

Travel Insurance



Insurance Product Information Document

Company: ERV T/A ETI-International Travel Protection

The United Kingdom branch of Europäische Reiseversicherung A.G. (ERV) an Ergo Company incorporated and regulated under the laws of Germany authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN - www.bafin.de) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm's reference number 220041. Registered in England & Wales.

Legal Expenses Cover: DAS Legal Expenses Insurance Company Limited

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm's reference number 202106. Registered in England & Wales.

Product: Ski Cover Seasonnaire Insurance – Adventurer – Extended Stay

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover an extended trip within the geographical area and the cover dates you have chosen.



What is insured?

- ✓ **Cancellation** – up to £1,500
- ✓ **Cutting Short Your Trip** – up to £1,500
- ✓ **Emergency Medical Expenses incl 24/7 Assistance** – up to £2 million
- ✓ **Personal Accident** – up to £5,000
- ✓ **Personal Baggage** – up to £1,000*
- ✓ **Personal Liability** – up to £1 million
- ✓ **Legal Costs and Expenses** – up to £25,000
- ✓ **Winter Sports** – up to £500**

* Cover can be extended to £1,500 when an additional premium is paid

** Cover can be extended to £1,000 when an additional premium is paid



What is not insured?

- ✗ Some sections of the policy are subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim.
- ✗ Pre-existing medical conditions.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✗ Certain hazardous sports and activities may not be covered under this policy – see policy wording for details.
- ✗ You drinking too much alcohol, or any form of alcohol or substance abuse.
- ✗ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✗ Medical treatment which can wait until you return home.
- ✗ Private medical treatment unless agreed by us.
- ✗ Personal baggage claims will be paid based on the intrinsic value of the items at the time the loss occurred unless otherwise stated.
- ✗ Any claim for personal baggage where you have not taken steps to prevent loss.



Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom, Channel Islands and Isle of Man
- ! Extended Stay policies
 - Maximum age is 64 years
 - Maximum trip limit 365 days



Where am I covered?

- ✓ You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your policy schedule.
- ✓ You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit gov.uk/foreign-travel-advice



What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.



When and how do I pay?

You must pay when you buy the policy even if you are not travelling until a future date. You will be asked to pay in full by credit/debit card or pre-agreed payment method.



When does the cover start and end?

Extended Stay policies start when you make the premium payment and it is accepted by us. These policies end on the date of your return from your trip as set out in the policy schedule.



How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receipt of your policy documents, we will cancel the policy and refund your premium in full provided that you have not already taken your trip, made a claim or intend to make a claim. To cancel the policy, please call 0330 880 5099 or email support@online-travelinsurance.com

SkiCover.com

Ski Cover Seasonnaire Winter Sports & Ski Insurance



Ski Cover Seasonaire Winter Sports & Ski Insurance

Welcome to **Ski Cover** Seasonaire Insurance by **ERV**, an Ergo Group Company.

Ski Cover is a trading name of Online Travel Insurance Services Ltd who are authorised and regulated by the Financial Conduct Authority (FCA). These details can be checked on the Financial services register by visiting the FCA website on www.fca.org.uk or by contacting them on 0800 111 6768.

ERV is incorporated and regulated under the laws of Germany as Europäische Reiseversicherung A.G. and trades in the UK as ETI International Travel Protection (**ERV**), Companies House Registration FC 25660 and Branch Registration BR 007939. **ERV** is licensed by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN - www.bafin.de) and approved by the Financial Services Authority (FSA - www.fsa.gov.uk) to undertake insurance business in the UK. The address for the service of notices in the **United Kingdom** is ETI International Travel Protection, Afon House, Worthing Road, Horsham, West Sussex RH12 1TL, England.

Email eti@travel-insurance.com

Web www.erv.co.uk

This insurance is available only to residents of the **United Kingdom** who purchase their cover before they travel.

This Policy is a legal contract based on the information **you** supplied when **you** applied for this insurance. **We** rely on that information when **we** decide what cover to provide and how much **you** will pay. Therefore it is essential that all the information given to **us** is accurate and that **you** have not withheld any material facts. **You** must tell **us** immediately if there are any relevant changes in **your** circumstances or to the information already given. Accurate information about pre-existing medical conditions relating to **your** health and the health of others upon whom **your** trip may depend is particularly important as the Policy contains specific conditions and exclusions. If **you** are not sure whether something is important, please tell **us** anyway as failure to do so may invalidate **your** insurance.

The Policy Wording, together with **your Policy Schedule**, and any endorsements that apply sets out the insurance protection being provided in return for **your** premium. It also tells **you** how to make a claim and how to contact **us**. **You** must read all of these documents carefully. Please contact **us** immediately if this insurance does not meet **your** requirements.

Data protection - information uses

In taking out this insurance **you** understand and give explicit consent that the sensitive health and other information **you** provide about yourself and others in **your** party will be used by **ERV**, its associated companies, other insurers, regulators, industry bodies and agencies to process **your** insurance, handle claims and prevent fraud. This may involve the transfer of such information to other countries, including those with limited or no data protection laws. **We** have, however, taken steps to ensure that **your** information is held securely.

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Important notes

We wish to bring to **your** attention some of the important features of **your Ski Cover** Seasonaire Winter Sports & Ski Insurance Policy. All the words and phrases in bold have special meanings and are defined under **Words with Special Meanings**.

Medical Cover

If **you** have chosen the cover option “**Seasonaire Staff**”, no cover is provided under Policy Section 1 Emergency Medical and Repatriation Expenses.

Policy excesses

Claims under most sections of the Policy will be subject to Policy **excess**. Where there is a Policy **excess you** will be responsible for paying the first part of that claim. The amount of Policy Excess for each section of cover is shown on **your Policy Schedule**.

Reasonable care

You are required to take all reasonable care to protect yourself and **your** property and to act as though **you** are not insured.

Complaints

The Policy includes a Complaints Procedure which tells **you** what steps **you** can take if **you** wish to make a complaint.

Cooling off period

If this Policy does not meet **your** requirements **you** may cancel it within 14 days of issue and provided that **you** have not started a trip or made or intend to make a claim, **we** will cancel the Policy and refund **your** premium in full.

Hazardous activities and sports

The Policy will not automatically cover **you** when **you** take part in hazardous activities and sports, including winter sports. Whether **you** are covered or not for a particular activity will depend on the cover option **you** have chosen, as shown on **your Policy Schedule** (Seasonaire Staff, Rookie, Adventurer, Pro), in accordance with *Appendix 1*. Where cover applies it may be subject to additional special terms, conditions and exclusions and sums insured may be reduced.

Policy Wording / Policy

The Policy Wording contains full details of the cover provided plus the conditions and exclusions that apply. **You** must read this document carefully.

Conditions and exclusions

There are conditions and exclusions that apply to individual sections and general conditions, exclusions and terms that apply to the whole Policy.

Policy Schedule

The **Policy Schedule** shows important details including **your** premium amount and details of the **Insured Person** who is covered by this Policy. Please keep it with the Policy Wording.

Your application and the principle of good faith

This Policy is a legal contract based on the information **you** supplied when **you** applied for this insurance. **We** rely on that information when **we** decide what cover to provide and how much **you** will pay. Therefore it is essential that all the information given to **us** is accurate and that **you** have not withheld any material facts. **You** must tell **us** immediately if there are any relevant changes in **your** circumstances or to the information already given. Accurate information about pre-existing medical conditions relating to the health of the people travelling and others upon whose health the travel may depend is particularly important as the Policy contains specific conditions and exclusions. If **you** are not sure whether something is important, please tell **us** anyway as failure to do so may invalidate **your** insurance.

Reciprocal health agreements

If **you** are travelling to a European Union country **you** are strongly advised to obtain a European Health Insurance Card from **your** local post office. This will entitle **you** to benefit from the reciprocal health agreements which exist between EU countries. If **you** require medical treatment in Australia or New Zealand reciprocal arrangements may also apply.

Fraudulent claims

The making of a fraudulent claim is a criminal offence.

Medical expenses

The Policy does not provide *private* healthcare unless specifically approved by **our** Assistance Company.

Personal effects/possessions claims

These are settled on an indemnity basis - not on a new for old or replacement cost basis. i.e. a deduction will be made for wear and tear and depreciation

Policy limits

Each section of the Policy has limits on the amount **we** will pay under that section. Some sections also include inner limits e.g. for one item or for **Valuables** in total.

Governing law

The law applicable to the part of the **United Kingdom** in which **you** reside governs **your** Policy.

Cruises

The Policy will not cover **you** for trips on Cruise-ships unless **you** have declared this to **us**, paid an additional premium and *Cruise Cover* is stated on **your Policy Schedule**.

Cyber-Terrorism

The Policy will not cover **you** for the consequences of **Cyber-Terrorism**.

Volcanic ash

The Policy will not cover **you** if **your** flight is delayed or cancelled due to atmospheric volcanic ash.

Pre-existing medical conditions

You must comply with the following conditions to have full protection under **your** Policy:

1. **You** are not covered (for the relevant condition) for claims directly or indirectly resulting from **you** or anyone on whose health **your** trip may depend, having suffered from, or been treated for, or diagnosed with, any of the following medical conditions in the 12 months before the issue date of **your** Policy:
 - a. a cardiovascular or heart related condition e.g. heart attack, angina, chest pain, hypertension, and the like;
 - b. a lung or respiratory related condition (not including asthma, when it is controlled and **you** have no other medical condition);
 - c. a cerebrovascular condition, e.g. stroke or T.I.A (transient ischaemic attack)
 - d. any form of cancer;
 - e. a psychiatric or psychological condition;
 - f. an organ transplant or dialysis
 - g. a terminal condition.

2. **You** will not be covered for any claim arising from a medical condition of someone **you** were going to stay with, a relative, a travelling companion, or anyone on whose health **your** trip may depend if **you** were aware of the medical condition at the time **your** Policy was issued.
3. **You** will not be covered if **you** have a medical condition, if **you** are travelling against medical advice or medical advice should have been sought before commencing **your** journey.
4. **You** will not be covered if **you** know **you** will need medical treatment during **your** journey or **you** are travelling specifically to get medical treatment.
5. **You** will not be covered if **you** have a medical condition for which treatment is awaited as a hospital in-patient or for which diagnostic tests are pending.

Changes in health after issue of the Policy

You must tell **us** if **your** state of health, or that of anyone on whose health **your** trip may depend, changes before **you** start an Insured Journey, i.e. if **you** or they develop a new condition or an existing condition worsens. If **you** do not tell **us** about a change in **your** or their medical condition **we** have the right to amend, restrict or cancel **your** cover under this Policy.

Please contact **ERV** Medical Health Requirement Helpline during normal office hours, Monday to Friday, 09.00-17.00.

Tel. +44 (0) 1403 788974

Sums insured & excesses

	Seasonnaire Staff	Seasonnaire	Seasonnaire	Excess
	Rookie, Adventurer & Pro	Adventurer	Pro	
Emergency Medical and Repatriation Expenses	£5,000*	£2,000,000	£2,000,000	£75
Hospital Confinement Benefit	N/A	£100 (£20 / 24hrs)	£100 (£20 / 24hrs)	None
Personal Accident	£5,000	£5,000	£5,000	None
Cancellation	£1,000	£1,500	£1,500	£75
Curtailment, Interruption and Return to Resort	£1,000	£1,500	£1,500	£75
Personal Effects / Possessions (option of £1,500)	£1,000	£1,000	£1,000	£75
Personal Liability	£1,000,000	£1,000,000	£1,000,000	£75
Hijack, Kidnapping and Mugging	£500	£500	£500	None
Legal Expenses	£25,000	£25,000	£25,000	None
Winter Sports (option of £1,000)	£500	£500	£500	£75

* Limited Cover applies.

Words with special meanings

Assistance Helpline

ERV's Assistance Company's telephone line for the purposes of dealing with emergency assistance.

Bodily Injury

an injury caused solely by accidental external violent and visible means.

Cash

Valid coins, bank and currency notes.

Catastrophe

avalanche, explosion, fire, flood, hurricane, lightning, medical epidemic, storm or tempest.

Cyber-Terrorism

the use of disruptive activities, or the threat thereof, against computers and/or networks, with the intention to cause real-world harm or severe disruption of infrastructure.

Default

the negligence, error or omission of:

- the **Insured Person**; or
- any provider of transport or accommodation; or
- any agent or online booking service through whom travel arrangements were made; or
- your** employer or co-worker.

Disablement

permanent total **Disablement** resulting in **your** permanent and absolute inability to attend to a profession, business or gainful occupation of any kind or permanent loss by physical severance of hand or foot at or above the wrist or ankle or permanent loss of use of an entire hand or arm or of an entire foot or leg or total and irrecoverable loss of all sight in one or both eyes.

ERV / we / our / us

ERV.co.uk, a trading name of ETI International Travel Protection, (in Section 8 **we**, **our** and **us** refers to DAS Legal Expenses Insurance Company Limited.)

ERV's Assistance Company

an assistance provider being a subsidiary in the **ERV** Group, or a third-party emergency Assistance Company appointed by **ERV**, which meets **ERV** requirements of high-quality services and capabilities.

Europe

all countries West of the Ural Mountains, Mediterranean Islands, Algeria, Morocco, Tunisia, Turkey, Canary Islands, Madeira, the Azores and Eire.

Hazardous Activities and Sports

any pursuit or activity where it is recognised that there is an increased risk of serious injury or where there is a reasonable expectation of aggravating any existing infirmity.

Hijack

the unlawful seizure or wrongful exercise of control of the aircraft or ship (or the crew thereof) or other conveyance in which the **Insured Person** is travelling as a fare-paying passenger.

Illness

a sudden, acute and unexpected deterioration in health not caused by **Bodily Injury**.

Insurance Event

one occurrence, or all occurrences of a series, consequent on or attributable to one source or originating cause, giving rise to a claim.

Insured/Insured Person/you/your

the person named on the **Policy Schedule** who is eligible to be insured and for whom premium has been paid.

Insured Journey

a trip commenced and ended within the **Policy Period** from the United Kingdom.

Kidnap

the unlawful holding of an **Insured Person** by a third party without the **Insured Person's** consent and whose release is subject to the fulfilment of certain conditions.

Medical Practitioner

a qualified medical physician, not being **you** or **your Relative**.

Mugging

a violent attack on **you** with a view to theft by a person or persons not previously known to **you**.

Nuclear, Chemical, Biological, Terrorism Act

the use of any nuclear weapon or device or the emission, discharge, dispersal, release, or escape of any chemical agent and/or biological agent during

the period of this insurance. “Chemical” agent shall mean any compound which when suitably disseminated produces incapacitating, damaging or lethal effects on people, animals, plants or material property. “Biological” agent shall mean any pathogenic (disease-producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause **Illness** and/or death in humans, animals or plants.

Personal Effects / Possessions

baggage, clothing and personal effects, suitcases and other containers taken on, or acquired during, an **Insured Journey** by **you** (but excluding **Personal Money**), and which are owned by **you** including **Valuables** and gifts purchased outside **your** country of residence.

Personal Money

credit, debit or charge cards, cheques, travellers cheques, **Cash**, bonds, money orders, negotiable instruments, pre-paid phone cards, petrol coupons, or other securities belonging to **you**.

Policy Excess/Excess

the amount of money **you** will have to pay towards the cost of a claim. **We** will deduct such **Excess** from each claim **you** make under certain sections of this Policy. The amount of the **Excess** per Policy section is shown on **your Policy Schedule**. If **you** use the EHC (European Health Insurance Card) when incurring medical costs in an EU member state then no **Excess** will apply claims under Section 1, Cover A.

Policyholder

the person named on the **Policy Schedule**.

Policy Period

the period to which the insurance applies, between and inclusive of the dates shown as “Cover start date” and “Cover end date” on the **Policy Schedule** starting at 00.01 hours on the Cover start date and ending at midnight on the Cover end date.

Policy Schedule

the certificate of coverage, benefits and **excess** under the Policy, as amended or endorsed from time to time.

Pre-Existing Medical Conditions

any past, current or recurring serious medical condition which has been diagnosed, investigated or treated at any time prior to travel, even if this condition is considered to be stable and under control.

Private Accommodation

within a permanent building a securely lockable room or connected series of rooms including sleeping quarters for **your** sole private use.

Relative

mother, father, sister, brother, grandmother, grandfather, grandchild, relation in law, fiancée, spouse or cohabiting partner.

Single Item Limit

the maximum amount **we** will pay for any one article, pair or set belonging to **you**. A pair or set is any number of items that belong together or can be used together.

Ski Equipment

skis, mono-ski or snowboard, ski boots, ski bindings and ski sticks.

Sports Equipment

those articles which are usually worn, carried or held in the course of participation in a recognised sport.

Strike or Industrial Action

any form of industrial action taken by workers, which is carried on with the intention of preventing, restricting, or otherwise interfering with the production of goods or the provision of services.

Terrorism

an act of **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 ethnic purposes or reasons including the intention to influence any government and/ or to put the public, or any section of the public, in fear.

United Kingdom

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

Valuables

jewellery, antiques, articles made of gold or silver or other precious metals, precious or semi-precious stones, musical instruments, furs or leather clothing, watches, binoculars, telescopes, photographic equipment, electronic audio or video equipment including tapes, CDs, DVDs, and other digital media, games consoles, computer equipment and hand-held electronic devices including but not limited to mobile phones, Blackberries, iPods, iPads, Kindles and the like and associated software.

War Risks and Civil Hazards

- a. any sort of war, hostility, invasion, revolution, act of foreign enemy, civil war or unrest, rebellion, insurrection, uprising or military usurped power (and whether declared or not) or United Nations or NATO enforcement action.
- b. explosion of war weapon(s), utilisation of chemical weapons or biological weapons, the release of weapons of mass destruction, or the hostile act of an enemy foreign to **your** nationality or that of the country in which the act occurs.

General policy conditions

These are the conditions of the insurance **you** will need to meet as **your** part of this contract. Certain sections of cover have certain additional conditions, which **you** must also comply with.

Age limitation

Cover is not provided to any person aged 15 or under, or aged 65 or over at the start of the **Policy Period**.

Cancelling the Policy

You may cancel this Policy within 14 days of its issue and provided that **you** have not started a trip or made or intend to make a claim, **we** will cancel the Policy and refund **your** premium in full. If **you** choose to cancel and a claim has been made under this Policy during the **Policy Period** or an **Insured Journey** has been started, **you** will not be entitled to any premium refund. **We** may cancel this Policy by giving **you** at least 30 days' notice (or in the event of non-payment of premium, seven days' notice) in writing at **your** last known address. If **we** do, the premium **you** have paid for the rest of the current **Policy Period** will be refunded pro rata.

Start of cover

Cover for cancellation starts on the *Cover Start Date* shown on **your Policy Schedule**, or from the date an **Insured Journey** is booked (whichever is later) provided the booking is within the **Policy Period**, and ends with the start of an **Insured Journey**. In respect of all other insurance in the Policy, cover starts from the effective date when **you** leave **your** usual place of residence to start an **Insured Journey**, and continues until the time of **your** return to **your** usual place of residence on completion of the **Insured Journey**.

Maximum duration

Any one **Insured Journey** is limited to 365 days.

Medical examination

You may be required to submit yourself to a medical examination and/or deliver or arrange delivery of a medical declaration/copy of a medical report issued by a general practitioner.

Taking care

You must take all reasonable steps to avoid anything which may result in a claim under this Policy, which may increase the liability that might arise from such a claim or which may result in any unreasonable or unnecessary expense.

Third Party Contracts Act

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

Transferring your interest in the Policy

You cannot transfer **your** interest in this Policy to anyone else.

War Risks and Civil Hazards

The Policy covers **you** provided **you** are not in Active service / Taking part (see **General Policy exclusions**) and;

- a. provided that **your** presence in such country or area is:
 - i. attributable to the unscheduled transit or stopover not exceeding 24 hours of an aircraft or sea vessel in which **you** are travelling, or
 - ii. attributable to involuntary diversion or transit due to **Hijack, Kidnap** or other occurrence beyond **your** control, provided always that at the time of such **Hijack, Kidnap** or occurrence **you** were not within the confines of any country or area to which events such as war, invasion, civil war, armed hostility, rebellion, revolution, uprising, overthrow of a legally constituted government, insurrection of military or usurped power was applicable, nor travelling to or from such country or area;

- b. for a maximum period of three days from the start of the hostilities or of the insurrection, where **you** are surprised by such events whilst out of **your** country of residence in a country which, until that time was in a state of peace.

General policy exclusions

These exclusions apply to all sections of **your** Policy. Individual sections of cover in this Policy have additional specific exclusions, which apply only to those sections of cover.

We will not pay for any indirect, consequential or economic loss of any kind that does not arise as a direct and foreseeable result of an **Insured Event**, including, without limitation, loss of profit, business, contracts or anticipated savings. In addition, **we** will not pay for liabilities, losses, costs, claims or expenses directly or indirectly occasioned by, happening through or as a consequence of:

Active service/Taking part

active service in any of the armed forces of any nation or as a hired or voluntary part of a terrorist group, a revolutionary or mercenary force, or as part of a voluntary peacekeeping force.

Aviation

flying or aerial activity of any kind other than as a fare-paying passenger in a fully licensed commercial passenger-carrying aircraft.

Criminal acts

any criminal act deliberately or intentionally committed by an **Insured Person**.

Cruises

trips on cruise-ships unless **you** have declared this to **us**, paid an additional premium and "Cruise Cover" is shown on **your Policy Schedule**.

Cyber-Terrorism

any consequences of **Cyber-Terrorism** including but not limited to the delay or cancellation of flights due to the failure of critical systems.

Decompression

any claim arising as result of flying less than 24 hours after a scuba dive.

Default

negligence, error or omission.

Depreciation

depreciation, wear and tear and currency exchange losses.

Disinclination

unwillingness or refusal to travel.

Mental illness

incidents arising out of **your** psychological or psychiatric disorder, or any condition of anxiety stress or depression diagnosed prior to an **Insured Journey**.

Pre-existing medical conditions

those conditions stated in the definitions.

Pressure waves

the transmission of an energy pulse through the atmosphere caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

Radiation and explosives

ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.

Related parties

any negligence, error, omission or **Default** of **your Relative** or employer or co-worker.

Rescue

air and/or sea search and rescue.

Self-injury

any intentional self-injury, suicide, attempted suicide, injury from deliberate or wilful exposure to needless peril (except in an attempt to save human life), the influence of intoxicating liquor or of a drug or drugs, other than those medically prescribed (but excluding drug addiction), or substance or solvents abuse or venereal disease.

Terrorism

- a. when the incident is covered by government or public authority compensation
- b. leading to a cancellation or curtailment due to fear of travelling or any cancellation if the public means of transport is not departing to the destination as a consequence of the act of **Terrorism** or fear of **Terrorism**
- c. in the form of a **Nuclear, Chemical or Biological Terrorism Act**
- d. in areas which are regarded by **ERV** as War Risks and Civil Hazards areas and/or in areas in which **you** are travelling against the advice of the Foreign and Commonwealth Office.

War Risks and Civil Hazards

you travelling to or through a country or territory against the advice of the Foreign and Commonwealth Office. See: www.fco.gov.uk

Volcanic ash

the delay or cancellation of flights on the order or recommendation of any civil authority, or at the initiative of the airline, due to atmospheric volcanic ash.

Claims conditions

Fraud

If **you** make any misrepresentation or concealment or dishonest statement in obtaining the Policy or in support of any claim, the insurance will be void and all rights both in relation to that claim and otherwise under this Policy will be lost.

Making a claim

You must notify **ERV** Claims Service as soon as possible upon the occurrence of any **Insurance Event** that may give rise to a claim. Cover will not apply if **you** notify **ERV** more than 30 days (claims under Section 8 more than 180 days) after the occurrence of any **Insurance Event**.

1. Check the **Policy Schedule** and Policy Wording to see whether the loss is covered.
2. Contact **ERV Claims Service** during normal office hours, Monday to Friday, 09.00 to 17.00,

Tel. +44 (0) 1403 788 515
Email travelclaims@travel-insurance.com

as soon as possible, quoting **your** Policy number and tell **us** what has happened.

3. In respect of Section 8 - Legal Costs and Expenses please contact DAS Legal Expenses Insurance Co. Ltd., DAS House, Quay Side, Temple Back, Bristol BS1 6NH

Tel. +44 (0) 117 934 0625
Fax. +44 (0) 117 934 2109

4. Please remember to keep relevant original receipts (not photocopies) as they will be required for any claim.

Cancellation or curtailment

1. If **you** cancel **your** trip for medical reasons, obtain a claim form from **ERV** Claims Service or download one from **our** website www.erv.co.uk **Your** own **Medical Practitioner** should complete the certificate/declaration on the claims form. If the holiday is curtailed for medical

reasons, obtain a medical certificate from the treating **Medical Practitioner** in the locality where the incident occurred.

2. Keep receipts and account for all expenses incurred.
3. Notify the tour operator or travel agency where **your** trip was booked, if applicable.
4. Contact **ERV** Claims Service as soon **you** know that there is a possibility of **your** journey not taking place.
5. Obtain authorisation from **ERV** Claims Service or **ERV's Assistance Company** before incurring any expenses in curtailing **your** trip.

Medical and medical-related expenses

1. Showing **your** insurance documents is a quick and easy way of confirming **your** travel insurance details to rescue, transport or medical service providers. In most cases such providers in **Europe** will charge **us** directly and **you** will only need to pay the **Policy Excess** at the time of treatment
2. Most providers will give **you** a claim form (or **you** can download one from ERV.co.uk or contact **ERV** Claim Service) which **you** should fill in and send to **ERV** Claims Service, together with receipts for any medical costs **you** may have had to pay yourself such as prescription charges and the like. **You** must obtain and provide **us** with original receipts.
3. If **you** are admitted to a hospital or clinic as an in-patient, **ERV's Assistance Company** must be notified immediately, before incurring expenses and in any event within 48 hours.
4. **You** should provide them with:
 - i. **Your** insurance policy number
 - ii. A contact telephone number for **you**
 - iii. The name and contact details of the hospital or clinic including telephone
 - iv. The name and age of the patient
 - v. A description of the medical problem
5. If **you** are travelling within the European Economic Area and carrying the European Health Insurance Card, **you** should use the Card to reduce the claim. If **you** do so the **Policy Excess** will not apply.

Personal Effects/Possessions

1. For all loss or damage in transit claims,

including delayed **Personal Effects/ Possessions** report to the airline, railway company or shipping line, or their handling agent and obtain a written Property Irregularity Report from them before leaving the baggage reclaim area.

2. For all damage claims obtain an estimate for repairs.
3. In the event of baggage delay, retain receipts for the purchase of essential replacement items.
4. **You** must report all theft or losses to the police within 24 hours of discovery and obtain a written police report.
5. Contact **ERV** Claims Service on **your** return to obtain a claims form or download one from **our** website www.erv.co.uk.
6. **You** must retain and produce at **your** own expense all receipt, reports and documentary evidence required by **us** to support **your** claim.

Non interest

No interest shall be added to any claims payments.

Other insurance

If any **Insured Person** claims under this Policy for something which is also covered by another insurance Policy, including credit card insurance, the **Insured Person** must provide **ERV** with full details of the other insurance Policy. **We** will only pay **our** pro rata share of any claim apart from a valid personal accident claim, which **we** will pay in full.

Rights and responsibilities

We will be entitled to take over and conduct in **your** name (at **our** expense) the defence or settlement of any claim or to prosecute in **your** name to **our** own benefit in respect of any claim for indemnity or damage or otherwise, and will have full discretion in the conduct of any proceedings or in settlement of any claim and **you** will give all such information and reasonable assistance as **we** require. This will include legal action to get compensation from anyone else and/or legal action to get back from anyone else any payments that have already been made. **You** may not settle, reject or negotiate any claim without written

permission to do so from **ERV** (or DAS in respect of Policy Section 8).

In case of **Illness** or **Bodily Injury** **we** may approach any doctor who may have treated **you** during the period of three years prior to the claim and **we** may at **our** own expense, and upon reasonable notice to **you** or **your** legal personal representative, arrange for **you** to be medically examined as often as required, or in the event of death, have a post mortem examination of **your** body. **You** will supply, at **your** own expense, a doctor's certificate in the form required by **us** in support of any medical-related claim under the Policy.

Helplines

ERV Emergency Assistance

Tel. +44 (0)1444 476 000

Non medical claims

Tel. +44 (0)1403 788 983

Claims Forms (Non-emergency)

Visit **our** website to download a claim form and information sheet : www.erv.co.uk/claims or call

Tel. +44 (0)1403 788983

We sincerely hope **You** will not need to complain about **Your** insurance **Policy** or claims settlement. However, if **You** do wish to complain about the sale of **Your** policy, please contact

Online Travel Insurance Services Ltd,
5300 Lakeside, Cheadle Royal Business Park,
Cheadle, Cheshire, SK8 3GP
Tel. 03308 805049
Email support@online-travelinsurance.com

If **You** wish to complain under sections 1-12 or 15 please forward details of **Your** complaint to:

The Managing Director
ETI International Travel Protection
Afon House, Worthing Road,
Horsham, West Sussex RH12 1TL, England

Email eti@travel-insurance.com
Web www.erv.co.uk

If **you** wish to complain under Policy Section 8 - Legal Costs and Expenses please forward details of **your** complaint to:

The Managing Director
DAS Legal Expenses Insurance Company Ltd.
DAS House, Quay Side
Temple Back, Bristol BS1 6NH.

If the matter still cannot be resolved to **your** satisfaction **you** should write to:

The Financial Ombudsman Service
South Quay Plaza 2,
183 Marsh Wall, London E14 9SR

Web www.financial-ombudsman.org.uk

The Financial Ombudsman Service can only deal with **your** claim after **you** have followed the full complaints procedure. If **you** use the 'Complaints procedure', **your** right to take legal action against **ERV** is not affected.

Section 1 - Emergency medical and repatriation expenses

IMPORTANT NOTE

"Seasonnaire staff" are covered for limited medical expenses up to £5,000 in the event that no other health or travel insurance policy provides cover.

What is covered

This part of the Policy sets out the cover **we** provide in total per **Insured Journey**. If **you** sustain actual **Bodily Injury** or suffer **Illness** outside **your** country of residence, **we** will indemnify/pay the reasonable and/or customary costs/expenses up to but not exceeding the sum insured shown in **your Policy Schedule** which are necessarily incurred in respect of the following:

A. Emergency Medical and Transportation expenses as a direct result of Bodily Injury or Illness

1. Medical and surgical treatment expenses.
2. Prescribed medicine.
3. Hospitalisation charges (semi-private ward), nursing home and additional accommodation during recuperation
4. Emergency (or doctor-ordered) ambulance charges for conveyance to a hospital.
5. Emergency dental treatment expenses only for the alleviation of sudden pain.

Exclusions applying to Section 1 A

What is not covered

1. Admission to a private hospital/clinic unless approved by **ERV's** Assistance Company.
2. Private room accommodation in a hospital/clinic.
3. Any expense which **you** incur more than 12 months after the occurrence of the **Bodily Injury** or **Illness**.
4. Any expenses not usual, reasonable or customary for the medical services and/or supply.
5. Any costs arising from **your** Normal pregnancy, without any accompanying

Bodily Injury, Illness, disease of complication except where specifically covered under Section 3 Cancellation or Section 4 Curtailment. This section provides cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event except as specifically described.

6. Cost of medical treatment provided and covered under a state insurance or private health scheme.
7. Costs of medication which were known to be required or continued during the **Insured Journey**.
8. Costs of health or medical treatment provided in **your** country of residence.
9. Cost of non-essential or ongoing treatment or where treatment can be reasonably delayed until **your** return to **your** country of residence.
10. Cost of any form of cardiac or organ transplant surgery unless authorised by **us** in advance of being performed.
11. Cost of the service of a chiropractor, chiropodist or osteopath.
12. Non-medical costs such as telephone, fax and internet. .
13. Psychological counselling.
14. Cost of dental treatment related to the provision of dentures, artificial teeth and work involving the use of precious materials.
15. **Policy Excess** may apply except in the case of inpatient hospitalisation and medical transportation or if **you** have used the European Health Insurance Card to reduce the claim, in which case no **Excess** applies. Please refer to **your** Policy Schedule.

B. Hospital Confinement Benefit

1. An amount is provided, as shown in **your Policy Schedule**, for each 24-hour period that **you** are admitted to a hospital as an inpatient or held in compulsory quarantine outside **your** country of residence.

C. As a result of your hospitalisation, additional travel and accommodation expenses of a person summoned to travel to, stay with, or escort you or similar expenses for a travel companion staying with you.

1. Reasonable transport and accommodation expenses (room only) of one **Relative** or friend required on medical advice and authorised by **ERV Claims Service** or **ERV's Assistance Company** to travel to **you** and/or remain with **you**.
2. **ERV** travel insurance for a person summoned or a travel companion staying with **you**.
3. Reasonable additional travelling expenses incurred by **you** in returning to **your** home address.
4. Reasonable additional accommodation expenses (room only) incurred by **you** beyond the number of days pre-booked in the event of serious **Bodily Injury** or **Illness** for which a claim is admitted under section A.

Exclusions applying to Section 1 B, C

What is not covered

1. An escort may not be summoned and covered under this Policy if the **Insured Person** is to be repatriated or released from the hospital/clinic within the following three days.
2. Any expense which **you** incur more than 12 months after the occurrence of the **Bodily Injury** or **Illness** to which the claim refers.
3. **Policy Excess** applies. Please refer to **your Policy Schedule**.

D. Repatriation or Evacuation of the Insured Person as a consequence of a sudden Illness, accidental Bodily Injury or serious assault/rape.

1. Costs of **your** repatriation to **your** country of residence or nearest qualified medical facility as determined by **us** provided **you** are fit to travel from a medical perspective.
2. The expense of a qualified medical attendant or other person authorised by **us** required on medical advice to escort **you** home.
3. **ERV** travel insurance for one person summoned.

Exclusions applying to Section 1 D

What is not covered

1. Any costs of repatriation or evacuation as a result of **you** taking part in **Hazardous Activities or Sports** including dangerous expeditions or from an area which is by **ERV** considered a **War Risk or Civil Hazard** area.
2. Any expense which **you** incur more than 12 months after the occurrence of the **Bodily Injury** or **Illness** to which the claim refers.

E. Funeral expenses and body repatriation

1. Cost of returning **your** body or ashes to **your** home address or burial or cremation in the country in which death occurs.
2. Return travel and reasonable accommodation (room only) expenses for one **Relative** to travel out and accompany the remains.

Exclusions applying to Section 1 E

What is not covered

1. Any expense which **you** incur more than 12 months after the occurrence of the **Bodily Injury** or **Illness** to which the claim refers.

Additional conditions applying to Policy Section 1

- a. All coverage under this Section must be prescribed or recommended by a **Medical Practitioner**. If **you** are admitted as an in-patient in a hospital/clinic **you** must notify **ERV's Assistance Company** immediately and prior to incurring any medical costs. If costs are incurred without notification to **ERV's Assistance Company**, then **ERV** is only liable for such costs as **ERV** would have incurred had such a notification taken place, based on existing price agreements and provided the claim is valid.
- b. **ERV's Assistance Company's** doctors have the authority on behalf of **ERV** to decide whether or not a repatriation is preferable based on an evaluation of **your** medical condition.
- c. In case of repatriations/evacuation, **ERV** decides the transport mode considering **your** medical condition and requirements and the accessibility of his location. The transport can be carried out by air-ambulance, helicopter, scheduled or charter aeroplane, train, ambulance, taxi and the transport may be conducted together with other persons e.g. on scheduled or charter flights.
- d. **You** are required to ensure that **you** have received the vaccinations recommended by the World Health Organisation (WHO) or any public UK health authority prior to **your** travel, including any malaria medications recommended. If **you** fail to take such precautions and it is determined that the **illness** is a result of **your** negligence **your** cover under Policy Section 1 may be void.
- e. **ERV** will provide repatriation by scheduled or charter flights in economy class where it is available and meets **your** medical needs.

Section 2 - Personal accident

What is covered

This part of the Policy sets out the cover **we** provide in total per **Insured Journey** if **you** sustain **Bodily Injury** as a sole and direct result of an accident during the **Insured Journey** giving rise to:

A. Death occurring within 12 months of the incident

1. The sum insured set out in **your Policy Schedule**.

B. Disablement resulting in your permanent and absolute inability to attend to a profession, business or gainful occupation of any kind

1. The sum insured set out in **your Policy Schedule**.

C. Permanent loss by physical severance of hand or foot at or above the wrist or ankle or permanent loss of use of an entire hand or arm or of an entire foot or leg or total and irrecoverable loss of all sight in one or both eyes

1. The sum insured set out in **your Policy Schedule**.

Additional conditions applying to Policy Section 2

- a. Compensation for **Disablement** will be paid to **you**. Compensation for death will be paid to **your** personal representatives (next of kin).
- b. **Disablement** is determined as soon as the final consequences of the accident can be medically determined although not later than 12 months after the date of the **Insurance Event** causing **Bodily Injury**.
- c. It is a condition for payment of **Disablement** compensation under section B and C that **you** are alive on the date of payment.

- d. **We** will not pay any benefits solely because **you** are unable to take part in sports or pastimes.
- e. If **you** disappear but no death certificate has been issued, **we** will wait for a suitable period of time during which **we** will consider all available evidence and if **we** have no reason to suppose other than that death has occurred as a result of an accident, **we** will pay the sum insured. If the belief is subsequently found to be wrong, such amount shall be refunded to **us**.
- f. Any **Disablement** compensation that has been paid in connection with an Insurance Event subsequently resulting in death will death.
- g. The degree of **Disablement** for loss of several parts of the body cannot exceed 100% of the sum insured for **Permanent Total Disablement**.
- h. A pre-existing **Disablement** does not entitle **you** to any higher assessment of compensation than if such **Disablement** had not previously existed.
- i. If **you** are insured under more than one of **our** policies, **we** will not pay out more than the highest sum insured under any one of **our** policies in total.
- j. If several **Insured Persons** suffer Bodily Injury in the same **Insurance Event**, **our** aggregate limit shall not exceed £50,000. If the aggregate limit is reached, this amount will be allocated in proportion to **our** liability to each **Insured Person**.
- k. **You** (or in case of death, **your** personal representatives (next of kin)) must provide **us** with satisfactory medical and other information or allow **us** access to full medical records and/or death certificates as requested.
- l. **You** are not covered for Personal Accidents which are a consequence of an act of **Terrorism** in the form of a **Nuclear, Chemical or Biological Terrorism Act** or in **War Risks and Civil Hazards** areas.
- m. **You** are not covered for **Bodily Injury** if the **Bodily Injury** is a consequence of **your** participation in **Hazardous Activities and Sports** listed in Appendix 1 unless otherwise indicated in Appendix 1.

- n. In the event of **your** death or **Disablement** of an **Insured Person** as a result of undertaking **Hazardous Activities or Sports** as listed in Appendix 1, the benefit is reduced to the percentage of the sum insured in accordance with Appendix 1.

Section 3 - Cancellation

What is covered

This part of the Policy sets out the cover **we** provide in total per **Insured Journey**, not exceeding the sum insured set out in the **Policy Schedule**, following necessary and unavoidable cancellation of an **Insured Journey**.

- A. All travel charges which you have paid and/or are contracted to pay before the departure date, and cannot recover in respect of any part of the trip which you are necessarily required to cancel as a result of:**
 1. **Your** accidental **Bodily Injury** or **Illness** or death or that of a **Relative**.
 2. **You** having been subject to compulsory quarantine or being summoned for non-foreseeable compulsory military or jury service or as a witness in a court of law during the period of the trip, except as an expert witness in a professional capacity.
 3. **Your** private dwelling in the **United Kingdom** becoming uninhabitable following fire, storm or flood, or **your** presence being required by the police following burglary at **your** private dwelling in the United Kingdom occurring at any time after **we** have accepted this insurance.
 4. **Your** pregnancy, where confirmation of **your** pregnancy by a hospital or registered Medical Practitioner is announced to **you** after **you** have bought the travel insurance and after **you** have booked the **Insured Journey**, provided **you** immediately (within seven days) cancel **your** trip.
 5. **You** being subjected to serious assault or rape.

Exclusions applying to Section 3

What is not covered

1. Any cancellation of a trip which was booked prior to the **Policy Period**.
2. Any cancellation arising from circumstances which could reasonably have been anticipated at the time **you** booked **your** trip.
3. Any costs arising from **your** normal pregnancy, without any accompanying **Bodily Injury, Illness**, disease or complication except where specifically covered under Section 1: Emergency Medical & Repatriation Expenses. This section provides cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event except as specifically described.
4. Any cancellation following **your** disinclination to travel or to continue with **your** trip or loss of enjoyment on **your** trip.
5. Any cancellation as a consequence of **Terrorism** including **your** fear of travelling.
6. Any cancellation of a trip due to the risk of contracting an epidemic virus/**Illness** unless the Foreign and Commonwealth Office has currently issued a recommendation "not to travel".
7. Any additional costs or expenses due to **your** failure to notify **your** resort employer (if applicable) and the travel agent, tour operator or provider of transport immediately it is found necessary to cancel.
8. Any charges in respect of the **Insured Journey**
 - i. for which there is no contractual liability; or
 - ii. which are recoverable elsewhere.
9. Any costs or expenses arising by virtue of the liquidation, administration or receivership of the carrier or travel operator.
10. Any additional costs or expenses arising by virtue of failure to check in or comply with the itinerary supplied unless due to a cause outside of **your** control.

1. Any claim arising from a psychological/ mental illness suffered by **you** or **your Relative** whether travelling or not.
2. **Policy Excess** may apply. Please refer to **your Policy Schedule**.

Additional conditions applying to Policy Section 3

- a. **You** are obliged to immediately advise **us** of any changed circumstances which become apparent after the date of issue of the Policy and before commencement of any trip during the **Policy Period** which **you** could reasonably foresee as likely to give rise to a claim under the Policy. **We** reserve the right to alter the terms of insurance in the light of such changed circumstances. **We** will, subject to the terms, conditions and exceptions, indemnify **you** in respect of loss of deposits or charges, which **you** have necessarily incurred up to the date of advice to **us** of such changed circumstances.

Section 4 - Curtailment, interruption and return to resort

What is covered

This part of the Policy sets out the cover **we** provide in total per **Insured Journey**, not exceeding the sum insured set out in the **Policy Schedule**, following necessary and unavoidable curtailment of an **Insured Journey**.

A. All reasonable additional travel expenses incurred by you in returning to your home address in your country of residence where such return is urgently necessitated by:

1. The death, serious **Illness** or severe injury of **your Relative** where such **Relative** is resident in the **United Kingdom**.
2. **Your** private dwelling in the **United Kingdom** becoming uninhabitable following fire, storm or flood, or **your** presence

being required by the police following burglary at **your** private dwelling in the **United Kingdom**, occurring at any time after commencement of the **Insured Journey**.

3. **You** or any person with whom **you** are travelling or staying, being subject to serious assault or rape.

Exclusions applying to Section 4 A

What is not covered

1. Any curtailment of a trip which was commenced prior to the **Policy Period** unless declared to and accepted by **us**.
2. Any curtailment as a consequence of **Terrorism**.
3. Any curtailment of a trip due to the risk of contracting an epidemic virus/illness unless the Foreign and Commonwealth Office has issued a recommendation "not to travel" after **your** departure from the UK.
4. Any costs arising from **your** Normal Pregnancy, without any accompanying **Bodily Injury, Illness**, disease or complication except where specifically covered under Section 1: Emergency medical & repatriation expenses. This section provides cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event except as specifically described
5. Any expense following **your** disinclination to travel or to continue with **your** trip or loss of enjoyment on **your** trip.
6. Any expense arising from circumstances which could reasonably have been anticipated at the time **you** commenced **your** trip.
7. Any additional costs or expenses due to **your** failure to notify the travel agent, tour operator or provider of transport immediately it is found necessary to curtail.
8. Any charges in respect of the **Insured Journey**
 - i. for which there is no contractual liability; or
 - ii. which are recoverable elsewhere.
9. Any costs or expenses arising by virtue of the liquidation, administration or

receivership of the carrier or travel operator.

10. Any additional costs or expenses arising by virtue of failure to check in or comply with the itinerary supplied unless due to a cause outside of **your** control.
11. **Policy Excess** may apply. Please refer to **your Policy Schedule**.

B. All reasonable additional travel expenses incurred by you in returning to the resort following the insured curtailment of your trip under Section 4A above.

1. Reasonable and necessary additional travel expenses to the same standard as the original outward **Insured Journey** to the resort.

Exclusions applying to Section 4 B

What is not covered

1. More than one trip to return to resort in any **Policy Period**.
2. Return to resort fewer than 7 days before, or at any time after, the scheduled date of return home of the original **Insured Journey**.

Additional conditions applying to Policy Section 4

- a. Provided that a trip is curtailed due to **your Bodily Injury or Illness**, a doctor at the resort or the nearest town must confirm that such Curtailment was medically necessary. All Curtailment costs must be authorised in advance by **ERV's Assistance Company**.

Section 5 - Personal effects/possessions

What is covered

This part of the Policy sets out the cover **we** provide in total, per **Insured Journey**, not exceeding the sum insured set out in **Policy Schedule** for the loss, damage or theft of **your Personal Effects/Possessions**.

A. Accidental loss, damage or theft of Personal Effects/Possessions

Loss of or theft of or damage to **your Personal Effects/ Possessions** belonging to **you**. **We** will cover at **our** option:

1. cost of replacement as new for items up to 1 year old; or
2. the intrinsic value of items more than 1 year old; or
3. the cost of repair if more economical.

subject to **ERV** not paying more than the sum insured in total or more than any **Single Item Limit** and **Valuables** limit set out in the **Policy Schedule**.

Exclusions applying to Section 5 A

What is not covered

1. Items delayed or confiscated by any government or public authority.
2. Depreciation in value.
3. Any loss or damage occurring:
 - i. due to normal wear and tear, superficial marks and scratches, dents or defacement of suitcases or other packaging;
 - ii. due to atmospheric or climatic conditions;
 - iii. during any process of cleaning, dyeing, repairing or restoring;
 - iv. to **Sports Equipment** while in use;
 - v. due to mechanical or electrical breakdown or derangement;
 - vi. to any items being shipped as freight or under a bill of lading;

- vii. to **Personal Effects**/Possessions whilst in the custody of an airline or other carrier unless a Property Irregularity Report has been obtained
 - viii. as a result of **Valuables**, fragile articles or electrical equipment being packed in suitcases or similar receptacles whilst in transit;
 - ix. to optical equipment or contact lenses.
4. Any loss of unattended items left in a public place, or at **your** lodgings unless in securely locked **Private Accommodation**, or unattended vehicles unless all equipment is kept out of sight in a locked glove or boot compartment and the vehicle shows signs of forced entry.
 5. Losses not reported to the police or appropriate authority within 24 hours of discovery and a written police report obtained.
 6. **Policy Excess** may apply. Please refer to the **Policy Schedule**.

B. Accidental loss or theft of Personal Money and travel documents

Accidental loss or theft of **your Personal Money**, passport, flight tickets and other travel documents (whilst on **your** Person, in a safety deposit box within a hotel or bank or whilst in securely locked **Private Accommodation** under **your** control) up to the sum insured as shown in **your Policy Schedule** including the sub limit for **Cash**. Cover is provided during the **Insured Journey** and up to 72 hours before and after the **Insured Journey**.

1. Reasonable additional costs incurred in obtaining replacements.

Exclusions applying to Section 5 B

What is not covered

1. Items which are not owned by **you**.
2. Items delayed or confiscated by any government or public authority.
3. For losses:
 - i. occurring as a result of **Personal Money** being packed in suitcases or similar receptacles whilst in transit;
 - ii. arising due to non-compliance with any of the terms of issue of any **Personal Money**;
 - iii. not reported to the police or appropriate authority within 24 hours of discovery and a written police report obtained;
 - iv. occurring as a result of **Cash** being packed in suitcases or similar receptacles whilst in the custody of carriers.
4. Any loss of unattended money left in a public place, or at **your** lodgings unless in securely locked **Private Accommodation**, or unattended vehicles unless in a locked glove or boot compartment which has been subjected to forcible and violent entry.
5. **Policy Excess** may apply. Please refer to **your Policy Schedule**.

Additional conditions applying to Policy Section 5

- a. If any **Personal Money** is lost by or stolen from **you**, it is a condition of payment of such a claim that **you** report such loss or theft to the relevant card issuer, bank or other security provider as soon as possible.
- b. **We** shall only be responsible for losses of **Personal Money** or **Cash** to the extent **you** are not covered by any other insurance or any other form of indemnity or reimbursement by the card issuer, bank or other security provider.
- c. Original purchase receipts will be required for items of luggage, clothing or **Personal Effects** where these are less than one year old.

Section 6 - Personal liability

What is covered

This part of the Policy sets out the cover **we** provide in total, per **Insured Journey**, not exceeding the sum insured set out in the **Policy Schedule**, in relation to personal liability.

A. Costs and expenses for which an Insured Person is legally liable in a personal capacity to pay in respect of accidents happening during the Policy Period resulting in:

1. Loss of or damage to material property not owned by **you**.
2. **Bodily Injury**, death or disease to any third-party person, not otherwise being **your Relative** or employee.

The indemnity provided by this section extends to cover costs and expenses recoverable by any claimant, provided they were incurred before the date on which **we** paid or offered to pay either the full amount of the claim or the total amount recoverable, in respect of any one occurrence and also to costs and expenses incurred by **you** with **our** written consent.

In the event of **your** death **your** personal representative will receive the benefit of the cover provided by this section.

Exclusions applying to Section 6

What is not covered

1. Where legal liability arises directly or indirectly out of the **your**:
 - i. trade profession or business;
 - ii. having incurred contractual liability unless such liability would have attached in any event in the absence of such contract;
 - iii. ownership, possession or use (other than as a passenger having no right of control) of any motor vehicle, caravan, trailer, aircraft, model aircraft or watercraft other than manually

propelled craft, mechanically or electrically propelled vehicles and lifts;

- iv. having transmitted disease to other persons via infection or otherwise;
 - v. wilful, malicious or criminal acts;
 - vi. ownership, possession or use of animals or firearms;
 - vii. ownership of any land or buildings.
2. Any liability arising out of actions between **Insured Persons**.
 3. Any fines or other penalties.
 4. Legal liability in respect of loss or damage to any property owned or held in trust by or in the custody or control of the **Insured Person** other than the use of hotel and similar temporary accommodation.

Additional conditions applying to Policy Section 6

- a. If **you** know of any **Insurance Event**, which may result in a claim under this section **you** must:
 - i. inform **us** in writing without delay;
 - ii. send all correspondence and legal documents to **us** unanswered;
 - iii. refrain from discussing liability with any third party.
- b. No admission, offer, promise, payment or indemnity may be made by **you** without **our** prior written agreement.
- c. **We** are entitled to take over the defence and settlement of any claim against **you** in **your** name and have full discretion in the conduct of any proceedings and the settlement of any claim.
- d. **We** may at **our** own expense take proceedings in **your** name with full discretion to recover compensation or indemnity from any third party in respect of any loss, damage or expense.
- e. If several **Insured Persons** are involved in the same **Insurance Event**, **our** aggregate limit shall not exceed **£2,000,000** unless otherwise specified in

the **Policy Schedule**. If the aggregate limit is reached, this amount will be allocated in proportion to **our** liability to each **Insured Person**.

- f. The Policy does not cover personal liability if the personal liability is a consequence of **Hazardous Activities and Sports** listed in Appendix 1 unless otherwise stated in Appendix 1.

Section 7 - Hijack, kidnap and mugging

What is covered

This part of the Policy sets out the cover **we** provide in total, per **Insured Journey**, not exceeding the sum insured set out in **Policy Schedule**, in respect of:

A. Your Kidnap of an Insured Person or the Hijack of the means of transport on which you are travelling

The reasonable costs of:

1. Negotiating or attempting to negotiate **your** release.
2. Security counselling from specialist professional advisers.
3. Psychological counselling for an **Insured Person** or his **Family**.
4. Travel and accommodation cost (room only) incurred by up to two **Family** members when travelling to a destination near the **Kidnap** or **Hijack** incident, when such incident has lasted more than seven days.
5. **ERV** travel insurance to cover the travel of two Family members as per above.
6. **Hijack/Kidnap** benefit per day for each full 24 hours that an **Insured Person** is detained.

Exclusions applying to Section 7 A

What is not covered

1. Any ransom or other amounts or property paid in relation to **your** release following **Kidnap** or **Hijack**.
2. Any **Kidnap** or **Hijack** in a **War and Civil Hazard Area**.

B. Your Hospitalisation following a Mugging attack

1. A fixed sum in personal compensation for **you** being mugged as specified on **your Policy Schedule**.

Exclusions applying to Section 7 B

What is not covered

1. **Mugging** which does not necessitate hospitalisation.
2. Claims not supported by a written police report.

Section 8 - Legal expenses and expenses

Important - cover under this Section is underwritten and administered by DAS Legal Expenses Insurance Company Limited (**DAS**)

DAS agrees to provide the insurance described in this Section, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this Section, provided that:

1. **reasonable prospects** exist for the duration of the claim
2. the **date of occurrence** of the **insured incident** is during the **period of insurance**
3. any legal proceedings will be dealt with by a court, or other body which **DAS** agree to, within the **countries covered** and
4. the **insured incident** happens within the **countries covered**.

What DAS will pay

DAS will pay an **appointed representative**, on **your** behalf, **costs and expenses** incurred following an **insured incident**, provided that:

- a. the most **DAS** will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is **£25,000**
- b. the most **DAS** will pay in **costs and expenses** is no more than the amount **DAS** would have paid to a **preferred law firm**
- c. in respect of an appeal or the defence of an appeal, the **insured person** must tell **DAS** within the time limits allowed that the **insured person** wants to appeal. Before **DAS** pay the **costs and expenses** for appeals, **DAS** must agree that **reasonable prospects** exist
- d. for an enforcement of judgment to recover money and interest due to the **insured person** after a successful claim under this section, **DAS** must agree that **reasonable prospects** exist, and
- e. where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most **DAS** will pay in **costs and expenses** is the value of the likely award.

What DAS will not pay

In the event of a claim, if the **insured person** decides not to use the services of a **preferred law firm**, the **insured person** will be responsible for any costs that fall outside the **DAS Standard Terms of Appointment** and these will not be paid by **DAS**.

Definitions applicable to this Section

The following words have these meanings wherever they appear in this section in **bold**:

Appointed representative

The **preferred law firm**, law firm, accountant or other suitably qualified person **DAS** will appoint to act on behalf of the **insured Person**.

Costs and expenses

- a. All reasonable and necessary costs chargeable by the **appointed representative** and agreed by **DAS** in accordance with the **DAS Standard Terms of Appointment**.

- b. The costs incurred by opponents in civil cases if the **insured person** has been ordered to pay them, or the **insured person** pays them with **DAS'** agreement.

Countries covered

Worldwide

DAS Standard Terms of Appointment

The terms and conditions (including the amount **DAS** will pay to an **appointed representative**) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee).

Date of occurrence

The date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the **date of occurrence** is the date of the first of these events. (This is the date the event happened, which may be before the date the **insured person** first became aware of it.)

Insured person

The person stated on the Policy certificate as being insured

Preferred law firm

A law firm or barristers' chambers **DAS** choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with the **insured person's** claim and must comply with **DAS'** agreed service standard levels, which **DAS** audit regularly. They are appointed according to the **DAS Standard Terms of Appointment**.

Reasonable prospects

For civil cases, the prospects that the **insured person** will recover losses or damages (or obtain any other legal remedy that **DAS** have agreed to, including an enforcement of judgment), makes a successful defence or make a successful appeal or defence of an appeal, must be at least 51%.

DAS, or a **preferred law firm** on **DAS** behalf, will assess whether there are **reasonable prospects**.

DAS

DAS Legal Expenses Insurance Company Limited.

Insured incident

A specific or sudden accident that causes death or **Bodily Injury** to the **insured person**.

Exclusions applying to Section 8 Also see General Exclusions

What is not covered

DAS will not pay for the following:

1. A claim where an insured person has failed to notify **DAS** of the **insured incident** within a reasonable time of it happening and where this failure adversely affects the **reasonable prospects** of a claim or **DAS** consider their position has been prejudiced.
2. An incident or matter arising before the start of this cover.
3. **costs and expenses** incurred before **DAS'** written acceptance of a claim.
4. any claim relating to any illness or bodily injury that happens gradually or is not caused by a specific or sudden accident.
5. any claim relating to psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical **Bodily Injury** to an **insured person**.
6. defending an **insured person's** legal rights, but **DAS** will cover defending a counter-claim.
7. any claim relating to clinical negligence.
8. Fines, penalties, compensation or damages that a court or other authority orders an **insured person** to pay.
9. Any legal action an **insured person** takes that **DAS** or the **appointed representative** have not agreed to, or where an **insured person** does anything that hinders **DAS** or the **appointed representative**.
10. Any claim where an **insured person** may be one of a number of people involved in a legal action resulting from one or more events arising at the same time or from the same originating cause which could result in the court making a Group Litigation Order.
11. Any claim relating to written or verbal remarks that damage an **insured person's** reputation.
12. A dispute with **DAS** not otherwise dealt with under section condition 7.
13. **costs and expenses** arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.

14. A claim caused by, contributed to by or arising from:
 - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel
 - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it
 - c. war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup
 - d. pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.
15. A claim directly or indirectly caused by or resulting from any device failing to recognise, interpret or process any date as its true calendar date.
16. Any **costs and expenses** that are incurred where the **appointed representative** handles the claim under a contingency fee arrangement.
17. A claim against **us, our** agent, tour operator or travel agent.
18. A claim relating to Deep Vein Thrombosis or its symptoms that result from an **insured person** travelling by air.

Additional conditions applying to Policy Section 8

1. a. On receiving a claim, if legal representation is necessary, **DAS** will appoint a **preferred law firm** or in-house lawyer as the **insured person's appointed representative** to deal with the **insured person's** claim. They will try to settle an **insured person's** claim by negotiation without having to go to court.
 - b. If the appointed **preferred law firm** or **DAS'** in-house lawyer cannot negotiate settlement of the **insured person's** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then the **insured person** may choose

a law firm to act as the **appointed representative**.

- c. If the **insured person** chooses a law firm as their **appointed representative** who is not a **preferred law firm, DAS** will give the **insured person's** choice of law firm the opportunity to act on the same terms as a **preferred law firm**. However if they refuse to act on this basis, the most **DAS** will pay is the amount **DAS** would have paid if they had agreed to the **DAS Standard Terms of Appointment**.
 - d. The appointed representative must co-operate with **DAS** at all times and must keep **DAS** up to date with the progress of the claim.
2. a. An **insured person** must co-operate fully with **DAS** and the **appointed representative**.
 - b. An **insured person** must give the **appointed representative** any instructions that **DAS** ask an **insured person** to.
 3. a. An **insured person** must tell **DAS** if anyone offers to settle a claim. An **insured person** must not negotiate or agree to a settlement without **DAS** written consent.
 - b. If an **insured person** does not accept a reasonable offer to settle a claim, **DAS** may refuse to pay further **costs and expenses**.
 - c. **DAS** may decide to pay an **insured person** the reasonable value of the **insured person's** claim, instead of starting or continuing legal action. In these circumstances an **insured person** must allow **DAS** to take over and pursue or settle any claim on behalf of an **insured person**. An **insured person** must also allow **DAS** to pursue at their own expense and for their own benefit, any claim for compensation against any other person and an **insured person** must give **DAS** all the information and help **DAS** need to do so.

- d. Where a settlement is made on a without-costs basis **DAS** will decide what proportion of that settlement will be regarded as **costs and expenses** and payable to **DAS**.
4. a. An **insured person** must instruct the **appointed representative** to have **costs and expenses** taxed, assessed or audited if **DAS** ask for this.
- b. An **insured person** must take every step to recover **costs and expenses** and court attendance and jury service expenses that **DAS** have to pay and must pay **DAS** any amounts that are recovered.
5. If the **appointed representative** refuses to continue acting for an **insured person** with good reason, or if an **insured person** dismisses the **appointed representative** without good reason, the cover **DAS** provide will end immediately, unless **DAS** agree to appoint another **appointed representative**.
6. If an **insured person** settles or withdraws a claim without **DAS**' agreement, or does not give suitable instructions to the **appointed representative**, **DAS** can withdraw cover and will be entitled to reclaim from an **insured person** any **costs and expenses DAS** has paid.
7. If there is a disagreement between an **insured person** and **DAS** about the handling of a claim and it is not resolved through **DAS**' internal complaints procedure, an **insured person** can contact the Financial Ombudsman Service for help. For all other types of disputes there is a separate arbitration process. The arbitrator will be a barrister chosen jointly by **DAS** and an **insured person**. If there is a disagreement over the choice of arbitrator, **DAS** will ask the Chartered Institute of Arbitrators to decide.
8. **DAS** may require an **insured person** to get, at the **insured person's** expense, an opinion from an expert that **DAS** considers appropriate on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in

- advance by **DAS** and the cost agreed in writing between the **insured person** and **DAS**. Subject to this, **DAS** will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that the **insured person** will recover damages (or obtain any other legal remedy that **DAS** have agreed to) or makes a successful defence.
9. An **insured person** must:
- keep to the terms and conditions of this section
 - take reasonable steps to avoid and prevent claims
 - take reasonable steps to avoid incurring unnecessary costs
 - send everything **DAS** asks for, in writing, and
 - report to **DAS** full and factual details of any claim as soon as possible and give **DAS** any information **DAS** need.
10. **DAS** will, at **DAS**' discretion, void this section (make it invalid) from its start date or from the date of claim, or alleged claim, or **DAS** will not pay the claim if:
- a claim an **insured person** has made to obtain benefit under this section is fraudulent or intentionally exaggerated, or
 - a false declaration or statement is made in support of a claim.
11. Apart from **DAS**, an **insured person** is the only person who may enforce all or any part of this section and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section in relation to any third-party rights or interest.
12. If any claim covered under this section is also covered by another Policy, or would have been covered if this section did not exist, **DAS** will only pay **DAS** share of the claim even if the other insurer refuses the claim.
13. This section is governed by the law that applies in the part of the **United Kingdom**, Channel Islands or Isle of Man where the **insured person** normally lives. Otherwise, the law of England and Wales applies.

All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

Eurolaw Legal Advice

DAS will give an **insured person** confidential legal advice over the phone on any personal legal problem under the laws of the member countries of the European Union, Isle of Man, the Channel Islands, Switzerland and Norway.

An **insured person** can contact **DAS'** UK-based call centres 24 hours a day, seven days a week. However, **DAS** may need to call the **insured person** back depending on the enquiry. Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9am-5pm, Monday to Friday, excluding public and bank holidays. If an **insured person** calls outside these times, **DAS** will call the **insured person** back.

To help check and improve service standards, **DAS** records all inbound and outbound calls. To contact the above service, phone **DAS** on +44 (0) 117 934 0548. When phoning, please quote **your** Policy number.

DAS will not accept responsibility if the Helpline Service fails for reasons **DAS** cannot control.

Section 9 - Winter sports

IMPORTANT NOTE

The Policy will NOT automatically cover **you** when **you** take part in all winter sports. Whether **you** are covered or not for a particular activity will depend on the cover option **you** have chosen, as shown on **your Policy Schedule** (*Rookie*, *Adventurer*, *Pro*), in accordance with Appendix 1. Where cover applies it may be subject to additional special terms, conditions and exclusions and sums insured may be reduced.

What is covered

This part of the Policy sets out the cover **we**

provide in total per **Insured Journey**, if **you** are participating in **Winter Sports** not exceeding the sum insured set out in **your Policy Schedule**.

A. The accidental loss, damage or theft of your Winter Sports Equipment:

1. The cost of replacement as new for items up to 1 year old; or
2. The intrinsic value of items more than 1 year old; or
3. The cost of repair if more economical.

B. The accidental loss, damage or theft of hired Winter Sports Equipment:

1. Loss of deposit or reasonable fees or costs of repair charged by the hiring agent.

Exclusions applying to Section 9 A&B

What is not covered

1. Items delayed, detained or confiscated by Customs or any other officials or public authorities.
2. Depreciation in value.
3. Any amounts that are covered under another Policy or recoverable elsewhere.
4. For any loss or damage occurring:
 - i. due to normal wear and tear, superficial marks and scratches, dents or defacement;
 - ii. during cleaning, repairing or restoring;
 - iii. to any items being shipped as freight or under a bill of lading;
 - iv. whilst in the custody of an airline or other carrier unless a Property Irregularity Report has been obtained.
5. The loss of unattended items left in a public place or unattended motor vehicles unless all equipment is kept out of sight in a locked boot and the vehicle shows signs of forced entry or from a secure area designated for the storage of ski equipment.
6. Losses not reported to the police or appropriate authority within 24 hours of discovery and a written police report obtained.

C. Compensation for the cost of your ski package if you are prevented from skiing for more than 48 hours following your Bodily Injury or Illness sustained during your holiday or following the curtailment or interruption of your Insured Journey leading to an insured claim under Section 5.

1. The proportional amounts of irrecoverable charges **you** paid or contracted to pay before the holiday departure date for unused:
 - i. Winter Sports lift-pass;
 - ii. Hired Winter **Sports Equipment**;
 - iii. Winter Sports lessons;
 - iv. Winter Sports guide services

Exclusions applying to Section 9 D

What is not covered

1. Self-injury.
2. Any Pre-Existing Medical Condition or injury.
3. The influence of intoxicating liquor or of a drug or drugs (unless prescribed by a **Medical Practitioner**) or substance or solvent abuse, venereal disease or psychological or psychiatric disorder, anxiety, stress or depression.
4. Injury resulting from **you** driving or being a passenger of a motor cycle, motor scooter or mechanically assisted cycle exceeding 125cc engine capacity.
5. Compensation for **Winter Sports** lessons or guide services which can be rearranged.
6. Compensation for any part of **your Winter Sports** package for which **you** have not paid.
7. Any other **Winter Sports** activities or sports considered by **ERV** to be hazardous (see Specific Exclusions applying to Section 9).

Additional conditions applying to Policy Section 9

- a. Cover relating to piste closure will only apply:
 - i. while there are adverse snow conditions or avalanche risks at **your** resort during Winter Sports holidays in the Northern Hemisphere commencing on or after the 1st January and ending before 30th April, and in the Southern Hemisphere commencing on or after 1st July and ending before 30th October. **You** must obtain written confirmation from the appropriate authority that pistes were closed and that it was not possible to travel to another resort;
 - ii. if the resort area booked by **you** has skiing facilities situated more than 1600 meters above sea level;
 - iii. if **you** are not compensated from any other source.
- a. Original purchase receipts will be required for items of **Ski Equipment** where these are less than one year old.
- b. **You** will supply at **your** own expense all necessary written reports supporting any claim arising under this section.

Specific Exclusions applying to Section 9

What is not covered

These exclusions apply to all sections of Winter Sports Cover. **You** should also read the General Policy Exclusions which apply to all sections of the Policy.

1. The following Hazardous winter sport activities are excluded: ski jumping, downhill and mogul ski racing/race-training, slalom and giant slalom ski-racing on more than 7 days in total in any Policy Period, professional ski-racing in any discipline ski-bob racing, the use of skeletons, bobsleighs (except under Pro), snow rafting, para-ponting, ski or snowboard acrobatics (and jumping), skidiving or parachuting, speed skiing, any form of power assisted skiing or the use of mechanized snow mobiles (except as provided by the recognised piste authorities for transport to and from areas designated for recreational skiing).
2. Other winter sports activities may also be excluded. Whether **you** are covered or not for a particular activity will depend on the cover option **you** have chosen, as shown on **your Policy Schedule** (Rookie, Adventurer, Pro), in accordance with Appendix 1.
3. Any **Policy Excess** that applies. Please refer to **your Policy Schedule**.

Appendix 1 - Hazardous activities & sports

* Winter sports cover for *Rookie*, *Adventurer* or *Pro* applies if **you** have paid the appropriate premium and this is shown on **your Policy schedule**.

	Rookie	Adventurer	Pro
Skiing / Snowboarding			
Biathlon	✓	✓	✓
Bigfoot Skiing	✓	✓	✓
Glacier Skiing within Marked Areas	✓	✓	✓
Langlauf / Cross Country / Nordic Walking	✓	✓	✓
Mono Skiing	✓	✓	✓
Skiing / Snowboarding	✓	✓	✓
Snowblading	✓	✓	✓
Cat Skiing / S nowboarding		✓	✓
Dry Slope Skiing / S kiboarding		✓	✓
Heli-skiing or snowboarding with Professional Guide		✓	✓
Ski Race Training		✓	✓
Ski Touring (Ski Randonee) with a Professional Guide		✓	✓
Skiing / Snowboarding - Off Piste within resort boundaries		✓	✓
Freestyle Skiing / Snowboarding within a resort organised park			✓
Ski Mountaineering			✓
Ski Touring (Ski Randonee)			✓
Skiing / Snowboarding - Off Piste			✓
Ski Racing (slalom, giant slalom, super G only limited to 7 days racing in policy period)			✓
Snowmobiling (with a qualified driver or guide) PA/PL excluded			✓

Other Winter Sports

Dog Sledding	✓	✓	✓
Glacier Walking within Marked Areas	✓	✓	✓
Ice Skating	✓	✓	✓
Snow Shoeing	✓	✓	✓
Speed Skating	✓	✓	✓
Tobogganing	✓	✓	✓
Ice Hockey	✓	✓	✓

Other Winter Sports - Continued

Bobsleighbing			✓
Luging			✓

Non Winter Sports

Archery (amateur)	✓	✓	✓
Badminton (amateur)	✓	✓	✓
Baseball (amateur)	✓	✓	✓
Basketball (amateur)	✓	✓	✓
Beach Games	✓	✓	✓
Bungee Jump (maximum of 3 jumps)	✓	✓	✓
Camel / Elephant Riding (incidental)	✓	✓	✓
Clay Pigeon Shooting	✓	✓	✓
Cricket (amateur)	✓	✓	✓
Cycling (other than specified)	✓	✓	✓
Dinghy Sailing	✓	✓	✓
Fell Walking	✓	✓	✓
Fencing	✓	✓	✓
Fishing	✓	✓	✓
Football (amateur)	✓	✓	✓
Golf (amateur)	✓	✓	✓
Hiking (under 2000m altitude)	✓	✓	✓
Hockey (amateur)	✓	✓	✓
Horse Riding (up to 7 days - no Polo, Hunting, Jumping)	✓	✓	✓
Jet Boating	✓	✓	✓
Jogging	✓	✓	✓
Manual Work (bar and restaurant, waitress, waiter, chalet, maids, au pair, nanny's, occasional light manual work including retail work and fruit picking but excluding the use of power tools and machinery)	✓	✓	✓
Marathon Running (amateur)	✓	✓	✓
Motorcycling up to 50cc (wearing a crash helmet, no racing)	✓	✓	✓

Non Winter Sports - Continued

Netball (amateur)	✓	✓	✓
Non Manual Work (including professional, administrative or clerical duties only)	✓	✓	✓
Orienteering	✓	✓	✓
Outwardbound Pursuits	✓	✓	✓
Paintballing	✓	✓	✓
Parascending / Parasailing (over water)	✓	✓	✓
Pony Trekking	✓	✓	✓
Racquetball	✓	✓	✓
Rambling	✓	✓	✓
River Canoeing / Kayaking - up to Grade 3 - PA Limited to 50%	✓	✓	✓
Roller Blading	✓	✓	✓
Roller Skating	✓	✓	✓
Rounders	✓	✓	✓
Rowing	✓	✓	✓
Running - sprint / long distance (amateur)	✓	✓	✓
Safari (UK organised)	✓	✓	✓
Sail Boarding	✓	✓	✓
Sailing within Territorial Waters	✓	✓	✓
Scuba Diving - incidental (* restrictions apply - see below)	✓	✓	✓
Skate Boarding	✓	✓	✓
Snorkelling	✓	✓	✓
Squash (amateur)	✓	✓	✓
Surfing (amateur under 14 days)	✓	✓	✓
Tennis (amateur)	✓	✓	✓
Tour Operator Safari	✓	✓	✓
Track Events	✓	✓	✓
Trekking (under 2000m altitude)	✓	✓	✓
Volleyball (amateur)	✓	✓	✓

Non Winter Sports - Continued

War Games	✓	✓	✓
Water Polo (amateur)	✓	✓	✓
Water Skiing (amateur)	✓	✓	✓
Windsurfing (amateur)	✓	✓	✓
Yachting (racing / crewing inside territorial waters)	✓	✓	✓
Scuba Diving - non incidental (* restrictions apply - see below)		✓	✓
Black Water Rafting (grade 1 to 4) Life jacket and helmet must be worn		✓	✓
Boxing Training (no contact)		✓	✓
Camel / Elephant Riding / Trekking (non incidental)		✓	✓
Cycle Touring		✓	✓
Go Karting (specific use)		✓	✓
Hiking / Trekking (up to 4000m)		✓	✓
Horse Riding (no Polo, Hunting or Jumping)		✓	✓
Hot Air Ballooning (non incidental)		✓	✓
Hurling (amateur)		✓	✓
Jet Skiing (non incidental)		✓	✓
Martial Arts (training only)		✓	✓
Mountain Biking		✓	✓
Parascending / Parasailing (over water, non incidental)		✓	✓
Safari (non UK organised)		✓	✓
Sea Canoeing / Kayaking - PA limited to 50%		✓	✓
Sea Fishing (non incidental)		✓	✓
Snorkelling (non incidental)		✓	✓
Surfing (amateur)		✓	✓
Triathlon		✓	✓
Waterskiing (non incidental)		✓	✓
White Water Rafting - Grades 1 to 4		✓	✓
Windsurfing (non incidental)		✓	✓

Non Winter Sports - Continued

Abseiling - PA limited to 50%			✓
American Football (amateur) - PA limited to 50%			✓
Canyoning - PA limited to 50%			✓
Gliding - PA limited to 50%			✓
Hang Gliding - PA limited to 50%			✓
High Diving under 5m (amateur, excluding cliff diving) - PA Excluded			✓
Horse Jumping (no Polo, Hunting) - PA Excluded			✓
Kite Surfing Micro Lighting - PA Excluded			✓
Motorcycling with a licence (up to 125cc, with a motorcycle licence appropriate to the cc of the motorcycle, wearing a crash helmet-no racing) - PA limited to 50%			✓
Paragliding - PA limited to 50%			✓
Parasailing / Parascending (over land)			✓
Quad Biking - PA limited to 50%			✓
Rock Climbing (under 2000 metres) - PA Excluded			✓
Rock Scrambling (under 4000 metres) - PA Excluded			✓
Rugby (amateur competition) - PA limited to 50%			✓
Sand Yachting - PA limited to 50%			✓
Tandem Skydive (up to 2 jumps maximum) - PA limited to 50%			✓
Yachting (racing / crewing) - outside territorial waters - PA limited to 50%			✓

Any hazardous activity that is not listed may be covered with the charge of an additional premium. Please contact customer services.

Incidental means that **your** participation in an activity is limited and is not one of the primary activities on, or the principle purpose of, **your** holiday.

Non-incidentals means that **your** participation in an activity is one of the primary activities on, or the principle purpose of, **your** holiday.

Scuba diving

Qualified divers, diving with a dive-buddy and in accordance with the guidelines of the relevant diving organisation will be covered as follows:

Qualification	Maximum depth
PADI Open Water	18 metres
PADI Advanced Open Water	30 metres
BSAC Ocean Diver	20 metres
BSAC Sports Diver	30 metres
BSAC Dive Leader	30 metres

Other qualifications may be accepted but must be declared to **us** prior to travel.

If **you** do not hold a diving qualification, **we** will only cover **you** to dive to a maximum depth of 18 metres when accompanied by and under the direction of a qualified diving instructor as part of an accredited course.

You will not be covered under this Policy if **you** travel by air within 24 hrs after participating in a scuba dive.

Contact details

ERV.co.uk is a trading name of ETI International Travel Protection, the UK branch of Europäische Reiseversicherung AG, registered at Companies House FC 25660, BR 007939

The **ERV** website is: www.erv.co.uk

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The Association of British Insurers
www.abi.org.uk

The Financial Services Compensation Scheme
www.fscs.org.uk

The European Travel Insurance Group - ETIG
email secretariat@eti-group.biz
www.eti-group.biz

ERV have access to the Euro-Center network with offices around the world. USA - PPO: HAA Preferred Partners LLC.

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