

contact For further information please contact your intermediary or call us on **0844 893 8360**. Visit our website at www.homeandlegacy.co.uk

MULTI-TRIP TRAVEL policy wording



*& home
legacy*

Home and Legacy Insurance Services Limited is a wholly owned subsidiary of Allianz Holdings plc, and is registered in England Number 3007252. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Home and Legacy Insurance Services Limited is authorised and regulated by the Financial Services Authority (FSA). Register number 307523 and you can check on the FSA's register by visiting the FSA's website www.fsa.gov.uk/Pages/register/ or by contacting the FSA on 0845 606 1234. Please note that telephone calls may be recorded for our joint protection, training and/or monitoring purposes.

ACPERHL1334/1 10.10

Useful numbers

Home & Legacy Insurance Services Ltd
T 0844 893 8360
F 0844 893 8386

Travel Claims
(8am-6pm Monday to Friday
and 9am-12 noon Saturday)
T 020 8603 9958

Emergency Medical Assistance (24 hours)
For calls from overseas
T +44 20 8686 1666
F +44 20 8603 0204

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About Home and Legacy Insurance Services Limited

Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Registered in England No. 3007252.

Authorised and regulated by the FSA. Our FSA Register number is 307523 and our permitted business is advising on, and arranging general insurance contracts

Please note that telephone calls may be recorded for our joint protection, training and/or monitoring purposes.

Introduction

Thank you for choosing Home & Legacy

Multi-Trip Travel cover is arranged by Home and Legacy Insurance Services Limited. Home and Legacy Insurance Services Limited is a wholly owned subsidiary of Allianz Holdings plc, and is registered in England Number 3007252. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom.

Home and Legacy Insurance Services Limited is authorised and regulated by the Financial Services Authority (FSA), Register number 307523 and **you** can check this on the FSA's register by visiting the FSA's website www.fsa.gov.uk/Pages/Register or by contacting the FSA on **0845 606 1234**.

The insurer

The insurance is underwritten by Mondial Assistance Europe N.V who is authorised by De Nederlandsche Bank (DNB) in the Netherlands and regulated by the Financial Services Authority for the conduct of United Kingdom business.

The insurance is administered on behalf of the **insurer** in the **United Kingdom** by Mondial Assistance (UK) Limited, Registered in England No 1710361, Registered Office: Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon CR9 1AJ. Mondial Assistance (UK) Limited is an insurance intermediary who are authorised and regulated by the Financial Services Authority (FSA), the firm's FSA registration number is 311909.

Mondial Assistance (UK) Limited and Mondial Assistance Europe N.V. are part of the Allianz Group.

Mondial Assistance (UK) Limited will act as agent for Mondial Assistance Europe N.V. with respect to the receipt of customer money; and for the purpose of settling claims and handling premium refunds.

The details for both firms can also be checked on the FSA's register. <http://www.fsa.gov.uk/Pages/register/>

Your Multi-Trip Travel Policy

Home and Legacy has arranged to provide **you** with a special package of annual Multi-Trip Travel Insurance designed to cover all members of **your household** aged 79 or under for trips of up to 61 day duration anywhere in the world throughout the **period of insurance**. Up to 31 days **winter sports** cover can also be provided during the **period of insurance** if **you** have paid the appropriate extra premium. Refer to the section headed Sports and Activities covered on page 13.

This policy wording details the Multi-Trip travel cover and the conditions and exclusions related to each **person insured**. It is the basis on which all claims made under the policy will be settled.

Please carefully check **your** current **schedule** to see if multi-trip travel insurance is operational.

The parts of the policy are:

- This Introduction, the General Exclusions and General Conditions, which apply to all Sections of the policy
- **your schedule**, which details the cover **you** have selected and which also includes any endorsements applied to **your** policy during the **period of insurance**.

Please take time to read all parts of the policy to make sure they meet **your** needs and that **you** understand the terms, exclusions and conditions. If **you** wish to change anything or if there is anything **you** do not understand, please let **us** or **your insurance intermediary** know.

The basis of the contract is the information which **you** have supplied and/or the **statement of fact**, including the declaration which **you** have checked to **your** satisfaction.

Please examine the policy and if it is not correct return it immediately to Home & Legacy or **your insurance intermediary** who will arrange for it to be amended.

The **insurer** will compensate each **person insured** in accordance with and subject to the terms and conditions of this policy in consideration of the payment of the premium by **you** for the **period of insurance**.

Many of the words and phrases used in this Multi Trip travel policy have special meanings. These words are highlighted throughout the whole of the policy wording by the use of bold print. For the meanings of the words and phrases used refer to the definitions on pages 5 and 6.

United Kingdom residents

Multi-Trip travel insurance is only available to **you** if **you** are a **resident** of the **United Kingdom**.

Policy Deductible

Under most sections of the policy claims will be subject to a **deductible**. This means that **you** will be responsible for paying the first part of each claim that **you** make under those sections.

Age eligibility

The policy will only cover members of **your household** who are aged 79 or under at the **commencement date** of **your** policy.

How Your Cover Works

Your Multi-Trip travel policy ends at midnight on the last day of each **period of insurance**.

Changes to your circumstances

Please tell Home and Legacy Insurance Services Limited or **your insurance intermediary** immediately if there are any changes to **your** circumstances which could affect **your** insurance. It is important to do this to ensure that **you** remain fully protected.

If **your** circumstances change and **you** do not tell **us**, **you** may find that **you** are not covered if **you** need to claim.

Please refer to General Condition 1 on page 11 for circumstances that **you** should tell **us** about.

Cancellation

Cancelling your policy within the first 14 days

We want **you** to be happy with **your** Multi-Trip travel policy.

If **you** decide not to proceed **you** may cancel the insurance within 14 days of concluding the contract; or the day **you** receive **your** policy documentation if that is later.

You can do this by contacting Home & Legacy or the **insurance intermediary** through whom **you** arranged this insurance.

If **you** choose to cancel the policy, provided **you** have not travelled, made a claim or intend to make a claim **you** will be entitled to a full refund of the premium paid. If **you** have travelled or made a claim the amount of refund will be calculated proportionately for the time for which **you** have been covered based on the annual premium payable.

If **your** Multi-Trip travel policy was purchased as optional additional cover in conjunction with a Home & Legacy Home Insurance policy, if **you** decide to cancel your home insurance policy within the first 14 days, **your** Multi-Trip travel insurance policy will automatically be cancelled at the same time.

You may contact Home and Legacy Insurance Services Limited by telephone on 0844 893 8360 or write to: 500 Avebury Boulevard, Milton Keynes, MK9 2LA.

If after 14 days **you** have not cancelled **your** Multi-Trip Travel Policy, **we** will assume that **you** wish **your** cover to continue for the **period of insurance** shown on **your** schedule.

Cancelling your policy after the first 14 days

We can cancel this Multi-Trip travel policy by sending 14 days notice in writing to **you** at **your** last known address.

If **you** cancel the policy outside the first 14 days **you** will not be entitled to a refund of the premium paid.

We reserve the right to cancel this policy immediately in the **event** of non-payment of the premium or default by **you** under a monthly instalment plan.

If **your** Multi-Trip travel policy was purchased as optional additional cover in conjunction with a Home & Legacy Home insurance policy, and **you** or **we** decide to cancel **your** home insurance policy **your** Multi-Trip travel policy will automatically be cancelled at the same time.

Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if **we** cannot meet **our** liabilities. Further information about compensation scheme arrangements is available from the FSCS. Information can be obtained by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk or by contacting them at:
Financial Services Compensation Scheme
7th Floor, Lloyds Chambers
Portsoken Street
London, E1 8BN
Tel: 0207 892 7300
Email: enquiries@fscs.org.uk

Use of Language and Law Applicable

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the **event** of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

Telephone Recording

Please note that telephone calls may be recorded for **our** joint protection, training and/or monitoring purposes.

Definitions

Many of the words and phrases used in this policy have special meanings. The following terms used throughout this Multi –Trip travel policy wording have the following meanings and such words are highlighted throughout the whole of the policy wording by the use of bold print:

Accident - An unexpected **event** caused by something external and visible, which results in physical **bodily injury**, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident;

Appointed adviser - The solicitor or appropriately qualified person, firm or company, including **us**, chosen to act for **you** in **your** claim for compensation;

Baggage – Means luggage, clothing, personal effects, **valuables** and other articles which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any **trip**;

Bodily injury – An identifiable physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements;

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

Commencement Date– The start of the **period of insurance** as shown in the **schedule**;

Deductible – The amount or amounts for which **you** are responsible as shown under each Section of the Multi-Trip travel insurance, being the first part of each claim that **we** agree to pay following the occurrence of an insured **event**;

Departure point - The airport, international train station or port where **your** outward journey to **your** destination begins and where **your** final journey back **home** begins (including any connecting transport **you** later take later);

Endorsement – An alteration to the terms of the policy. This is done by a written variation which is detailed on **your schedule**;

Event – The events that are insured under the terms and conditions of the Multi-Trip travel policy that are described under each section of the policy;

Home - One of **your** usual places of residence in the **United Kingdom**;

Household – Those members of **your** family, **your** relatives and any other persons (but not boarders or lodgers) permanently living with **you** at any **home** together with permanently **resident** domestic servants employed by **you** or a member of **your** family;

Insurance intermediary – The person or company **you**

consulted to arrange this policy or consulted with the intention of arranging the insurances under the Multi –Trip travel policy;

Insurer - Mondial Assistance Europe N.V;

Legal action - Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgement or legally binding decision;

Legal costs - Fees, costs and expenses (including Value Added Tax or the equivalent local goods and services tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay;

Legal proceedings – The pursuit or defence of legal disputes but excluding non-contentious matters;

Medical Practitioner – Means a registered practicing member of the medical profession who is not related to **you** or any person who **you** are travelling with;

Period of insurance - Means the period for which **we** have accepted the premium as stated in the **schedule**. During this period a **trip** which is booked to last longer than 61 days is not covered. Cancellation cover begins on the **commencement date** shown on **your schedule** or the date **you** booked **your trip**, which ever is the later and ends at the beginning of **your trip**. The cover for all other sections starts at the beginning of **your trip** and finishes at the end of **your trip**;

All cover ends on the expiry date shown on **your schedule**, unless **you** cannot finish **your trip** as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances, **we** will extend cover free of charge until **you** can reasonably finish that **trip**;

Policyholder – The person shown as the **policyholder** in the **schedule**. If there is more than one person named on the **schedule** as the **policyholder**, this policy applies both jointly and individually;

Proposal Form/Statement of Fact – Contains the information provided by **you** together with the statement and declaration upon which this Multi-Trip travel policy is based. The **proposal form/statement of facts** along with this Multi-Trip travel policy booklet, **your** most recent **schedule**, any **endorsement** notice and **your** agreement to pay the premium forms the basis of contact between **you** and **us**;

Redundancy – Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years if you are aged 18 and over or 65 and under.

Relative – Mother, father, sister, brother, wife, husband, civil partner, common law partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, partner or fiancé/fiancée;

Resident – A person who has their main **home** in the **United Kingdom** who has not spent more than 6 months abroad during the year before the policy was issued, and who is registered with a **medical practitioner** in the **United Kingdom**;

Schedule – The **schedule** gives details of **your** insurance and the Sections of the Multi-Trip travel policy **you** have selected. It also contains details of the **policyholder**, **period of insurance**, premium, and details of any **endorsements** that apply;

Ski Equipment – Skis, poles, boots, bindings, snowboards, ice skates and other accessories;

Ski pack – Hired equipment, ski school fees and lift passes;

Travelling companion - Any person that has booked to travel with **you** on **your trip**;

Trip – means a return journey that takes place during the **period of insurance** which begins when **you** leave **your home** and ends when **you** get back **home** or to a hospital or nursing **home** in **your home** country, whichever is earlier. **You** will only be covered:

- if **you** are aged 79 or under at the **commencement date** of **your** policy;
- For trips which is booked to last for no longer than 61 days;
- For trips within **your home** country that are to last at least 2 nights and have:
 - i pre-booked transport or accommodation; or
 - ii be more than 25 miles from **your home** (unless it involves a sea crossing);
- for taking part in **winter sports** activities for up to 31 days in total during the **period of insurance** when **you** have paid the appropriate extra premium;

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

Valuables - Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes;

Valuables exclude money and credit cards. Cover for money and credit cards is (or can be provided) upon request as part of **your home** insurance cover);

We/Us/Our – means Mondial Assistance (UK) Limited who administer the insurance on behalf of the **insurer** Mondial Assistance Europe N.V;

Winter Sports – Skiing (incl. dry slopes and indoor ski centres); Snowboarding; Big-foot skiing; Cross-country skiing; Glacier skiing; Monoskiing; Off-piste skiing or snowboarding (only if skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines); Sledging; Snow blading; Snow tubing; Summer skiing; Tobogganing;

You/your/person insured – The person(s) named in the schedule as the policyholder and all permanent members of their **household**; up to the age of 79 (subject to our acceptance of any medical condition - refer to the Health Declaration and Health Exclusions on page 8).

24-hour Emergency Medical Assistance

24-hour emergency medical assistance

Please tell **us** immediately about any serious illness or **accident** abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are over £250. If **you** are claiming for a minor illness or **accident** **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 days a year or email.

From outside **your home** country phone +44 20 8686 1666,
Text phone +44 20 8666 9562, Fax +44 20 8603 0204

From within **your home** country phone 020 8686 1666,
Text phone 020 8666 9562, Fax 020 8603 0204

Email international_dept@mondial-assistance.co.uk

Please give **us** **your** age and **your** policy number. Say that **you** are insured with Home & Legacy and have a Multi-Trip travel insurance policy.

The following are some of the ways the 24-hour emergency medical assistance service can help:

Confirmation of payment

We will contact hospitals or the medical practitioners abroad and guarantee to pay their fees, providing **you** have a valid claim.

Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing **home** in **your home** country, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **medical practitioner** and **our** medical advisers first. If **you** need to go **home** early, the treating the **medical practitioner** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact **us** at any time day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.

Reciprocal Health Agreements

European Health Insurance Card (EHIC) - the replacement for the E111

- The EHIC entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- The card gives access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the **United Kingdom**. **You** may have to make a contribution to the cost of **your** care.
- **You** may apply for an EHIC online at www.dh.gov.uk/travellers or by calling 0845 606 2030. Application forms are also available from the Post Office.

Australia

- If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before **you** leave Australia. For more information on Medicare visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au.

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses in Section 2, **you** will not have to pay a **deductible**.

Health Declaration & Health Exclusions

Note

If you need to make a claim arising from a medical condition that has not been declared and accepted by us, it is unlikely that your claim will be paid.

The following exclusions apply to 'Section 1 – Cancellation or curtailment charges' and 'Section 2 - Emergency medical and other expenses'.

It is very important that you read and understand the following and declare any existing medical conditions to us.

- 1 You** will not be covered for any directly or indirectly related claims arising from the following if at the time of taking out this insurance **you**:
 - a** have been prescribed any medication, received any treatment or had a consultation with a **medical practitioner** or hospital specialist in the past 12 months for any medical condition;
 - b** have ever been diagnosed with or treated for any of the following, before **you** bought **your** policy:
 - any cardiovascular problems for example, heart attack, angina, chest pain or palpitations;
 - any other heart condition;
 - hypertension (raised blood pressure);
 - blood clots;
 - raised cholesterol; or
 - any cerebrovascular problems for example stroke, transient ischaemic attack (TIA) or brain haemorrhage.
 - c** are awaiting treatment for any medical condition or the results of any medical tests or investigations.

Unless

You have declared any existing medical conditions to **us** and **we** have accepted cover.

You should contact **us** as soon as possible after booking **your trip** at www.mondialhealthscreen.co.uk or by calling 0845 618 0348 to declare a medical condition (or conditions). This confidential service will be able to confirm if cover can be provided for **your** medical conditions.

If necessary, **we** may need **you** to get extra medical information (at **your** cost) from **your medical practitioner** to see if cover applies. Based on **our** assessment of the medical information supplied, **we** will decide if cover can be offered, if further terms need to be applied or if cover is offered subject to payment of an additional premium.

If an additional premium is required, cover will not start until full payment has been received by **us** and written confirmation given by **us**.

If **we** are unable to cover the medical condition (or conditions), this will mean that **you** will not be covered for any directly or indirectly related claims arising from the medical condition (or conditions). This may even apply if the person with the medical condition (or conditions) purchases cover from another provider.

Each **person insured** by **us** would still be covered for any unrelated medical condition (or conditions) and other Sections of cover subject to the terms and conditions of this policy.

- 2 You** must be healthy, fit to travel and able to undertake **your** planned **trip**.
- 3 You** will not be covered if **you** travel against the advice of a **medical practitioner** or where **you** would have been if **you** had sought their advice before beginning **your trip**.
- 4 You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your trip**.
- 5 You** will not be covered if **you** had any undiagnosed symptoms for which **you** were awaiting investigations or consultations or the results of investigations and where the underlying cause had not been established.
- 6 You** will not be covered if **you** are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

How to make a claim

What to do in the event of a Claim

Check **your schedule** and the Multi-Trip travel policy which gives details of 'what is covered' and 'what is not covered'. If **you** have any questions, please contact Home & Legacy or **your insurance intermediary**.

Alternatively,

- Phone **020 8603 9958**, text phone **020 8666 9562**
(8am-6pm Monday to Friday and 9am-12 noon Saturday)
- Write to: Mondial travel insurance claims department,
PO Box 1900, Croydon CR90 9BA.
- Email: **travel_claims@mondial-assistance.co.uk**

We may ask **you** to fill in a Claim Form and send it to **us** as soon as possible with all the information and documents **we** ask for (some of which **you** may need to obtain while **you** are away). It is essential that **you** provide **us** as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

Note

You will need to obtain some information about your claim while you are away. Please see the Special conditions relating to claims - these are set out under each section of this Multi-Trip travel policy.

For all claims you should provide

- **Your** original **trip** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out of pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as private medical or **home** insurance.
- As much evidence as possible to support **your** claim.

To obtain **Emergency Medical Assistance** whilst **you** are on **your trip** please refer to page 7 for details on how **you** can obtain 24 hour Emergency Medical Assistance.

Customer Service

What to do if you are not satisfied

Our aim is to get it right, first time, every time. If **we** make a mistake **we** will try to put it right promptly. **We** will always acknowledge receipt of **your** complaint within 5 working days and do **our** best to resolve the problem within 4 weeks. If **we** cannot, **we** will let **you** know when an answer may be expected.

If **we** have not sorted out the situation within 8 weeks **we** will provide **you** with information about the Financial Ombudsman Service*

Should **you** wish to make a complaint about the handling of **your** insurance please contact:

The Customer Satisfaction Manager
Home and Legacy Insurance Services Limited,
500 Avebury Boulevard, Milton Keynes, MK9 2LA
Telephone: 0844 893 8360
Fax: 0844 893 8386
Email: general@homeandlegacy.co.uk

If the complaint is about the service **you** have received from Home and Legacy Insurance Services Limited **you** will be told who is dealing with **your** complaint. This individual will have been fully trained to deal with the matter in an objective manner.

If **your** complaint relates to the service provided by **your** intermediary the details will be passed on to them by Home & Legacy Insurance Services who will monitor the progress of their investigations.

If **your** complaint relates to the contract of insurance, **you** should contact **us**.

The Quality Standards Manager,
Mondial Assistance (UK) Limited,
Mondial House,
102 George Street,
Croydon, CR9 1AJ
Telephone: 020 8603 9853.

Using the complaints procedure above or referral to the Financial Ombudsman Service* does not affect **your** legal rights.

*The Financial Ombudsman Service offers a free, independent service for resolving disputes about most financial matters.

In some circumstances a complaint may not be eligible for referral to the Financial Ombudsman Service. In such cases **you** will receive guidance from staff at the Ombudsman about **your** options, or **you** may wish to seek **your** own professional or legal advice.

The Financial Ombudsman Service can be contacted at:
The Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall, London E14 9SR

Telephone: 08000 234 567 free from a "fixed line" (for example, a landline at home) or **0300 123 9 123** free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02.

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

The Ombudsman will only consider **your** complaint if **you** have already given Home & Legacy, the **insurance intermediary** or **insurer** the opportunity to resolve it.

General Conditions

The following conditions apply to all Sections of the Multi-Trip travel policy

These conditions are especially important terms of the contract(s) between **you** and **us**. They apply to all sections of the policy. **You** must comply with the following conditions to have the full protection of this policy. If **you** do not comply with them **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any payment.

1. Change of Circumstances

You must notify **us** as soon as possible of any change of circumstances which may affect this insurance and in particular any of the following:

- change of address
- Any medical or health conditions.

2. Reasonable Care

You take reasonable care to protect yourself and **your** property against **accident**, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.

3. Incident Reporting

If **you** become aware of any incident which might result in a claim against **you** that may be insured under **your** policy, **you** must:

- notify the local police if loss or damage is caused by theft or attempted theft, accidental loss, malicious persons and vandals;
- write to **us** as soon as possible giving full details of the incident;
- send to **us** any claim, writ, summons, legal process or other communication about the claim immediately on receipt;
- provide all necessary information and assistance that the **insurer** may reasonably require;
- not admit liability or make an offer or promise of payment without the **insurer's** prior written consent; and
- allow the **insurer** to defend any proceedings on **your** behalf.

4. Third Party Rights

This Multi-Trip travel policy is not intended to give any person any right to enforce any term of this insurance which that person would not have had but for the Contract (Rights of Third Parties) Act 1999.

5. Assignment

Under European Law the contract is not assignable without **our** written consent.

6. Recovery & Rights

If **you** have the rights to recover all or part of any payment made under this policy, the **insurer** may take over proceedings in **your** name, but at their own expense, to recover for their benefit the amount of any payment made under this Multi-Trip travel policy. **You** must give **us** all the assistance reasonably required to do this.

We or the **insurer** may also take over and deal with in **your** name the defence or settlement of any claim.

7. Other Insurance

If a loss covered by this Multi-Trip travel policy is also covered by other insurance, **we** will only pay the proportion of the loss that the limit of liability that applies under this policy bears to the total amount of insurance covering the loss.

8. Fraud

If **you** or anyone acting on **your** behalf makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, **you** will forfeit all rights under the Multi-Trip travel policy and all cover will cease.

In such circumstances, **we** retain the right to keep the premium paid.

9. Renewal

If **you** pay **your** premium by instalments, when **your** policy is due for renewal **we** will renew it for **you** automatically; this saves **you** the worry of remembering to contact **us** prior to the renewal date. **We** will write to **you** before the policy expires with full details of **your** next year's premium and policy conditions.

If **you** do not want to renew this policy please let **us** know.

Should **we** decide that they will not renew **your** policy **we** will notify **you** in writing prior to the renewal date.

The automatic renewal process only applies if premium is paid by instalments.

10. Premium Payment

The **insurer** will not make any payment under this Multi-Trip travel policy unless **you** have paid the premium.

General Exclusions

The following exceptions apply to all Sections of the policy unless stated differently

Each section of the Multi-Trip travel policy contains specific exclusions. **You** should refer to the various sections of this Multi-Trip travel policy for the details of these.

The following exclusions apply to the whole of **your** policy:

We will not cover **you** for claims directly or indirectly caused by the following:

- i) A relevant fact that **you** knew about before **you** travelled, unless **we** agreed to it in writing;
- ii) Any epidemic or pandemic;
- iii) War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'état, terrorism, weapons of mass destruction;
- iv) Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment;
- v) **You** not following any advice or recommendations made by the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended;
- vi) **You** taking part in a sports or leisure activity or winter sport that is not listed on pages 13 or 14 or confirmed in writing as covered or where the appropriate premium has been paid;
- vii) **You** travelling on a motorcycle, unless the rider holds an appropriate and valid licence and both of **you** are wearing crash helmets;
- viii) **You** travelling in an aircraft, unless **you** are a passenger in a fully-licensed, passenger-carrying aircraft;
- ix) The effect of **your** alcohol, solvents or drug dependency or long term abuse;
- x) **You** being under the influence of alcohol, solvents or drugs or doing anything as a result of using these substances (except drugs prescribed by a **medical practitioner** but not for the treatment of drug addiction);
- xi) **Your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- xii) **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials;
- xiii) Any currency exchange rate changes;
- xiv) The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under Section 2 Emergency medical and other expenses and Section 3 Personal **accident**);
- xv) **You** acting in an illegal or malicious way;
- xvi) **You** not enjoying **your trip** or not wanting to travel;
- xvii) Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.

Sports and Activities Covered

The following lists detail the sports and activities that **you** will or can be covered for at additional cost under the Multi Trip Travel Policy cover. If **you** are participating in any other sports or activities not mentioned, please telephone **our** Home & Legacy on 0844 893 8360 as **we** may be able to offer cover for an additional premium. Details of those sports and activities for which **you** have purchased cover will be added to **your schedule**.

Covered as standard without charge

There is no cover under Section 6 – Personal liability for those sports or activities marked with *

Abseiling	Hiking (trekking and walking)	Sail boarding or windsurfing
Archery	Hockey (under 16's using plastic sticks)	Safari trekking on foot or in a vehicle (organised tour ailing (only if qualified and in territorial waters))*
Athletics	Horse riding (not competitions, racing, jumping, hunting, eventing, polo or rodeo)	Scuba diving to 30m
Ballooning - hot air (only organised pleasure rides)	Hot air ballooning (only organised pleasure rides)	Shooting (incl. small bore target shooting)*
Banana boating	Ice skating or blade skating (not speed skating)	Ski dooing*
Bungee jumping	Jet boating*	Sledging (pulled by dogs or horses or reindeer as a passenger)
Camel riding*	Jet skiing*	Snorkelling
Canoeing (up to grade 2 rivers only not white water)	Kayaking (up to grade 2 rivers only not white water)	Snow mobiling*
Catamaran sailing (if qualified)*	Mountain biking	Surfing
Clay pigeon shooting*	Paint balling (wearing eye protection)	Tug of war
Climbing wall	Parascending or parasailing (over water)	Volley ball
Cricket	Pony trekking	Wake-boarding
Deep sea fishing	Quad biking*	Water polo
Dinghy sailing*	Rap jumping	Water-skiing
Elephant riding*	Rifle range shooting*	White water rafting (up to grade 3 river)
Football or soccer (only kids club in resort)	Ringos	Windsurfing or sail boarding
Glacier walking	Roller skating or roller blading (wearing pads and helmets)	Zip-trekking (including over snow)
Go karting*	Rowing	Yachting (only if qualified and in territorial waters)*
Golf		Zorbing
High rope activities		

Sports and Activities Covered

Details of those sports and activities listed below for which **you** have purchased cover will be added to **your schedule**.

Covered (subject to the payment of an additional premium)
There is no cover under Section 6 – Personal liability for those sports or activities marked with *

American football	Hockey	Street hockey (wearing pads and helmets)
Dry slope skiing	Kite surfing	Summer tobogganing (or grass tobogganing)
Fencing*	Sand dune surfing or skiing	
Football or soccer (other than kids club in resort)	Soccer or football (other than kids club in resort)	

Covered (subject to the payment of the standard premium for winter sports)

Skiing (incl. dry slopes and indoor ski centres)	Monoskiing	Snow blading
Snowboarding	Off-piste skiing or snowboarding (only if skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines)	Snow tubing
Big-foot skiing		Summer skiing
Cross-country skiing		Tobogganing
Glacier skiing	Sledging	

Covered (subject to the payment of an increased winter sports premium)

Bobsleighing	Heli-skiing	Ice hockey
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The Cover

What is covered

Section 1

Cancellation or Curtailment charges

We will pay up to £7,000 in total (including up to £250 in total for excursions), for **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

We will provide this cover in the following necessary and unavoidable circumstances:

Cancellation

If **you** cancel **your trip** before it begins because one of the following happens:

- The death, serious injury or serious illness of **you**, someone **you** were going to stay with, a **travelling companion**, or a **relative** or **business associate** of **you** or a **travelling companion**.
- **You** or a **travelling companion** is called for jury service in **your home** country or as a witness in a court in **your home** country.
- **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their **home** or usual place of business in **your home** country.
- **You** are a member of the Armed Forces, police, fire, nursing, ambulance service or work for another Government Department and **your** employer withdraws **your** previously agreed leave for operational reasons.
- **Your redundancy**.

Curtailment

You cut **your trip** short (curtail) after it has begun because of one of the following:

- Anything mentioned in Cancellation except **redundancy**.
- **You** are injured or ill and are in hospital for the rest of **your trip**.

Note: We will calculate curtailment claims from the date it is necessary for **you** to return to **your home** country or the date **you** are hospitalised as an in-patient, for the rest of **your trip**. We will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost. If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.

What is not covered

Section 1

Cancellation or Curtailment charges

The **deductible** of £100.

Any condition stated under Health declaration and health exclusions on page 8.

More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Anything caused by:

- **you** not having the correct passport or visa;
- **your** carriers refusal to allow **you** to travel for whatever reason;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your trip**;
- riot, civil commotion, strike or lock-out;
- the death of any pet or animal.

Under Cancellation

Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.

Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your trip** were bought (whichever is the later).

Under Curtailment

Cutting short **your trip** unless **we** have agreed.

Any costs when **you** do not get a medical certificate (from the **medical practitioner** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.

What is covered	What is not covered
<p>Section 1 (cont.)</p> <p>Special conditions relating to claims</p> <ul style="list-style-type: none"> If you need to curtail your trip phone UK +44 20 8686 1666, text phone UK +44 20 8666 9562 immediately to get our prior agreement. We will require original cancellation invoice(s) detailing all cancellation charges incurred. For claims relating to illness or injury a medical certificate will need to be completed by the treating medical practitioner. A certified copy of the death certificate is required in the event of death. If your claim results from any other circumstances, you will need to provide evidence of these circumstances. 	<p>Section 1 (cont.)</p> <p>The cost of your original pre-booked tickets if you have not used them and we have paid extra transport costs.</p> <p>Please refer to the Sections in the wording headed ‘General exclusions’, ‘General Conditions’ and ‘Making a claim’ that also apply.</p>
What is covered	What is not covered
<p>Section 2</p> <p>Emergency medical and other expenses</p> <p>We will pay you or your personal representatives for the following necessary and unforeseen emergency expenses if you die, are injured, have an accident or are taken ill during your trip.</p> <p>1 Cover outside your home country</p> <p>Up to £10 million for reasonable fees or charges you incur for:</p> <ul style="list-style-type: none"> Treatment Medical, surgical, medication costs, hospital, nursing home or nursing services. Transport and accommodation Reasonable extra transport and accommodation costs for you and any one other person who stays or travels with you or to you from your home country on medical advice. This includes where medically necessary repatriation to your home country. Funeral expenses The reasonable cost of transporting your body or ashes to your home or we will pay up to £1,500 for your funeral expenses, in the place where you die outside your home country. 	<p>Section 2</p> <p>Emergency medical and other expenses</p> <p>The deductible of £100, unless your claim is reduced because you used a European Health Insurance Card or any other reciprocal health arrangement (see ‘Reciprocal health arrangements’ for more information).</p> <p>The cost of replacing any medication you were using when you began your trip.</p> <p>Any condition stated under Health declaration and health exclusions on page 8.</p> <p>Extra transport and accommodation costs which are of a higher standard to those already used on your trip, unless we agree.</p> <p>Any costs incurred 12 months after the date of your death, injury or illness.</p> <p>Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.</p> <p>Services or treatments you receive within your home country.</p>

What is covered	What is not covered
<p>Section 2 (cont)</p> <ul style="list-style-type: none"> • Search and rescue Mountain search and rescue services when deemed medically necessary. <p>We will also pay</p> <ul style="list-style-type: none"> • In-patient benefit £10 for each 24-hour period that you are in hospital as an in-patient up to £500 in total during the trip as well as any fees or charges paid under Treatment. • Dental Up to £200 for emergency dental treatment to relieve sudden pain. 	<p>Section 2 (cont)</p> <p>Services or treatments you receive which the medical practitioner in attendance and we think can wait until you get back to your home country.</p> <p>Medical costs over £250, in-patient treatment or repatriation which we have not authorised.</p> <p>The extra costs of having a single or private room in a hospital or nursing home.</p> <p>The cost of all treatment which is not directly related to the illness or injury that caused the claim.</p> <p>Your burial or cremation within your home country.</p> <p>Replacing or repairing false teeth or artificial teeth (such as crowns).</p> <p>Dental work involving the use of precious metals.</p> <p>Please refer to the Sections in the wording headed ‘General exclusions’, ‘General Conditions’ and ‘Making a claim’ that also apply.</p>

What is covered	What is not covered
<p>Section 3</p> <p>Personal Accident</p> <p>We will pay you or your personal representative one of the following amounts following an accident during your trip.</p> <p>Death £25,000 for death.</p> <p>Permanent loss £25,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.</p> <p>Physical disablement £25,000 for a permanent physical disability as a result of which there is no paid work which you are able to do.</p> <p>Note: Death benefit payments will be made to your personal representative.</p>	<p>Section 3</p> <p>Personal Accident</p> <p>Any claim arising more than one year after the original accident.</p> <p>We will not pay more than one of the benefits resulting from the same injury.</p> <p>Please refer to the Sections in the wording headed ‘General exclusions’, ‘General Conditions’ and ‘Making a claim’ that also apply.</p>

What is covered	What is not covered
<p>Section 3 (cont) Special conditions relating to claims</p> <p>We will ask you to provide us with the following:</p> <ul style="list-style-type: none"> • A detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies). • Medical evidence from the treating medical practitioner to confirm the extent of the injury and treatment given including, hospital admission/discharge. • Full details of any witnesses, providing written statements where available. • A certified copy of the death certificate (if this applies). 	<p>Section 3 (cont)</p>

What is covered	What is not covered
<p>Section 4 Delayed Baggage</p> <p>Up to £400 in total for essential replacement items, if your baggage (this does not include valuables or ski equipment) is stolen or temporarily lost on the outward journey of your trip for more than 12 hours from when you arrive at your destination.</p> <p>Note: You must send us the receipts for anything that you buy. If the items are permanently lost, and you have to make a claim under your Home & Legacy home insurance policy, we will deduct any amount that you are due to be paid under this Section 4 of your Multi-Trip travel policy from the final claim settlement made under the Baggage Section of your home insurance policy.</p> <p>Special conditions relating to claims</p> <ul style="list-style-type: none"> • Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. You have 21 days to write to the airline confirming details of essential replacement items purchased. 	<p>Section 4 Delayed Baggage</p> <p>Please refer to the Sections in the wording headed 'General exclusions', 'General Conditions' and 'Making a claim' that also apply.</p>

What is covered	What is not covered
<p>Section 5 Loss of Passport</p> <p>We will pay the following if your passport is lost, stolen or destroyed on your trip.</p> <p>Costs for issuing a temporary passport Up to £300 in total for the cost of extra transport, accommodation and administration costs you have to pay to get a temporary passport to enable you to return to your home country.</p> <p>Remaining value of original passport The equivalent cost (based on the current replacement costs) of the period remaining on your passport that is lost stolen or destroyed.</p> <p>Special conditions relating to claims</p> <ul style="list-style-type: none"> You must obtain written confirmation from the Consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the police. 	<p>Section 5 Loss of Passport</p>

What is covered	What is not covered
<p>Section 6 Personal Liability</p> <p>We will pay up to £2 million plus any other costs we agree to in writing that relate to anything you cause during your trip for which you are legally liable and results in one of the following:</p> <ul style="list-style-type: none"> Bodily injury of any person. Loss of or damage to property which you do not own and you or a relative have not hired, loaned or borrowed. Loss of or damage to the accommodation you are using on your trip that does not belong to you or a relative. 	<p>Section 6 Personal Liability</p> <p>The deductible of £100 for claims relating to loss of or damage to the accommodation you are using on your trip.</p> <p>A claim under this Section as well as the Liability Section of your Home & Legacy home policy for the same event.</p> <p>Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:</p> <ul style="list-style-type: none"> - Something which is suffered by anyone employed by you or a relative and is caused by the work they are employed to do. - Something which is caused by something you deliberately did or did not do. - Something which is caused by your employment or employment of a relative. - Something which is caused by you using any firearm or weapon.

What is covered	What is not covered
<p>Section 6 (cont)</p> <p>Special conditions relating to claims</p> <p>You should obtain/provide us with:</p> <ul style="list-style-type: none"> • A detailed account of the circumstances surrounding the claim (including, photographs and video evidence if this applies). • Any writ, summons or other correspondence received from any third party. Please note that you should not admit liability, offer to make any payment or correspond with any third party without our written consent. • Full details of any witnesses, providing written statements where available. 	<p>Section 6 (cont)</p> <ul style="list-style-type: none"> - Something which is caused by any animal you own, look after or control. - Something which you agree to take responsibility for which you would not otherwise have been responsible for. <p>Any contractual liabilities.</p> <p>Any liability for bodily injury suffered by you, a relative or travelling companion.</p> <p>Compensation or other costs caused by accidents arising from your ownership or possession of any of the following:</p> <ul style="list-style-type: none"> - The use of any land or building except for the accommodation you are using on your trip. - Motorised or mechanical vehicles and any trailers attached to them. - Aircraft, motorised water craft or sailing vessels. <p>Please refer to the Sections in the wording headed ‘General exclusions’, ‘General Conditions’ and ‘Making a claim’ that also apply.</p>

What is covered	What is not covered
<p>Section 7</p> <p>Delayed Departure</p> <p>Compensation if the flight, international train or sea vessel you are booked on is delayed at its departure point from the time shown in your travel itinerary (plans) because of:</p> <ul style="list-style-type: none"> - a serious fire, storm or flood damage to the departure point; - industrial action; - bad weather; - mechanical breakdown of the international train or sea vessel; or - the grounding of the aircraft due to a mechanical or a structural defect. <p>We will pay:</p> <p>Delay</p> <p>£50 after the first full 12 hours of delay and £50 after each extra delay of 12 hours up to £400 in total; or</p>	<p>Section 7</p> <p>Delayed Departure</p> <p>Under Delay and Abandonment</p> <p>Anything which is caused by you not checking in at the departure point when you should have done.</p> <p>Missed connections.</p> <p>Compensation unless you get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.</p> <p>Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before your policy or travel tickets for your trip were bought (whichever is later).</p>

What is covered	What is not covered
<p>Section 7 (cont)</p> <p>Abandonment</p> <p>up to £7,000 in total for your part of the unused costs of the trip which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after you have been delayed for more than 12 hours, you decide to abandon the trip before you leave your home country.</p> <p>Special conditions relating to claims</p> <ul style="list-style-type: none"> You should obtain written confirmation from the airline, Rail Company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed. 	<p>Section 7 (cont)</p> <p>Under Abandonment</p> <p>The deductible of £100.</p> <p>More than the minimum market value of equivalent travel tickets, if your travel tickets have been paid for using an airline mileage reward scheme.</p> <p>Please refer to the Sections in the wording headed ‘General exclusions’, ‘General Conditions’ and ‘Making a claim’ that also apply.</p>

What is covered	What is not covered
<p>Section 8</p> <p>Missed Departure</p> <p>We will pay you up to £500 in total for the cost of extra accommodation and transport which you have to pay to get to your trip destination or back home because you do not get to the departure point by the time shown in your travel itinerary (plans) because:</p> <ul style="list-style-type: none"> public transport (including scheduled flights) does not run to its timetable; or an accident or breakdown happening ahead of you on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which you are travelling or the vehicle you are travelling in has an accident or breaks down. <p>Special conditions relating to claims</p> <ul style="list-style-type: none"> For claims caused by delays on a motorway or dual carriage way you must get written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay. You will need to provide a detailed account of the circumstances causing you to miss your departure together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle you were travelling in. 	<p>Section 8</p> <p>Missed Departure</p> <p>Any claim unless you:</p> <ul style="list-style-type: none"> get a letter from the public transport provider (if this applies) confirming that the service did not run on time get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle you were travelling in have allowed time in your travel plans for delays which are expected. <p>Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before your policy or travel tickets for your trip were bought (whichever is later).</p> <p>Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before you left home or where you could have reasonably made other travel arrangements.</p> <p>Please refer to the Sections in the wording headed ‘General exclusions’, ‘General Conditions’ and ‘Making a claim’ that also apply.</p>

What is covered	What is not covered
<p>Section 9 Winter sports</p> <p>Cover under this section is only operative if your schedule states – winter sports included.</p> <p>Ski pack We will pay up to £500 in total for your ski pack costs that have been paid for and that cannot be recovered from anywhere else, if:</p> <ul style="list-style-type: none"> • you have to cancel or curtail your trip. • you cannot ski because of an injury or illness during your trip. <p>Delayed ski equipment We will pay up to £50 each 24-hour period up to £500 in total for the hire of alternative ski equipment if yours is temporarily lost or stolen on your outward journey for more than 12 hours from when you arrived at your destination.</p> <p>Special conditions relating to claims</p> <ul style="list-style-type: none"> • You must provide written confirmation to us from a medical practitioner that you were unable to ski because of your illness or injury. 	<p>Section 9 Winter sports</p> <p>Under Ski pack</p> <p>Anything mentioned under the heading ‘What is not covered’ within Section 1, Cancellation or curtailment charges.</p> <p>Anything mentioned under the heading ‘What is not covered’ within Section 2 Emergency medical and associated expenses.</p> <p>Please refer to the Sections in the wording headed ‘General exclusions’, ‘General Conditions’ and ‘Making a claim’ that also apply.</p>
What is covered	What is not covered
<p>Section 10 Overseas legal expenses and assistance</p> <p>You can call our 24-hour legal helpline 365 days a year for advice on any travel related legal problem to do with a trip outside the United Kingdom, arising under the law of England, Wales, Scotland and Northern Ireland.</p> <p>From within your home country Phone 020 8603 9804 text phone 020 8666 9562</p> <p>From outside your home country Phone +44 20 8603 9804 text phone +44 20 8666 9562</p>	<p>Section 10 Overseas legal expenses and assistance</p> <p>Any claim:</p> <ul style="list-style-type: none"> - not reported to us within 90 days after the event giving rise to the claim; - where we think a reasonable settlement is unlikely or where the cost of the legal action could be more than the settlement; - involving legal action between members of the same household, a relative, a travelling companion, or one of your employees; - where another insurer or service provider has refused your claim or where there is a shortfall in the cover they provide;

What is covered

Section 10 (cont)

If **you** die, are ill, or injured during a **trip** outside the **United Kingdom** and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

- Nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- For each **event** giving rise to a claim pay up to £25,000 **legal costs** for **legal action** for **you** (but not more than £50,000 in total for all **persons insured** on this policy).

Special conditions relating to claims

- **you** must conduct **your** claim in the way requested by the **appointed adviser**;
- **you** must keep **us** and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to **you**;
- **we** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
- **we** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement.

What is not covered

Section 10 (cont)

- against a travel agent, tour operator or carrier, **us**, the **insurer**, another **person insured** by this policy or **our** agent;
- following an **event** in the **United Kingdom** (but events in the **United Kingdom** may be covered under **your** Home & Legacy home insurance policy under the Legal Expenses Section of the cover).

Legal costs:

- for **legal action** that **we** have not agreed to;
- if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
- if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
- that cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
- awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same **event**.

Please refer to the Sections in the wording headed 'General exclusions', 'General Conditions' and 'Making a claim' that also apply.

This policy wording can be made available in large print, audio or Braille.

Please contact Home & Legacy on 0844 893 8360 who will be pleased to organise an alternative for you.

