

ENDORSEMENT APPLYING TO
SECTION 1 - CANCELLATION OR CURTAILMENT CHARGES
SECTION 2 - EMERGENCY MEDICAL AND OTHER EXPENSES and
SECTION 9 - WINTER SPORTS (optional cover)

We have made the following amendments to your policy document as a result of changes that we have made to the cover provided under Section 1 - Cancellation or curtailment charges, Section 2 - Emergency medical and other expenses and where selected Section 9 - Winter sports (optional cover).

- 1) **What our words mean.** The following definitions applicable to this **endorsement** are added to **your** policy document under the heading 'What our words mean.'

Epidemic

A contagious disease recognised by the World Health Organization (WHO) or an official government authority in **your** country of residence or **your trip** destination.

Pandemic

An **epidemic** that is recognised as a **pandemic** by the World Health Organization (WHO) or an official government authority in **your** country of residence or **your trip** destination.

Quarantine

Mandatory confinement, intended to stop the spread of a contagious disease to which **you** or a **travelling companion** has been exposed.

- 2) WHAT IS COVERED under Section 1 - Cancellation or curtailment charges is deleted in entirety and replaced by the following.

Section 1 - Cancellation or curtailment charges

WHAT IS COVERED

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
 1. **you**;
 2. a **travelling companion**;
 3. a **relative of you** or a **travelling companion**;
 4. someone **you** were going to stay with; or
 5. a **business associate of you** or a **travelling companion**.

Note

For **1, 2, and 3** above, this will include being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19.

- **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.
- **You** or a **travelling companion** is **quarantined** by order or other requirement of a government or public authority, based on their suspicion that **you** or a **travelling companion**, specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population, a vessel or geographical area, or that applies based on where the person is travelling to, from or through.

- **You** or a **travelling companion** being refused boarding of the public transport on which **you** are booked to travel, on the order of any government, public authority or carrier, due to **you** or a **travelling companion**, displaying symptoms of a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19).
- **Your** redundancy.

Curtailment

If **you** cut **your trip** short (curtail) after it has begun because of one of the following (provided that **you** have not travelled against **your home** country's government advice or against local authority advice at **your trip** destination).

- Anything covered under cancellation (see above) except **your** redundancy.
- **You** are injured or ill (including being diagnosed with an **epidemic** or a **pandemic** disease such as COVID-19) and are in hospital for the rest of **your trip**.

SPECIAL CONDITIONS RELATING TO CLAIMS

- If **you** need to curtail **your trip** phone UK +44 20 8686 1666, 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.

Note

We will calculate curtailment claims from the date that it is necessary for **you** to return to **your home** country or the date **you** are either held in **quarantine** or are hospitalised as an inpatient, 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

The exclusion relating to:

Anything caused by **your** carrier's refusal to allow **you** to travel for whatever reason is deleted and replaced by the following.

Anything caused by **your** carrier's refusal to allow **you** to travel for any reason other than on the order of any government, public authority or carrier, due to **you** or a **travelling companion**, displaying symptoms of a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19).

- 3) WHAT IS COVERED under Section 2 - Emergency medical and other expenses is extended to include illness related to an **epidemic** or a **pandemic** disease such as COVID-19. To reflect this change **we** have deleted the following text in **your** policy document:

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.

It is replaced by:

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 (including being diagnosed with an epidemic or a pandemic disease such as COVID-19 as well as being subject to compulsory quarantine on the orders of the treating medical practitioner) provided that you have not travelled against your home country's government advice or against local authority advice at your trip destination.

We have not made any other changes to the text in Section 2 - Emergency medical and other expenses.

- 4) If **you** have chosen Section 9 - Winter sports (optional cover) and **your** schedule states – winter sports included:

The cover described under WHAT IS COVERED for Section 9 in respect of **ski pack** is deleted and replaced by:

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:

- **You** have to cancel or curtail **your trip** for any reason mentioned under the heading “What is covered” for Section 1 - Cancellation or curtailment charges described in **your** policy document and as amended by this **endorsement**.
- **You** cannot ski because of an injury or illness (including being diagnosed with an **epidemic** or a **pandemic** disease such as COVID-19) during **your trip**.

Under WHAT IS NOT COVERED for Section 9 – Winter sports

What we do not cover under ski pack is amended to read:

- Anything mentioned under the heading “What is not covered” for Section 1 - Cancellation or curtailment charges described in **your** policy document and as amended by this **endorsement**.
- Anything mentioned under the heading “What is not covered” for Section 2 - Emergency medical and associated expenses described in **your** policy document and as amended by this **endorsement**.

5) General policy exclusions.

General policy exclusion ii) is amended to read:

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

- ii** an **epidemic** or **pandemic**, except as expressly covered under Section 1 - Cancellation or curtailment charges, Section 2 - Emergency medical and other expenses and where selected Section 9 - Winter sports (optional cover).

This exclusion applies to the whole of **your** policy.