Cash - Currency notes and coinage.

Certificate/Policy - An insurance Validation Certificate, Schedule of Benefits or Tour Operator's Booking Invoice used by the issuing broker/agent to validate and activate this insurance wording. Wherever the word Policy is shown this shall be deemed to read Certificate and vice versa.

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

Close Relative - means mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, aunt, uncle, nephew, niece, legal guardian, partner or fiancé/fiancée.

Common-Law Partner(s) - Any couple (including same sex) in a common law relationship or who have cohabited for at least 6 months.

Country of Residence - The country in which you have your habitual residence at the time this policy is first taken out.

Couple - means the first named Insured Person and either their fiancé(e), spouse/partner or Close Relative who is normally resident at the same address.

Curtailed Costs - Travel costs necessarily incurred to return You Home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is not spent overseas. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.

Death – Your death certified by a Death Certificate issued by a competent authorised authority following an Accident within 180 days of the event.

Europe – The Continent of Europe west of the Ural mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and non-European countries bordering the Mediterranean (excluding Algeria, Israel, Lebanon and Libya).

Excess - Where applicable, the Excess is the first amount of the claim for each person, each section and each incident which is payable by You. Excess amounts are shown in the Schedule of Cover or Excesses.

Family - means up to two adults and any number of their children, step children or foster children aged under 18, accompanying the parents or legal guardian insured on the same policy travelling on any Trip to the same destination. Under annual multi trip cover each adult or child is also insured to travel on their own provided that any children under the age of 16 are accompanied by a responsible adult over 18 years.

Hazardous Activity - An activity where it is recognised there is an increased risk of Injury or can be reasonably expected to exacerbate an existing medical condition.

Home – Your place of residence in Your usual Country of Residence.

Incidental Basis - Your participation in a Hazardous Activity on a casual, fortuitous, occasional or minor basis. Sports tours and/or activity holidays would be considered to include participation in Hazardous Activities on a non-incident basis.

Loss of Sight - The complete and irrecoverable loss of sight of one or both eyes.

Loss of Limb(s) - Loss of physical severance of a hand at or above the wrist or a foot at or above the ankle.

Necessary Medical Expenses – Any service, supply or other matter which is appropriate and consistent with the diagnosis in accordance with accepted community standards of medical practice and as agreed by the Underwriter's Medical Advisors, it not experimental or investigative and cannot be reasonably delayed until You return to Your Country of Residence.

Permanent Total Disablement - Disablement which, from the moment of Accident, entirely prevents You from attending to any business or occupation of any and every kind and which lasts 12 calendar months and, at the expiry of that period is in the opinion of the Underwriter's Medical Advisors, beyond expectation of improvement.

Personal Money - means bank notes, currency notes and coins in current use, cheques, travel tickets, event and entertainment tickets, driving licence and credit/debit or charge cards

Pre-existing Medical Condition - A medical condition known to You which has been suffered or for which medication, advice or treatment has been received within 12 months prior to the Date of Issue of this insurance.

Public Transport - The use of train, bus, coach or ferry services, or scheduled flights, running to a published timetable to join the booked travel itinerary.

Rest of the World – Worldwide (including USA and Canada).

Single Item – Any one article, pair, set or collection.

Single Parent Cover - means one adult and any number of his/her children, step children or foster children aged under 18, accompanying the parent insured on the same policy travelling on any Trip to the same destination. Under annual multi trip cover the adult and each child is also insured to travel on their own provided that any children under the age of 16 are accompanied by a responsible adult.

Ski Equipment – Skis, ski sticks, bindings, ski boots, snowboard, snowboard bindings and snowboard boots.

Sports Equipment - Those items which are usually worn, carried, used or held during the participation of a sporting activity.

Unattended – Property (including cash) left away from Your person where You are unable to clearly see and get hold of the property.

Underwriter – Inter Partner Assistance S.A., Direktion für Deutschland (a member of the AXA Global Group).

Valuables - means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, leather goods, cameras, camcorders, photographic audio video computer television and telecommunications equipment (including CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars, portable DVD players, ipods, MP3 players

Winter Sports - Skiing, off piste skiing (except in areas designated as unsafe by resort management) snowboarding with a leash, recreational racing, mono skiing, guided cross-country skiing, snow mobilling, tobogganing and ice-skating.

You/Your - Any person who is, included on the policy having paid the appropriate premium. Your shall be held to mean that which relates to You.

THE INSURANCE

The Underwriter hereby agrees to the extent and in the manner hereinafter provided to indemnify You against loss or damage sustained or legal liability for accidents happening during the period stated in the Certificate, after such loss, damage or liability are proved.

PROVIDED always that the liability of the Underwriter shall not exceed the limits of liability as expressed in the attached terms and conditions or such other limits of liability as may be substituted therefore by memorandum hereon or attached hereto signed on behalf of the Underwriter.

SECTION A1 – CANCELLATION CHARGES
SECTION A2 - CURTAILMENT CHARGES

What You Are Covered For

If Your trip is either cancelled or curtailed due to any one of the reasons listed below occurring to You or Your travelling companion and You curtail the trip during the Period of Insurance, the Underwriter will indemnify You up to the amount shown in the Schedule of Cover.

Cancellation

For Cancellation Costs (incurred prior to any occurrence giving rise to a claim under this section) which are not recoverable

Curtailement

For Curtailement Costs which are foregone and which are not recoverable.

Reasons for Cancellation and Curtailement

- (a) Death, serious injury or serious illness, occurring during the Period of Insurance of You, Your travelling companion, a Relative or Close Business Associate of Yours or Your travelling companion, or the person with whom You have arranged to stay whilst on the trip
- (b) Your jury service, witness call or compulsory quarantine
- (c) Accident to Your vehicle within 7 days prior to the intended date of departure (applicable to self-drive holidays only)
- (d) The posting overseas of emergency and unavoidable requirements of duty of Armed Forces, Police, Fire, Nursing or Ambulance Services
- (e) Redundancy, notified during the Period of Insurance, which qualifies for payment under the Redundancy Payments Act
- (f) Accidental damage to Your Home rendering it uninhabitable or the Police requiring Your presence following a burglary at Your Home within 7 days prior to the commencement of Your journey or holiday
- (g) Pregnancy, occurring during the Period of Insurance
 - (i) and birth is expected within three months of the booked departure date, or
 - (ii) where complications of pregnancy occur prior to the sixth month, if there have not been complications in any previous pregnancy

What You Are Not Covered for

The Underwriter shall not be responsible for

- 1) Any Excesses as shown in the Schedule of Cover
- 2) Claims arising directly or indirectly as a result of a Pre-existing Medical Condition of You, Your travelling companion, a Relative or Close Business Associate of Yours or Your travelling companion, or the person with whom You have agreed to stay whilst on the trip, unless declared to and agreed by the Underwriter with any required additional premium paid and/or amendments to Policy conditions
- 3) Claims arising if the person whose medical condition giving rise to the claim;
 - (i) is travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment, or
 - (ii) is on a hospital waiting list or awaiting the results of medical investigations, or
 - (iii) has received a terminal prognosis at the date of application
- 4) Claims arising which are not supported by written medical confirmation and clinical reports from medical service providers in relation to the relevant medical condition, as well as all other proof of the happening of an event causing Curtailement
- 5) Claims for any costs associated with unused timeshare property, air miles or other like promotions
- 6) Claims arising where You have not been able to receive the necessary inoculations or vaccinations or obtain necessary visas
- 7) Claims for travel expenses for You to travel to Your Country of Residence (or final destination country), when You did not possess return travel Tickets

SPECIAL CONDITION

It is a condition of this section that any claim for Cancellation (where covered) be advised as soon as possible to AXA Assistance and a claim form requested. It is a condition of this section that Curtailement on medical grounds must be authorised by AXA Assistance, following written confirmation from the treating doctor that IT IS MEDICALLY NECESSARY THAT YOU CURTAIL YOUR TRIP.

SECTION A3 – CATASTROPHE

What You Are Covered For

The Underwriter will indemnify You up to the amount shown in the Schedule of Cover in respect of additional travel and accommodation expenses necessary to continue Your trip or, in the event that this is impossible, Your return to Your Country of Residence if You are forced to relocate from Your pre-booked accommodation as a result of a Natural Catastrophe (which means fire, lightning, explosion, earthquake, storm, tempest, hurricane or flood).

What You Are Not Covered For

The Underwriter shall not be responsible for

- 1) The Excess as shown in the Schedule of Cover
- 2) Claims which are not substantiated by a written report from the local or national authority who ordered Your relocation confirming the exact cause of your relocation

SECTION B – MEDICAL EXPENSES AND EMERGENCY REPATRIATION

What You Are Covered For

The Underwriter will reimburse You up to the amount shown in the Schedule of Cover in respect of the following expenses necessarily incurred as a result of You sustaining accidental bodily injury or becoming ill.

- 1) **Medical Expenses** - cost of Necessary Emergency Medical, Surgical or Hospital Treatment and reasonable ambulance charges to convey You to hospital. The Underwriter reserves the right to repatriate when, in the opinion of the doctor in attendance and the Underwriter's Medical Advisors, You are fit to travel.
- 2) **Emergency Repatriation** - The cost of Your return to Your Country of Residence by medically appropriate means where, in the opinion of the Underwriter's Medical Advisors, such return is medically necessary.

What You Are Not Covered For

The Underwriter shall not be responsible for

- 1) The Excess (unless a recovery is made from any Reciprocal Health Agreement between various countries which successfully reduces the amount of the claim) as shown in the Schedule of Cover
- 2) Claims arising directly or indirectly as a result of Your Pre-existing Medical Condition, unless declared to and agreed by the Underwriter with any required additional premium paid and/or amendments to the policy conditions
- 3) Claims arising if You:
 - i) are travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment, or
 - ii) are on a hospital waiting list or awaiting the results of medical investigations, or
 - iii) have received a terminal prognosis of the date of application
- 4) Claims arising for treatment or surgery which, in the opinion of the Underwriter's Medical Advisors, is not essential or can reasonably be delayed until Your return to Your Country of Residence
- 5) Claims arising from the additional costs of single bedded ward or private hospital accommodation
- 6) Claims arising from medical treatment of any kind received in Your Country of Residence
- 7) Claims arising directly or indirectly from pregnancy, other than complications of pregnancy occurring prior to the sixth month if pregnancy occurred after the date of issue of the Certificate or the date of booking the trip whichever is earlier and You have not had complications in any previous pregnancy
- 8) Claims arising from medical or treatment of any kind not authorised at the time by a recognised registered medical practitioner
- 9) Claims arising from medical treatment of any kind occurring after You have refused the offer of repatriation when, in the opinion of the doctor in attendance and the Underwriter's Medical Advisor, You are fit to travel
- 10) Claims arising in respect of physiotherapy treatment and other associated treatments, except as part of an

ongoing treatment programme for a serious injury which, in the opinion of the Underwriter's Medical Advisors, cannot reasonably be delayed until Your return Home

- 11) Claims in respect of expenses arising from You not possessing return travel tickets
- 12) Any consequential losses including loss of income
- 13) Costs incurred more than 12 months after the incident

SPECIAL CONDITION

In the event of You dying, incurring medical expenses in excess of €650 being involved in an accident, being admitted to hospital, or curtailing for medical reasons, AXA Assistance must be advised as soon as possible and liability shall only attach for expenses agreed by them. Failure to notify AXA Assistance may prejudice the Underwriter and will result in the Underwriter's non-acceptance of liability of such claims.

Wherever possible, give all such information and assistance as the Underwriter may require.

SECTION C – EMERGENCY DENTAL, MORTAL REMAINS, ADDITIONAL TRANSPORTATION/ACCOMMODATION AND COMPASSIONATE TRAVEL

What You Are Covered For

The Insurer will reimburse You up to the amount shown in the Schedule of Cover in respect of the following expenses necessarily incurred as a result of You sustaining accidental bodily injury or becoming ill.

- a. **Emergency Dental Treatment** - Cost of emergency dental treatment up to the amount shown in the Schedule of Cover for the immediate relief of pain only
- b. **Transport of Mortal Remains** - Cost of transporting Your remains to Your Country of Residence, or the reasonable cost of funeral in the country where death occurs, if other than Your Country of Residence, up to the amount shown in the Schedule of Cover
- c. **Additional transportation and accommodation** – Reasonable transportation and Room only costs as shown in the Schedule of Cover, incurred by You and any one person travelling with You, as a result of You receiving medical advice from the doctor in attendance and the Underwriter's Medical Advisors that Your originally planned return journey to Your Country of Residence is impossible due to medical reasons. (Payment shall be based upon the average cost of transportation and accommodation incurred prior to the originally planned return date).
- d. **Compassionate Travel** - Reasonable transportation and accommodation room only costs up to the amount shown in the Schedule of Cover incurred by up to two persons to visit You or anyone travelling with You, as a result of the doctor in attendance and the Insurer's Medical Advisors declaring that You or any insured person travelling with You person are in a critical medical or life threatening situation

What You Are Not Covered For

The Insurer shall not be responsible for

- 1) The Excess (unless a recovery is made from any Reciprocal Health Agreement between various countries which successfully reduces the amount of the claim) as shown in the Schedule of Cover
- 2) Claims arising directly or indirectly as a result of Your Pre-existing Medical Condition, unless declared to and agreed by the Insurer with any required additional premium paid and/or amendments to the policy conditions
- 3) Claims arising if You:
 - (a) are travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment, or
 - (b) are on a hospital waiting list or awaiting the results of medical investigations, or
 - (c) have received a terminal prognosis of the date of application
- 4) Claims arising for treatment or surgery which, in the opinion of the Insurer's Medical Advisors, is not essential or can reasonably be delayed until Your return to Your Country of Residence
- 5) Claims arising from the additional costs of single bedded ward or private hospital accommodation
- 6) Claims arising from medical treatment of any kind received in Your Country of Residence
- 7) Claims arising directly or indirectly from pregnancy, other than complications of pregnancy occurring prior to the sixth month if pregnancy occurred after the date of issue of the Certificate or the date of booking the

trip whichever is earlier and You have not had complications in any previous pregnancy

- 8) Claims arising from medical or treatment of any kind not authorised at the time by a recognised registered medical practitioner
- 9) Claims arising from medical treatment of any kind occurring after You have refused the offer of repatriation when, in the opinion of the doctor in attendance and the Insurer's Medical Advisor, You are fit to travel
- 10) Claims arising in respect of physiotherapy treatment and other associated treatments, except as part of an ongoing treatment programme for a serious injury which, in the opinion of the Insurer's Medical Advisors, cannot reasonably be delayed until Your return Home
- 11) Claims in respect of expenses arising from You not possessing return travel tickets
- 12) Any consequential losses including loss of income
- 13) Costs incurred more than 12 months after the incident

SPECIAL CONDITION

In the event of You dying, incurring medical expenses in excess of €650 being involved in an accident, being admitted to hospital, or curtailing for medical reasons, AXA Assistance must be advised as soon as possible and liability shall only attach for expenses agreed by them. Failure to notify AXA Assistance may prejudice the Insurer and will result in the Insurer's non-acceptance of liability of such claims.

Wherever possible, give all such information and assistance as the Insurer may require.

SECTION D– HOSPITALISATION BENEFIT

What You Are Covered For

The Underwriter will pay You the amount shown in the Schedule of Cover for each and every completed period of 24 hours for which You are an in-patient in a hospital outside Your Country of Residence as a direct result of an accidental injury or illness which is covered under Section B.

SECTION E – PERSONAL EFFECTS AND BAGGAGE

What You Are Covered For

Personal Effects and Baggage - The Underwriter will reimburse You up to the amount as shown in the Schedule of Cover, for the value of personal property taken or purchased on the trip by You which is accidentally lost, stolen or damaged. The maximum payment for any Single item is shown in the Schedule of Cover. The maximum payment for Valuables is shown in the Schedule of Cover.

What You Are Not Covered For

The Underwriter shall not be responsible for

- 1) The Excess as shown in the Schedule of Cover
- 2) Wear, tear and depreciation of the article(s)
- 3) Claims arising for loss or damage caused by staining, any process of cleaning or repairing or restoring, atmospheric climatic conditions, exposure to rain, moth or vermin, damage caused by animals, electrical or mechanical breakdown or derangement
- 4) Claims arising from breakage of fragile articles unless caused by fire or accident to a vehicle
- 5) Claims arising for loss, theft or damage to prams, buggies, wheelchairs, pedal cycles, motor vehicles, marine or diving equipment and craft, surfboards or related equipment or fittings of any kind
- 6) Claims arising from damage caused by leakage of powder or liquid carried within personal effects or baggage
- 7) Claims arising for Cash, cheques, traveller's cheques, stamps, contact lenses, computer and telecommunication equipment of any kind, cellular telephones, and T.V. sets
- 8) Claims arising from thefts which are not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained

- 9) Claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required
- 10) Claims arising for breakage of Sports Equipment whilst in use
- 11) Claims arising from delay, detention, seizure or confiscation by Customs or other officials
- 12) Claims arising for loss or theft of or damage to household goods or anything shipped as freight or under a Bill of Lading
- 13) Claims arising for loss or damage of dentures or bridgework, artificial limbs or hearing aids of any kind
- 14) Claims arising from property left Unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property
- 15) Claims arising for loss or theft of or damage to items from an Unattended motor vehicle unless taken from a locked boot, between 8am and 8pm local time and there is evidence of forced entry which is confirmed by a written police report
- 16) Claims arising for loss or damage to items carried on a vehicle roof rack
- 17) Claims arising for loss or theft of or damage to Valuables which at the time of such loss, theft or damage were located in checked-in luggage or in an Unattended motor vehicle
- 18) Claims arising for loss, theft or damage, occurring on a beach or in or around a swimming pool.
- 19) Claims which are not supported by the original receipt, proof of ownership or insurance valuation (obtained prior to the loss) of the items lost, stolen or damaged.

SECTION F1 – TRAVEL DOCUMENTS
SECTION F2 – BAGGAGE DELAY

What you are covered for

Travel Documents - The Underwriter will reimburse You up to the maximum as shown in the Schedule of Cover for the value of Travel Documents (passports, green card, travel tickets, visas, driving licences, accommodation vouchers and petrol coupons) held by You which are lost or stolen (and reasonable expenses directly consequential upon any such loss).

Baggage Delay - The Underwriter will reimburse You for the cost of purchase of necessities, up to the maximum as shown in the Schedule of Cover should baggage be delayed or lost in transit on the outward journey for more than 24 hours. Payment made under this heading will be set against the amount of claim arising if the baggage is permanently lost. You must supply receipts for the items purchased and confirmation from the carrier of the length of delay.

What You Are Not Covered For

The Underwriter shall not be responsible for

- 1) Claims arising for Cash, cheques, traveller's cheques and stamps.
- 2) Claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required
- 3) Claims arising from delay, detention, seizure or confiscation by Customs or other officials
- 4) Claims arising from property left Unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property
- 5) Claims arising for loss or theft of items from an Unattended motor vehicle unless taken from a locked boot, between 8am and 8pm local time and there is evidence of forced entry which is confirmed by a written police report
- 6) Claims arising for loss, theft or damage, occurring on a beach or in or around a swimming pool.

SECTION G – PERSONAL MONEY

What You Are Covered For

The Underwriter will indemnify You up to the amount as shown in the Schedule of Cover in respect of Personal Money (unless the issuer provides replacement service) which is Your property and carried on Your person (a reduced limit applies as shown in the Schedule of Cover for children under 18 unless an adult premium has been paid) or placed in a safety deposit box or similar locked, fixed receptacle. Cover for Cash is limited to the Cash limit as shown in the Schedule of Cover.

What You Are Not Covered For

The Underwriter shall not be responsible for

- 1) The Excess as shown in the Schedule of Cover
- 2) Claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained
- 3) Claims for loss which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required
- 4) Claims arising from delay, detention, seizure or confiscation by Customs or other officials
- 5) Claims arising from shortages due to error, omission or depreciation in value
- 6) Claims arising for loss or theft of cash which at the time of such loss or theft was located to checked-in luggage or an Unattended motor vehicle
- 7) Claims for loss or theft occurring on a beach or in or around a swimming pool
- 8) Travellers Cheques

SECTIONS H1 - TRAVEL DELAY

SECTION H2 – HOLIDAY ABANDONMENT

What You are Covered for

In the event of a delay of Your planned first outward flight, rail or sea trip from Your Country of Residence or planned final inbound flight, rail or sea trip to Your Country or Residence the Underwriter will indemnify You as follows:

- 1) **Travel Delay** – The amount show in the Schedule of Cover for the first 12 hour period of delay and an additional amount for each full 12 hour period of delay thereafter up to the maximum amount shown in the Schedule providing always that You obtain from the carrier a written statement confirming the length and exact nature of the delay.
- 2) **Abandonment** – If the holiday or journey is necessarily cancelled following a delay of not less than 24 hours beyond the scheduled departure time (and written confirmation obtained from the carrier), the Underwriter will indemnify You up to the amount shown in the Schedule of Cover for travel and accommodation expenses paid or contracted to be paid by You in respect of Your own trip (incurred prior to any occurrence giving rise to a claim under this section) and which are not recoverable.

No claim shall be made under both Travel Delay and Abandonment.

What You Are Not Covered For

The Underwriter shall not be responsible for

- 1) The Excess as shown in the Schedule of Cover for Section F2 (Abandonment)
- 2) Claims arising from delay caused by strike or industrial action if already notified at the time of the insurance was purchased (in the event of any Annual Multi-trip policy, at the time the trip was booked)

SECTION I – HIJACK

What You Are Covered For

The Underwriter will pay You the amount shown in the Schedule of Cover for each and every completed period of 24 hours in the event of hijack of the transport on which You are travelling.

What You Are Not Covered For

The Underwriter shall not be responsible for

- 1) Claims not substantiated by a police or a recognised authority report confirm the length and exact nature of the incident.

SECTION J – MISSED DEPARTURE

What You Are Covered For

The Underwriter will indemnify You up to the amount shown in the Schedule of Cover in respect of reasonable additional costs of travel and accommodation necessarily incurred if You are unable to reach the international point of departure of the booked travel itinerary on the initial outward or final return journey as a consequence of the failure of Public Transport services or the accident/breakdown of a private motor car in which You are travelling.

What You Are Not Covered For

The Underwriter shall not be responsible for

- 1) The Excess as shown in the Schedule of Cover
- 2) Claims arising as a result of You not having taken reasonable steps to complete the journey to the departure point on time
- 3) Claims arising from the failure of Public Transport Services caused by strike, riot or civil commotion for which warning has been given prior to the commencement of departure to the departure point
- 4) Claims arising from the vehicle not having been properly serviced and maintained in the event of vehicle breakdown
- 1) Claims arising from vehicle breakdown that are not substantiated by a written report from a rescue service or garage.

SECTION K – HOLIDAY COMPENSATION

What you are covered for

The Underwriter will pay You the amount shown in the Schedule of Cover should you suffer one of the following events during Your trip. The benefit will only be payable for whole days remaining of the trip after these events:-

- (a) Death, serious injury or serious illness resulting in hospitalisation or transportation home, occurring during the Period of Insurance of You, Your travelling companion, a Relative or Close Business Associate of Yours or Your travelling companion, or the person with whom You have arranged to stay whilst on the trip
- (b) You are required to return home for jury service, witness call, compulsory quarantine, unavoidable requirements of duty (Armed Forces, Police, Fire, Nursing, Ambulance Services) or accidental damage to Your Home rendering it uninhabitable or the Police requiring Your presence following a burglary at Your Home
- (c) You are required by an attending doctor to remain indoors and/or are confined to bed

What you are not covered for

The Underwriter shall not be responsible for

- 1) Loss due to any event not specified above
- 2) No benefit is payable for the time required to travel home or for any time beyond the remaining period of the original trip purchased

- 3) In the event of a claim under (c) above, should there be insufficient documentation from attending doctor, who directly ordered the insured to remain indoors or confined them to bed, to assess the claim AXA Assistance will evaluate the claim on basis of the diagnosis to assess if You are entitled to compensation and for how long

SECTION L – PERSONAL ACCIDENT

What You Are Covered For

The Underwriter will indemnify You or Your estate the sum insured as shown in the Schedule of Cover for one of the following Losses resulting from an Accident sustained by Your Death; Loss of Limb(s); Loss of Sight or Permanent Total Disablement. Loss must occur within 180 days of the date of Accident.

What You Are Not Covered for

The Underwriter will not be responsible for

- 1) Under more than one of the benefits shown in the Schedule of cover and on payment of a claim under any one of the items all liability under this section will cease
- 2) In respect of claims arising from pregnancy

SECTION M – PERSONAL LIABILITY

What You Are Covered For

The Underwriter will indemnify You up to the amount shown in the Schedule of Cover for Your legal liability for accidental injury to third parties and/or accidental damage to their property. This cover is applicable only in respect of liability under the law of the country in which the event giving rise to the claim occurred, as under English law.

What You Are Not Covered For

The Underwriter shall not be responsible for

- 1) The Excess for each claim for damage to property as shown in the Schedule of Cover
- 2) Claims arising directly or indirectly from, happening through or in consequence of:
 - i) employer's liability, contractual liability, or liability to a member of Your family, Your travelling companion's family or to Your travelling companion
 - ii) animals belonging to You, or under Your custody or control
 - iii) wilful, malicious or unlawful acts or the use of firearms
 - iv) the pursuit of trade, business or profession
 - v) ownership or occupation of land or buildings
 - vi) from any Hazardous Activity
 - vii) the influence of intoxicating liquor or drugs
- 3) Claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft, watercraft, or any mechanically propelled conveyance
- 4) Claims for legal fees and costs resulting from any criminal proceedings

SPECIAL CONDITION

No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by You without the written consent of the Underwriter, who shall be entitled, if they so desire, to take over and conduct, in Your name, their defence of any claim or to prosecute for the own benefit any claims for indemnity, damages or otherwise against any third party.

The Underwriter shall have full discretion in the conduct of any negotiations, proceedings, or the settlement of any claims and You shall, wherever possible, give all such information and assistance as the Underwriter may require.

SECTION N – LEGAL EXPENSES

What You Are Covered For

The Underwriter will reimburse You up to the amount as shown in the Schedule of Cover, for legal costs incurred by You in pursuit of legal proceedings against third parties (excluding any member of Your family or travelling companion) for any compensation owed to You arising directly from physical bodily injury or death during the Period of Insurance.

What You Are Not Covered for

The Underwriter shall not be responsible for

- 1) The Excess as shown in the Schedule of Cover
- 2) Claims arising for any legal expenses incurred without prior authorisation by the Underwriter
- 3) Claims arising where the Underwriter considers Your prospects of success in achieving a reasonable benefit to be insufficient
- 4) Claims arising pursuant to a contingent fee agreement between You and Your Counsel
- 5) Claims arising for travel and accommodation expenses in pursuit of a legal action
- 6) Claims arising from You pursuing legal proceedings as part of and/or on behalf of a group or organisation
- 7) Claims incurred for any legal costs pursuant to a legal action against the Underwriter or its Agents

SPECIAL CONDITION

You must comply with the following procedures:

- (a) You shall apply to the Underwriter for a written acknowledgement by the Underwriter of the assistance of a potentially viable claim
- (b) If an acknowledgement in (a) is granted, the Underwriter shall initially pay up to 5% of the amount shown in the Schedule of Cover for legal costs incurred by You to determine the probability of success in achieving a reasonable benefit. This shall include an assessment of the legal liability of the potential defendant and the ability to collect damages from the potential defendant.

The Underwriter shall not be responsible for any legal expenses incurred prior to its issuing You with a written acknowledgement of the existence of a potentially viable claim. In the event that You are awarded legal costs as part of any judgement or settlement, the Underwriter shall be entitled to repayment by You of any sum paid under this section. In the event that You are awarded compensation (by judgement or settlement), the Underwriter shall be entitled to recover from You two thirds of any sum paid to You under any section of this policy on account of the same incident for which compensation is received. Claims in respect of Section J and K must be notified to AXA Assistance in writing immediately.

EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

The Underwriter shall not be responsible for claims arising

- 1) for any claims in any way caused or contributed to the
 - (i) the failure of or
 - (ii) the fear of the failure of or
 - (iii) 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 (except claims under Section B and F)
- 2) directly or indirectly by happening through or in consequence of war, invasion, terrorism, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of, or damage to property by or on the order of any Government, Public or Local Authority except as specifically provided herein to the contrary
- 3) from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:
 - (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or
 - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

- 4) for damage, loss or destruction occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
- 5) from HIV, Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex, unless declared to and agreed by the Underwriter
- 6) from You engaging in any illegal or criminal act or from Your wilful or malicious acts
- 7) from any consequential loss whatsoever. Claims shall only be paid for those losses which are specifically stated under the terms of this insurance (except as provided in Section D relating to loss of Travel Documents)
- 8) directly or indirectly out of Your financial incapacity or Your disinclination to travel or continue with the trip
- 9) which, but for the existence of this insurance, would be covered under any other insurance policy(ies), including any amounts recovered by You from Private Health insurance, Yellow Card payments, any Reciprocal Health Agreements, Airlines, Hotels, Home Contents Insurance or any other recovery available to You, except in respect of any excess beyond which would have been covered under such other insurance or facility had this insurance not been effected
- 10) from the tour operator, airline or any other company firm or person either becoming insolvent or being unable or unwilling to fulfil any part of their obligation
- 11) from any Hazardous Activity, including but not limited to all Winter sports (except where an appropriate premium has been paid), racing (other than on foot), mountaineering with the use of ropes, pot-holing, caving, hang-gliding, micro-lighting, parachuting, bungee-jumping, motor cycling where the engine capacity exceeds 125cc, and motor racing. Certain other activities may be covered if declared to and agreed by the Underwriter with any required additional premium paid and/or amendments to the policy conditions
- 12) from suicide or attempted suicide or wilful exposure to danger (except in an attempt to save human life), sexually transmitted disease or the influence of or in connection with the use of alcohol or drugs, unless as prescribed by a treating doctor, or solvent abuse
- 13) claims arising from a psychiatric or mental disorder, anxiety, stress or depression except where previously undiagnosed at the date of issue of this insurance and results in in-patient hospital treatment, unless declared to and agreed by the Underwriter
- 14) from You being in or entering or descending from an aircraft other than a fully licensed passenger carrying aircraft in which You are travelling as a passenger and not as a member of the crew nor for the purpose of undertaking any trade or technical operation therein or thereon
- 15) from Your wilful exposure to a peril. You must exercise reasonable care to prevent illness, injury or loss or damage to Your property as if uninsured
- 16) directly or indirectly from You being engaged in any manual employment after the commencement of the trip which have not been proven and the amount thereof substantiated.

CONDITIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

- 1) All material facts must be disclosed to the Underwriter at the time of taking out this Insurance. Failure to do so will result in the Underwriter's non-liability for claims. A material fact is any fact known to You which is likely to influence the Underwriter in the acceptance or assessment of the Insurance. If You are in any doubt as to whether a fact is material then for Your own protection it should be disclosed. All information provided in purchasing this insurance shall form the basis of the contract. You should keep a record (including copies of letters) or all information provided to the issuing broker/agent for the purpose of entering into this contract.
- 2) All Certificates, information and evidence required by the Underwriter shall be furnished at You or Your legal personal representatives' expense and shall be in such form and of such nature as the Underwriter may prescribe. You shall, as often as required, submit to a medical examination on behalf of the Underwriter at Your expense. In the event of Your death, the Underwriter shall be entitled to have a post-mortem examination at their own expense. Any items which become the subject of a claim for damage shall be retained for Underwriter's inspection and shall be forwarded to their Agents upon request at Your or Your legal personal representatives' expense. All such items shall become the property of the Underwriter following final settlement of the claim.
- 3) In the event of any occurrence, which may give rise to a claim under this insurance, You shall take all reasonable steps to minimise any loss arising out of such claim.
- 4) This insurance is non-transferable. No premium will be refunded, either in full or on a pro-rata basis, after the expiry of the money-back guarantee period.

- 5) The Underwriter may, at its own expense, take proceedings in Your name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to the Underwriter.
- 6) In the event that You recover, by any means, damages from any third party in respect of personal accident in the circumstances defined in Section I, all benefits paid to You under Section I shall be repaid to the Underwriter.
- 7) If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under this Policy, all benefits thereunder shall be forfeited as well as all premiums paid.

SERVICE OF SUIT AND JURISDICTION CLAUSE

It is agreed that this insurance shall be governed exclusively by the law and practice of England and any disputes arising under, out of or in connection with this insurance shall be exclusively subject to the jurisdiction of any competent court in England.

The Underwriter hereon agrees that all summonses, notices or processes requiring to be served upon them for the purpose of instituting any legal proceedings against them in connection with this insurance shall be properly served if addressed to them and delivered to them at:

INTER PARTNER ASSISTANCE S.A., Direktion für Deutschland (a member of the AXA Global Group), Bahnhofstrasse 19, D - 82166 Grafelfing, Germany

MAKING A CLAIM

For all Sections

If You need to make a claim, please obtain a claim form no later than 31 days after the event by:

- (i) Writing to AXA Assistance, c/o Falck Danmark A/S, Falck-Huset, Polititorvet, DK-1780 København V Danmark (please do not send in any documents at this time) or
- (ii) Phoning AXA Assistance: (+ 45) 70 110 130

When returning the claim form, please include all relevant documentation. Please send originals – not photocopies (keep copies for Your records). For all claims You will need to send Your original insurance Certificate and policy wording and Your original holiday booking invoice.

All benefits are shown in Euros. In the event You are resident in a non Euro country, You will be paid in Your local currency based on the rate of exchange against the Euro on the date Your claim is settled.

PROMISE OF SERVICE

We promise

- (i) to answer all telephone calls received during office hours within a maximum of 20 seconds
- (ii) to answer all correspondence within a maximum of 10 working days of receipt
- (iii) that all enquiries will be dealt with by trained, professional staff empowered to give clear and concise answers
- (iv) That AXA Assistance will determine claims within a maximum of 10 working days, once all necessary documentation has been received
- (v) AXA Assistance will provide a global medical emergency service 24 hours a day, 365 days a year
- (vi) That we will provide a full premium refund if, for any reason this policy does not suit Your particular needs (within 14 days of purchase provided that a claim has not arisen and travel has not commenced).

COMPLAINTS PROCEDURE

If, for any reason, You consider that we have not kept our Promise of Service or You have any cause for complaint regarding this insurance, You should write in the first instance to: Strategic Insurance Services Limited, 46-48 East Smithfield, London E1W 1AW (clearly marking the envelope 'Promise of Service') who will immediately investigate Your complaint and provide a full, written response within a maximum of 5 working days.

Should the matter not be resolved to Your satisfaction, please write enclosing relevant copy documents to: Complaints Department, INTER PARTNER ASSISTANCE S.A., Direktion für Deutschland (a member of the AXA Global Group), Bahnhofstrasse 19, D - 82166 Grafelfing, Germany.

Following the above procedure does not affect your statutory legal rights

Signed



Managing Director

INTER PARTNER ASSISTANCE S.A., Direktion für Deutschland (a member of the AXA Global Group)

BUSINESS COVER ENDORSEMENT

Provided when Business Cover is effected and the appropriate premium is paid, Sections O & P are attached to this policy.

SECTION P – BUSINESS EQUIPMENT

What You Are Covered For

Lost, Stolen or Damaged Business Equipment

The Underwriter will reimburse You up to the amount shown in the Schedule of Cover for the value of communication devices and other business related equipment which is necessarily carried by You in the course of Your business, which is accidentally lost, stolen or damaged.

The maximum payment for any Single item is shown in the Schedule of Cover.

The maximum payment for any one article, part, set or collection for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied, is Euros 150 subject to a maximum of Euros 750 for all such items.

What You Are Not Covered For:

The Underwriter shall not be responsible for

- 1) The Excess as shown in the Schedule of Cover
- 2) Wear, tear and depreciation of the article(s)
- 3) Claims arising from breakage of fragile articles unless caused by fire or accident to a vehicle
- 4) Claims arising for loss or damage caused by staining , any process of cleaning or repairing or restoring, atmospheric or climatic conditions, exposure to rain, moth or vermin, animals, electrical or mechanical breakdown or derangement
- 5) Claims arising from damage caused by leakage of powder or liquid carried within personal effects or baggage
- 6) Claims for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained
- 7) Claims arising for loss, theft or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required
- 8) Claims arising from delay, detention, seizure or confiscation by Customs or other officials
- 9) Claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading
- 10) Claims arising for property left Unattended (unless in a securely locked hotel room or similar accommodation) or in checked in luggage.

SECTION Q – ADDITIONAL PERSONAL ACCIDENT BENEFIT

What You Are Covered For:

The Benefits provided under Section L – Personal Accident are multiplied by two, when You are travelling on a pre-arranged business trip in which Your transportation and accommodation expenses have been paid for by Your employer (or You if self-employed), and proof is provided that the primary purpose of the trip was the furtherance of Your business. All other terms, conditions and exclusions apply as per Section L.

WINTER SPORTS ENDORSEMENT

Provided when Winter sports Cover is effected and the appropriate premium paid, Sections Q to T are attached to this policy. Winter sports cover shall not be bound by Exclusions applicable to all Sections, paragraph 11 in so far as it excludes "All Winter sports". However, the following activities will still be excluded from cover: Ski jumping, sky flying, heli-skiing, ski acrobatics, ski stunting, freestyle skiing, off piste skiing on areas designated as unsafe by resort management, ski racing and training, ski bob racing, parapent, ice hockey and use of skeletons and bobsleighs.

SECTION Q – SKI EQUIPMENT

What You Are Covered For

The Underwriter will indemnify You in respect of loss or breakage of Ski Equipment up to the amount shown in the Schedule of Cover for owned ski equipment and each claim is subject to a maximum payment for any Single item shown in the Schedule of Cover.

The maximum payment for any Single item for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is €70 subject to a maximum of €270 for all such items.

What You Are Not Covered For

The Underwriter shall not be responsible for

- 1) The Excess as shown in the Schedule of Cover
- 2) Claims arising from theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained
- 3) Claims arising from loss or damage which are not reported to the appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such a carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required
- 4) Claims arising from delay, detention, seizure or confiscation by Customs or other officials
- 5) Claims arising from loss or theft of or damage to anything shipped as freight or under a Bill of Lading
- 6) Claims arising from Ski Equipment left Unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property
- 7) Claims arising from loss or theft of or damage to items from an Unattended motor vehicle, unless taken from a locked boot or locked roof rack between 8am and 8pm local time and there is evidence of damage or forced entry which is confirmed by a written Police report
- 8) Breakage of Ski Equipment over 5 years old
- 9) Ski equipment which is hired

SPECIAL CONDITION

The Underwriter's liability for Ski Equipment owned by You shall be further limited as follows: -

Up to 1 year old -	90% of purchase price
Up to 2 years old -	70% of purchase price
Up to 3 years old -	50% of purchase price
Up to 4 years old -	30% of purchase price
Up to 5 years old -	20% of purchase price
Over 5 years old -	NIL

SECTION R - SKI PACK

What You Are Covered for

The Underwriter will indemnify You up to the amount as shown in the Schedule of Cover for the proportionate value of any ski pass, ski hire or tuition fee necessarily unused due to the following:

- (a) Your accident or sickness
- (b) Loss or theft of Your ski pass

What You Are Not Covered for

The Underwriter shall not be responsible for

- 1) The Excess as shown in the Schedule of Cover
- 2) Claims arising from theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained
- 3) Claims arising from loss or damage which are not reported to the appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official report obtained). In the case of an airline, a Property Irregularity Report will be required
- 4) Claims arising from property left Unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safe keeping of the property
- 5) Claims arising from loss or theft of items from an Unattended motor vehicle unless taken from a locked roof rack between 8am and 8pm and there is evidence of forced entry which is confirmed by a written Police report
- 6) Claims arising directly as a result of Your Pre-Existing Medical Condition unless declared to and agreed by the Underwriter with any required additional premium paid and/or amendments to policy conditions
- 7) Claims arising from a medical condition which is not substantiated by a report from the treating doctor confirm Your inability to ski

SECTION S – PISTE CLOSURE

What You Are Covered For

The Underwriter will indemnify You in the event of adverse snow conditions which result in the total closure of all skiing facilities in Your resort a sum up to the amount shown in the Schedule of Cover to pay for transportation costs to the nearest available resort where there are adequate snow conditions or compensation up to the amount shown in the Schedule of Cover in the event there is no suitable resort, up to the maximum shown in the Schedule of Cover.

What You Are Not Covered For

The Underwriter shall not be responsible for

- 1) No benefit is payable if You are able to obtain compensation from any other source
- 2) Any payment for Piste Closure outside the period of 1st January to 10th April in any Period of Insurance
- 3) Compensation if the resort area booked by You does not have any skiing facilities above 1,600 metres

SECTION T – DELAY DUE TO AVALANCE

What You Are Covered For

The Underwriter will pay You up to the amount as shown in the Schedule of Cover for additional travel and accommodation expenses in the event that Your outward or return journey is delayed at least 12 hours beyond the scheduled departure time as a direct result of avalanche.

What You Are Not Covered For

The Underwriter shall not be responsible for:

- 1) The Excess as shown in the Schedule of Cover
- 2) Claims arising which are not substantiated by a written report from the resort management

**SINGLE TRIP / AMT
SCANDINAVIA BENEFIT SCHEDULE**

SECTION	DESCRIPTION	SUM INSURED €	EXCESS €
A1	Trip Cancellation	Optional up to 4,500	75
A2	Trip Curtailment	4,500	75
A3	Catastrophe	1,500	75
B	Medical and Emergency Repatriation	Not insured	
C	Emergency Dental Treatment	500	60
	Transport of Mortal Remains	5,000	-
	Additional Transportation & Accommodation	250 per day Max 5,000	-
	Compassionate Travel	250 per day Max 5,000	-
D	Hospitalisation Benefit	25 per day Max 750	-
E	Personal Effects	Not Insured	
F	Travel Documents	750	-
	Delayed Baggage	75 per day Max 375	-
G	Personal Money	Not insured	
H1	Travel Delay	Not insured	
H2	Holiday Abandonment after min 24 hours	Not insured	
I	Hijack	60 per day Max 1,200	-
J	Missed Departure	Not insured	
K	Holiday Compensation	A daily pro rata of the actual trip cost, but Minimum 33 per day and Maximum 100 per day	-
L	Personal Accident		
	Death (18-64)	15,000	-
	Death (under 18)	3,750	-
	Death & caps (65 & Over)	5,000	-
	Loss of Sight/Limbs & PTD	40,000	-
M	Personal Liability	1,500,000	350
N	Legal Expenses	25,000	350
	Maximum Trip Duration	30 days	

OPTIONAL BENEFITS AT EXTRA PREMIUM (Business)

SECTION	DESCRIPTION	SUM INSURED €	EXCESS €
O	Business Equipment Single Article Limit	2,000 1,000	75
P	Additional Personal Accident Benefit	Double	-

OPTIONAL BENEFITS AT EXTRA PREMIUM (Winter Sports)

SECTION	DESCRIPTION	SUM INSURED €	EXCESS €
Q	Ski Equipment Single Article Limit Hired	1,250 375 Up to 250	75 - 75
R	Ski Pack	125 per day Max 500	-
S	Piste Closure	30 per day Max 300	-
T	Avalanche (delay)	300	75

**SINGLE TRIP / AMT
EUROPE/WORLDWIDE BENEFIT SCHEDULE**

SECTION	DESCRIPTION	SUM INSURED €	EXCESS €
A1	Trip Cancellation	Optional up to 4,500	75
A2	Trip Curtailment	4,500	75
A3	Catastrophe	1,500	75
B	Medical and Emergency Repatriation	15,000,000	60
C	Emergency Dental Treatment	500	60
	Transport of Mortal Remains	5,000	-
	Additional Transportation & Accommodation	250 per day Max 5,000	-
	Compassionate Travel	250 per day Max 5,000	-
D	Hospitalisation Benefit	25 per day Max 750	-
E	Personal Effects	2,250	75
	Single Article Limit/Valuables Limit	250	-
F1	Travel Documents	300	-
F2	Delayed Baggage	125 per day Max 250	-
G	Personal Money	750	75
	Cash Limit	300	
	Cash Limit for under 18's	75	
H1	Travel Delay	30 after 12 hours and 30 for each hour thereafter Max 150	-
H2	Holiday Abandonment after min 24 hours	4,500	75
I	Hijack	60 per day Max 1,200	-
J	Missed Departure	1,500	75
K	Holiday Compensation	A daily pro rata of the actual trip cost, but Minimum 33 per day and Maximum 100 per day	
L	Personal Accident		
	Death (18-64)	15,000	-
	Death (under 18)	3,750	-
	Death & caps (65 & Over)	5,000	-
	Loss of Sight/Limbs & P.T.D.	40,000	-

M	Personal Liability	2,000,000	350
N	Legal Expenses	25,000	350
	Maximum Trip Duration	30 days	

OPTIONAL BENEFITS AT EXTRA PREMIUM (Business)

SECTION	DESCRIPTION	SUM INSURED €	EXCESS €
O	Business Equipment Single Article Limit	2,000 1,000	75
P	Additional Personal Accident Benefit	Double	-

OPTIONAL BENEFITS AT EXTRA PREMIUM (Winter Sports)

SECTION	DESCRIPTION	SUM INSURED €	EXCESS €
Q	Ski Equipment Single Article Limit Hired	1,250 375 Up to 250	75 - 75
R	Ski Pack	125 per day Max 500	-
S	Piste Closure	30 per day Max 300	-
T	Avalanche (delay)	300	75