

This Certificate is valid only when issued with a numbered Certificate of Insurance that has been signed and dated by AmTrust Underwriting Ltd.

Operative Time

This Insurance is to cover holiday, non manual business trips and manual business trips providing the appropriate additional premium has been paid and is noted on the Certificate of Insurance, commencing during the Period of Insurance, having a destination outside the United Kingdom, or within the United Kingdom (subject to a minimum of 3 consecutive night's pre-booked accommodation), hereinafter called a "Period of Travel". The Period of Travel operates from the time of leaving home, or place of employment (whichever is the later), during the whole time away and until return to home, or place of employment (whichever occurs first). The maximum duration of any one Period of Travel shall be as stated in the Certificate of Insurance. Each Period of Travel is deemed to be a separate insurance, each being subject to the terms, Definitions, Exclusions and Conditions contained herein. Cover in respect of Section 1, Cancellation, operates from the date of booking a trip or commencement date of the Period of Insurance whichever is the later.

General Exclusions applicable to this Insurance

The Underwriters shall not be liable for the following:-

- 1 The first amount as shown in the "Excess Applicable" column in the Certificate of Insurance, each and every claim.
- 2 Claims arising out of any trip which is booked or commenced by you:
 - a) contrary to medical advice
 - b) contrary to health and safety restriction(s) from an airline or carrier with whom you have booked to travel
 - c) to obtain medical treatment or convalescent care
 - d) after a terminal prognosis has been made
- 3 Any claim if you are aged 75 or over at the date of issue of this Insurance. You must be under 65 years of age at the date of this Insurance to be covered for Winter Sports.
- 4 Any claim if you are not a permanent resident in the United Kingdom
- 5 Any claim directly caused by or indirectly arising from suicide or intentional self injury or deliberate exposure to exceptional danger (except in an attempt to save human life).
- 6 Any claim directly or indirectly arising from you whilst you are undertaking manual work unless the appropriate additional premium has been paid and cover is noted on the Certificate of Insurance.
- 7 Any claim directly or indirectly arising from participation in Winter Sports unless the appropriate premium has been paid and cover is noted on the Certificate of Insurance, and the Winter Sports trips do not exceed the number of days noted in the Certificate of Insurance during the Period of Insurance.
- 8 In respect of Winter Sporting Activities, any claim directly or indirectly arising from participation in:
 - a) ski and ski bob racing in international or national events, services or interservices championships or heats or officially organised practice or training for these events, ski jumping, ice hockey or the use of skeletons, bob-sleighs, ski diving or lugging.
 - b) off-piste skiing or off-piste snowboarding undertaken within resort boundaries, if such areas have been deemed unsafe by resort management or by local ski-patrol guidelines.
 - c) off-piste skiing or off-piste snowboarding undertaken outside of resort boundaries unless accompanied by an official and experienced guide who is employed at your ski resort and provided such areas have been deemed safe by resort management or by local ski-patrol guidelines.
- 9 Death, disablement, loss or expense from your participation in riding or driving in any kind of race, or in any form of operational duties as a member of the armed forces (except for the cover specifically provided by Section 1(iii)), or in mountaineering or rock climbing normally requiring the use of ropes or guides or special equipment, or in sports tours.
- 10 Any claim arising from you engaging in aviation except when travelling by air as a passenger.
- 11 Any claim arising from your use of a 2 wheeled motor vehicle where the driver does not have the appropriate driving licence and/or you are not wearing a crash helmet.
- 12 Any claims in any way caused or contributed to by the failure of, or the fear of failure of, or the inability of any equipment or any computer program to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date. This exclusion applies to Sections 1, 2, 3, 8 and 9.
- 13 Claims where medical or other suitable evidence is not provided.
- 14 Any part of any trip, which is booked or commenced by you in the knowledge that the Period of Travel will be longer than the maximum duration any one trip as stated in the Certificate of Insurance.
- 15 Any claim resulting directly from the influence of alcohol, drugs or solvents (other than drugs taken under medical supervision but not for the treatment of drug addiction).
- 16 Any claim resulting from your participation in a criminal act.
- 17 Any loss, damage or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, by or arising from:
 - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or
 - b) pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- 18 Any claims attributable to any set of circumstances known to you at the time of effecting this Insurance or booking a trip, whichever is the later, where such set of circumstances could reasonably have been expected to give rise to a claim.
- 19 Any claims arising from any health condition that you have, where such condition has already been the subject of a claim under this Certificate in respect of any previous Period of Travel.
- 20 Any claim arising from any condition where you cannot satisfy the Health Declaration and have not contacted the Screening Line for written confirmation of cover.

- 21 Any claim due to any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder including anxiety and/or depression.
- 22 Any claim consequent upon venereal disease or any expenses incurred either directly or indirectly in the treatment of, diagnosis or counselling of either Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex (ARC), or Human Immunodeficiency Virus (HIV), howsoever these may have been acquired or may be named.
- 23 Any claims for any other person on whose health the trip may depend, if at the time of taking out this Insurance (or booking the trip whichever is later) they have a medical condition for which they:
 - a) Are receiving treatment at hospital (other than regular hospital check-ups for a stable condition where the medication dosage remains unchanged)
 - b) Are awaiting for a hospital consultation or treatment (other than regular hospital check ups for a stable condition where the medication dosage remains unchanged)
 - c) Has been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months;

War and Kindred Risks Exclusion Clause applying to all Sections

The following exclusion clause shall be operative at all times within the United Kingdom and at all times during the Period of Travel whilst you are within the confines of, or travelling to and from, any country or area that, at the commencement of the Period of Travel, was publicly known to be in a state of, or faced with the threat of, war, invasion, civil war, armed hostility, armed revolt or insurrection.

The Underwriters shall not be liable for death, disablement, expense, loss or indemnity directly or indirectly resulting from or attributable to War and Kindred Risks as defined below.

Notwithstanding the foregoing, this War Exclusion shall automatically be deemed inoperative if your presence in such country or area is attributable to:-

- a) the scheduled transit or stopover not exceeding 24 hours of an aircraft or sea vessel in which he is travelling, or
- b) involuntary diversion or transit due to force majeure or to hijack, kidnap or the like, terrorist or criminal act, provided always that at the time of the original occurrence or act you are not within the confines of any country or area to which this War Exclusion was applicable, nor travelling to or from such country or area other than as provided for under i).

Note

For the purposes of this Insurance, War and Kindred Risks shall mean:

War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, terrorism, rebellion, revolution, insurrection, or military or usurped power. If you are unsure as to whether this Exclusion applies to a particular country you are travelling to, then please contact Underwriters via the Insurance Broker named on the front of this Certificate of Insurance for advice.

Nuclear, Chemical and Biological Terrorism Exclusion Clause

Regardless of any contributory cause(s), this Insurance does not cover any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent. If Underwriters allege that, by reason of this exclusion, any claim is not covered by this Insurance, the burden of proving the contrary shall be upon you.

Note

- 1 For the purpose of this insurance 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, either 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.
- 2 Your attention is drawn to General Exclusion 17, which applies at all times.

General Conditions applicable to all sections

- 1 In the event of any one occurrence giving rise to claims under more than one Section of this Certificate, only one monetary excess of the amount specified in the "Excess Applicable" column in the Certificate of Insurance each Insured Person shall be deducted from the total amount of the claim.
- 2 No Endorsement or Amendment to this Certificate shall override the Exclusions applicable to Section 6, Personal Liability.
- 3 In the event of a claim under this Insurance you shall allow the Medical Advisor or Advisors appointed by the Underwriters to examine you as often as may be deemed necessary by the Underwriters.
- 4 Any fraud, misstatement or concealment in the statements made by you or on your behalf prior to arranging this Insurance or in the submission of a claim made hereunder shall render this Insurance null and void and all claims shall be forfeited.
- 5 You must be a permanent resident in the United Kingdom.
- 6 You must take all reasonable steps to avoid or reduce any loss which may result in a claim under this Insurance.
- 7 In the event of you suffering an Accident or Illness abroad which may lead to hospital treatment or the curtailment of the trip, you must contact the Emergency Assistance Company for advice as soon as reasonably practicable (See below for details). Failure to do so may prejudice any claim made under this section.

- 8 As far as you are concerned You and each Insured person named under the Certificate of Insurance:
- a) Are not waiting for an operation or post operative check-up, any investigation or results, or any other hospital treatment or consultation (other than regular hospital check-ups for a stable condition where the medication and dosage has not changed in the last 12 months.)
 - b) Have not received treatment for any of the following:
 - a stroke
 - any form of cancer, leukaemia or tumour
 - a transplant
 - any heart problem
 - high blood pressure/hypertension
 - dialysis
 - diabetes
 - any blood disorder
 - any breathing or respiratory problem
 - any psychiatric illness or dementia
 - any gastro intestinal condition e.g. colitis, stomach ulcer
 - any neurological system related condition
 - c) Have not been seen by a specialist in the last three months (other than regular hospital check-ups for a stable condition where the medication and dosage remains unchanged).
 - d) Have not been given a terminal prognosis by a registered doctor.
 - e) Are not aware of any other reason as to why the trip is likely to be cancelled.

If You cannot comply with this general condition at the time of purchase of this Insurance, then you must ring the Screening Line on 0844 561 7901 within 14 days of purchasing this certificate (but before you travel), and they will confirm in writing whether we can provide you with cover and at what terms (if any). Failure to do so may result in no coverage being effective for claims arising from such a condition.

During the Period of Insurance, each Period of Travel is deemed to be a separate insurance and therefore you must comply with the Important Notice relating to your Health each time a trip is booked.

However, if you have called the Screening Line regarding your existing medical condition and cover has been provided for your medical condition at the inception of a policy, there is no need for you to call the Screening Line again in respect of this condition, unless there is any change to this condition.

What to do in the case of a Medical Emergency

In the event of Illness or Accident abroad which may lead to Hospital treatment or Curtailment of your trip contact AmTrust Assistance, 24 Hour Emergency Service.

Telephone: +44 (0) 203 003 6900 Fax: + 44 (0) 203 003 6901
Please quote the reference AmTrust

When contacting AmTrust Assistance, please advise the following:

- 1 The telephone number from which you are calling,
- 2 Your Certificate Number,
- 3 The name and telephone number of the Doctor and Hospital attending to the Insured Person.

Failure to contact AmTrust Assistance in the event of an Emergency may prejudice your claim.

Hazardous Activities

You will be covered for the following activities unless more specifically excluded under Section 6 – Personal Liability and provided that you are not participating for monetary gain and/or in a professional capacity:-

- | | | | |
|---|---|---|--|
| a | angling
archery
athletics | clay pigeon shooting
climbing (on a climbing wall - indoor only)
cricket | golf
gymnastics |
| b | badminton
banana boating
baseball
boardsailing
boating (inside 12 mile limit)
bowling
bowls | croquet
cycling (for leisure only) | h handball
hiking/trekking/walking/rambling (up to 4000 metres)
hill walking
horse riding (excluding competition, racing, jumping, hunting, eventing, polo and rodeo)
hot air ballooning (organised pleasure rides only) |
| c | camel riding
canoeing (up to grade 2 rivers only)
catamaran sailing (inside 12 mile limit) | d deep sea fishing
dinghy sailing | |
| | | f fell walking
fives | |
| | | g gliding as a passenger (no cover for crewing or piloting),
glacier walking | i ice skating
j jet skiing |

k	kayaking (up to grade 2 rivers only) kite flying (traction)	roller skating/blading (providing that you wear pads and helmet)	snorkelling
n	netball	rounders	softball
o	orienteeing	rowing	squash
p	paint balling (providing that you wear eye protection) parascending over water only pony trekking	s	t
r	racket ball rifle range shooting	safari trips (organised by a bona fide tour operator and without the use of guns)	table tennis
		sail boarding	ten pin bowling
		sailing (inside 12 mile limit)	tennis
		scuba diving (30 metres or 50 metres if qualified/instructed)	trampolining
		skateboarding (provided that you wear pads and helmet)	v
		snooker	volley ball
			w
			water polo
			water skiing
			white water rafting (up to grade 4)
			wind surfing
			y
			yachting (inside 12 mile limit)

You will also be covered for the following Winter Sports activities unless more specifically excluded under Section 6 – Personal Liability and provided that you are not participating for monetary gain and/or in a professional capacity and that the appropriate additional premium has been paid for Winter Sports cover:-

b	Big foot skiing	h	heli skiing (with a qualified guide)	s	sledging
c	cross country skiing curling	i	ice skating		snow-boarding
d	dog sledging dry slope skiing	m	mono skiing	t	snow mobiling
		o	off piste skiing/snowboarding (see General Exclusion 8)		tobogganing

Section 1 – Cancellation or Curtailment

The Underwriters will pay up to the limit shown in the Certificate of Insurance for any irrecoverable payments paid or contracted to be paid for travel, accommodation and unused pre-booked excursions (including reasonable additional travel and accommodation expenses incurred for return to the United Kingdom) should the projected trip be cancelled before commencement or curtailed before completion, directly and necessarily as a result of:

- (i) Death, Bodily Injury, Illness or compulsory quarantine of:-
 - a) you, or
 - b) any member of the travel party, or
 - c) any person with whom you intend to reside or conduct business with during the Period of Travel, or
 - d) any close relative or business associate.
- (ii) Marital breakdown (provided that formal legal proceedings are commenced between the commencement date of the Period of Insurance and the date of commencement of the Period of Travel) of:-
 - a) You, or
 - b) any member of the travel party.
- (iii) Summoning to jury service or witness attendance in a court of the United Kingdom or unavoidable requirement to be present in the United Kingdom for service in any military or civil emergency of:-
 - a) you, or
 - b) any member of the travel party.
- (iv) Major damage or burglary at the home or place of business of:-
 - a) you, or
 - b) any member of the travel party, or
 - c) any person with whom you intend to reside or conduct business during the Period of Travel.
- (v) Adverse weather conditions making it impossible for you to travel to the point of departure at commencement of the outward trip.

Exclusions

The Underwriters shall not be liable to pay for: -

- 1 Any claim that exceeds your contractual liability.
- 2 Any additional costs incurred as a result of your failure to advise the Tour Operator of the cancellation of the trip.

Section 2 - Journey Continuation

The Underwriters will pay up to the limit shown in the Certificate of Insurance for:

Outward Journey

- (i) Reasonable additional travel and accommodation expenses incurred in meeting a pre-booked travel connection or reaching pre-booked accommodation, if at commencement of, or during the Period of Travel you miss a pre-booked air, sea, coach or rail journey through any of the following contingencies directly affecting the means of transport in which your travelling or intending to travel:

- a) If travel is by non-scheduled transport, interruption caused by strike, locked out workers, industrial action, bomb scare, criminal action, hi-jack, fire, avalanche, landslide, earthquake, flood, or accident to or mechanical breakdown of such non-scheduled transport in which you travel.
 - b) If travel is by scheduled public transport, the contingencies specified in (i) above and also adverse weather conditions.
- (ii) Reasonable additional travel and accommodation expenses incurred in meeting a pre-booked travel connection or reaching pre-booked accommodation, if at commencement of or during the Period of Travel you miss a pre-booked air, sea, coach or rail journey due to your failure to reach the departure point due to circumstances which you can realistically demonstrate were beyond your reasonable control.

Return Journey

- (i) Reasonable additional travel and accommodation expenses incurred in returning to your home, or place of employment (whichever occurs first), if subsequent to you leaving your accommodation such additional and reasonable travel expenses are incurred as a result of the following:
- a) If travel is by non-scheduled transport, interruption caused by strike, locked out workers, industrial action, bomb scare, criminal action, hi-jack, fire, avalanche, landslide, earthquake, flood, or accident to or mechanical breakdown of such non-scheduled transport in which you travel.
 - b) If travel is by scheduled public transport, the contingencies specified in (i) above and also adverse weather conditions.
- (ii) Reasonable additional travel and accommodation expenses incurred in meeting a pre-booked travel connection, if you miss a pre-booked air, sea, coach or rail journey due to your failure to reach the departure point due to circumstances which you can realistically demonstrate were beyond your reasonable control.

Exclusion

The Underwriters shall not be liable to pay for: -

- 1 Any claim arising out of any of the contingencies specified above, if such contingencies had already started or been forecast before the trip was booked or the insurance was effected, whichever is the later.

Conditions

- 1 In the selection of the route, means of travel and time of departure, you shall do all things reasonable and practical to minimise the possibility of late arrival at the departure point and allow reasonable time to make onward connections.
- 2 The Underwriters shall only be liable for claims attributable to mechanical breakdown of non-scheduled transport if you have obtained a garage or motoring organisation report confirming the date, time and cause of such breakdown.

Section 3 – Travel Delay

The Underwriters will pay up to the limit shown in the Certificate of Insurance for delays in accordance with the following scale, should the aircraft, sea vessel, coach or train on which you are booked to travel be delayed as a result of strike, locked out workers, industrial action, bomb scare, criminal action, hi-jack, fire, avalanche, landslide, earthquake, flood, adverse weather conditions or accident to or mechanical breakdown of such passenger transport:

- a) £50 for the first completed 12 hour period of delay, and
- b) £25 for each subsequent completed 12 hour period of delay.

Exclusions

The Underwriters shall not be liable to pay for: -

- 1 Any claim arising directly or indirectly out of your failure to check in according to the itinerary supplied to you.

Conditions

- 1 The Underwriters shall only be liable under this section if you have obtained written confirmation from the carrier(s), or their Agent(s) stating the actual date and time of departure and the reasons for delay.
- 2 For the purposes of claims payment the period of delay shall be taken as commencing at the departure time of the conveyance as specified in the booking confirmation supplied to you.

Section 4 – Medical, Repatriation and Additional Expenses

Should you suffer Bodily Injury or Illness (including compulsory quarantine) during the Period of Travel, the Underwriters will pay up to the limit shown in the Certificate of Insurance for normal and necessary expenses incurred for medical or surgical treatment including specialists fees, hospital, nursing home and nursing attendance charges, massage and manipulative treatment, surgical and medical requisites, ambulance charges, emergency dental treatment (for the immediate relief of pain only) up to £750, and emergency ophthalmic fees, plus:

- a) Reasonable additional accommodation and repatriation expenses incurred by you and any one member of the travel party who has to remain or travel with you.
- b) Reasonable travel and hotel expenses of one person to travel from the United Kingdom if his presence with you is necessary on medical grounds.
- c) Up to £7,500 for the reasonable cost of transporting your remains or ashes to your former place of residence in the United Kingdom or reasonable funeral expenses incurred abroad.

The charter of an air ambulance or the use of air transport including qualified attendants certified by a registered doctor and authorised by AmTrust Assistance to be necessary for your repatriation or treatment.

Exclusions

The Underwriters shall not be liable to pay for:

- 1 The cost of continuing regular medication for any condition for which medical advice or treatment is being followed at the time of booking a trip or commencement of a Period of Travel, whichever is the later.
- 2 Any expenses incurred more than 12 months after the date of the incident which gave rise to the claim.
- 3 Medical Expenses incurred in the United Kingdom.

Note

Claims for Repatriation on the grounds of the fear of contracting AIDS from Medical treatment will not be admitted. If you are seeking advice about this risk you should contact the relevant advisory authorities such as the Travel Enquiry Unit in the Consular Department of the Foreign and Commonwealth office prior to departure.

Section 5 – Hospital Benefit

The Underwriters will pay £50 per day for each completed 24 hour period up to the limit shown in the Certificate of Insurance should you suffer Bodily Injury or Illness during the Period of Travel which necessitates in-patient treatment outside of the United Kingdom.

Section 6 – Personal Liability

The Underwriters will indemnify up to the limit as stated in the Certificate of Insurance, any one event or series of events and in all (including Legal Expenses), should you become legally liable to pay compensation for Bodily Injury to the public or accidental loss of or damage to property, occurring during the Period of Travel.

Exclusions

The Underwriters shall not be liable for:

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

Conditions

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

Section 7 – Legal Expenses

The Underwriters will pay up to the limit as stated in the Certificate of Insurance, for Legal Expenses incurred by you or on your behalf in the pursuit of a claim for damages against a third party who has caused you Bodily Injury, Illness or Death by an Accident during the Period of Travel.

Exclusions

The Underwriters shall not be liable to pay for:

- 1 Legal Expenses incurred without their written consent (which shall not be unreasonably withheld).
- 2 Legal Expenses for actions against Travel Agents, Tour Operators, Underwriters or their Agents, or your spouse, immediate family or employer.
- 3 Any costs recoverable under any other Insurance in force.

Conditions

- 1 AmTrust Travel Claims shall be entitled to nominate and appoint a Legal Representative to act on your behalf and to have direct access at all times to the Legal Representative.
- 2 The Underwriters reserve the right to withdraw at any stage and thereafter they shall not be liable for any further expenses.

Section 8 – Personal Baggage and Money

The Underwriters will pay up to the limits as stated in the Certificate of Insurance for loss, theft or damage occurring during the Period of Travel to accompanied Personal Baggage and Money, subject to the following inner limits:-

Single Article or Pair or Set of Article Limit

Up to the limit as shown in the Certificate of Insurance.

Valuable items

Up to the limit as shown in the Certificate of Insurance and subject to the Single Article or Pair or Set of Articles Limit as stated in the Certificate of Insurance

Glasses/Sunglasses

Up to the limit as shown in the Certificate of Insurance

Business items

Up to the limit as shown in the Certificate of Insurance

Cash Samples

Up to the limit as shown in the Certificate of Insurance

Exclusions

The Underwriters shall not be liable to pay for:

- 1 Any claim in respect of damage due to wear and tear and gradual deterioration, or money shortages due to error, omission or depreciation in value.
- 2 Any claim in respect of loss of and/or theft of Money or Personal Baggage not reported to the police within 24 hours of discovery, and a police statement obtained.
- 3 Losses arising from confiscation or detention by customs or any other authority.
- 4 Any claim in respect of property or money otherwise insured.
- 5 Any loss or damage whilst in the custody of a carrier, unless reported to the carrier within 24 hours of discovery and a report obtained.
- 6 Any claim in respect of valuables or money whilst in the custody of a carrier.
- 7 Any loss or damage whilst left unattended, unless in a locked hotel room, safe, apartment, holiday residence or motor vehicle. If left in a motor vehicle overnight, Underwriters shall not be liable for any claims unless such motor vehicle is contained in a securely locked garage, or secure compound.
- 8 Any claim arising out of electrical and/or mechanical breakdown.
- 9 Any loss or damage of fragile articles unless caused by fire or by an accident to the aeroplane, ship or vehicle in which they are being carried.
- 10 Loss or theft or damage to contact or corneal lenses, dentures, hearing aids, mobile telephones (including Pocket PCs, Blackberrys and the like), bonds, coupons, securities, stamps or documents of any kind, antiques, pictures, sports equipment whilst in use, boats and/or ancillary equipment including windsurfing equipment and sailboards.
- 11 Personal Baggage that is left unattended in a public place.
- 12 Damage caused by leaking powder or fluid carried within your baggage.

Note

- 1 Money shall mean Cash, traveller's cheques, passports, green card, or travel tickets.
- 2 Money and Travellers Cheques shall be covered from the time of collection from a bank or travel agent or from 72 hours prior to commencement of the Period of Travel, whichever is the later, and up to 48 hours after completion of the Period of Travel, or time of conversion or encashment, whichever is the earlier.

Conditions

- 1 You shall at all times exercise reasonable care in the supervision of the insured property.
- 2 You shall in the event of any loss, take all reasonable steps to recover such item(s).
- 3 If you purchase a comparable replacement for a lost or damaged article, the Underwriters shall pay for the replacement cost, providing that such article was less than 2 years old at the time, and that evidence of the original purchase is provided. For articles of 2 years old or more, or if the article is not actually replaced, or evidence of the original purchase cannot be provided, payment shall be based upon the value of such article at the time of loss, or the cost of repair, whichever is the lesser.

Section 9 - Delayed Baggage

In the event that personal effects are temporarily lost for more than 12 hours by the carrier, Underwriters will pay up to the limit as stated in the Certificate of Insurance for the purchase of immediate necessities, but such payment will be deducted from any claim submitted under Section 8, Personal Baggage and Money if the loss becomes permanent. Receipts for such purchases must be provided.

Section 10 – Personal Accident

The Underwriters will indemnify the Insured Person up to the following percentage of the Sum Insured as stated in the Schedule of Benefits should he suffer Bodily Injury during the Period of Travel which results in one of the following:

1	Death	100% of the Sum Insured
2	Permanent Total Loss of Sight of One or Both Eyes	100% of the Sum Insured
3	Loss of One or More Limbs	100% of the Sum Insured
4	Permanent Total Disablement (other than loss of sight of one or both eyes or loss of limb(s))	100% of the Sum Insured
	Maximum Sum Insured Any One Occurrence	£500,000

Exclusions

- 1 The Underwriters will not be liable to pay for any claim directly or indirectly resulting from disease or natural causes or surgical treatment (unless rendered necessary by Bodily Injury covered hereunder).
- 2 In the event that an accident covered hereunder should result in your death within 12 months of the date of the accident and prior to the definite settlement of the benefit for disablement, there shall be paid instead of the latter the benefit payable in the case of death.

Conditions

- 1 Benefit shall not be payable under more than one of the Items above in respect of the consequences of one Accident.
- 2 The Sum Insured by Item 1 above shall be restricted to £3,000 if you are 16 years of age or under.
- 3 In the event of an Accident involving more than one Insured Person where the claims exceed the Maximum Sum Insured any one Occurrence specified above, the amount payable in respect of each Insured Person shall be proportionately reduced until the total does not exceed that limit.

Section 11 – Hijack and Kidnap

In the event of your detention, internment, hijack or kidnapping during the Period of Travel, Underwriters will pay £50 per day until release, for a maximum of 60 days. In addition Underwriters will indemnify you for additional expenses necessarily and reasonably incurred by way of legal, hotel, travel and related incidental expenses excluding ransom monies and the like, to secure your release. The maximum sum recoverable under this Section is limited to the Sum Insured stated in the Certificate of Insurance.

Exclusions

The Underwriters shall not be liable to pay for:

- 1 Any claim relating to payment of ransom monies and the like.
- 2 Any claim arising out of any act(s) by you that would be considered an offence by a court of the United Kingdom if committed in the United Kingdom.
- 3 Any claim where your detention, internment, hijack or kidnap is for a period of less than 3 days.

Conditions

No claims shall be payable under this Section unless:

- 1 You have not engaged in any political or other activity that would prejudice this Insurance.
- 2 You have no family or business connections that could be expected to prejudice this Insurance or increase Underwriters' risk.
- 3 All visas and documents are in order.

Section 12 – Winter Sports Extension

Part 1 – Ski Equipment

The Underwriters will pay up to the limit shown in the Certificate of Insurance in respect of loss, theft of or specific accidental damage to skis, sticks and bindings being your property based on the current market value or the cost of repairs whichever is the lesser (not replacement cost).

Part 2 – Ski Pack

The Underwriters will pay up to £100 per week up to the limit shown in the Certificate of Insurance for the proportional return of the pre-booked cost of ski pass, ski-equipment hire or tuition fees, should you suffer Bodily Injury or Illness. This is subject to written confirmation from the doctor in the resort that the serious injury or illness prevented you from using your ski pass, ski hire equipment or attending tuition for the remainder of the Period of Travel.

Part 3 – Piste Closure

Valid for the period 1st December to 30th April only.

The Underwriters will pay up to the limit shown in the Certificate of Insurance as follows, if as a result of not enough/too much snow in your pre-booked holiday resort, all lift systems and tows are closed for a continuous period of more than 24 hours:

- 1 the costs of transport incurred to the nearest resort up to £20 for each continuous full 24 hour period, or

2 up to £20 for each full 24 hour period if you are unable to ski and subject to no other ski resort being available where any lift systems and tows are open.

It is a condition of this cover that you obtain a written statement from the resort authorities confirming the reason for the closures and how long it lasted and that the pre-booked holiday resort where you are staying is at least 1000 metres above sea level.

Part 4 – Avalanche

The Underwriters will pay up to the limit shown in the Certificate of Insurance for reasonable additional accommodation expenses incurred, if as a result of avalanche, landslip or landslide, you are unavoidably delayed from leaving the pre-booked resort.

Exclusions

The Underwriters shall not be liable to pay for:

- 1 Any claim arising within the United Kingdom.
- 2 Any claim arising within Europe in respect of Periods of Travel commencing or ending during the period 1st May to 30th November inclusive.
- 3 Anything included within the General Exclusions of this Certificate.
- 4 Any claim in respect of Part 3 only, as a result of additional travel expenses incurred other than for travel arranged by the Tour Operator if travelling on a Tour Operator organised trip.
- 5 Any claim unless the appropriate Winter Sports premium has been paid.
- 6 Any claim in respect of Part 3 only, if you effect this Insurance or book the trip within 14 days of the date of departure and at that time there was a lack of snow in the planned resort such that it was unlikely that you would be able to ski.
- 7 Claims under Section 12 in respect of the resort where you are staying being less than 1000 metres above sea level.

Definitions applicable to this Certificate of Insurance

“Bodily Injury” means identifiable physical injury which:

- 1 is sustained by you, and
- 2 is caused by an Accident during the Operative Time, and
- 3 solely and independently of any other cause, except illness directly resulting from or medical or surgical treatment rendered necessary by such injury, occasions your death or disablement within 12 months from the date of the Accident.

“Accident” means a sudden, unexpected, unusual, specific event that occurs at an identifiable time and place, but also includes exposure resulting from a mishap to a conveyance in which you are travelling.

“Loss of Limb” means permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle, and includes permanent total and irrecoverable loss of use of a hand, arm, foot or leg.

“Permanent Total Disablement” means disablement which entirely prevents you from attending to any business or occupation for which you are reasonably suited by training, education or experience, or if you are of 16 years of age or under, from attending to any business or occupation whatsoever, and which lasts twelve months and at the expiry of that period is beyond hope of improvement.

“Hi-jack” means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance, or the crew thereof, in which you are travelling as a passenger.

“Valuables” means antiques, watches, furs, animal skins, jewellery, precious stones, photographic, video, audio and computer equipment, games consoles and their software.

“Business Samples” means items carried by you whilst on a business trip on behalf of your Employer, which are the property of the Employer.

“Permanent United Kingdom Resident” means you have a fixed abode in the United Kingdom and reside permanently at that abode.

“Partner” means your fiancé(e) or a person who has cohabited with you for a period of not less than 6 months at the commencement date of the Period of Travel.

“Dependent Children” means all children aged under 18 years, (or under 23 years if in full time education) who permanently reside with an adult insured under this Certificate.

“Close Relative” means mother, father, sister, step sister, brother, step brother, husband, wife, partner, daughter, step daughter, son, step son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, or fiancé(e).

“Pre-booked” means booked by you or the Assured prior to commencement of the Period of Travel and for which payment has or will be made.

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“You/Your” means any Insured Person named under the “Certificate of Insurance”

Extension

If you have not returned to the United Kingdom before the expiration of a trip for reasons which are beyond your control, this Insurance will remain in force for a further 21 days or until return, whichever is the earlier, without additional premium but in the event of your Hi-jack, cover shall continue whilst you are subject to the control of the person(s) or their associates making the Hi-jack and during travel direct to your domicile and/or original destination up to 12 months from the date of Hi-jack.

Claims Procedure

In the event of a claim under any section of this Insurance, then notice must be given as soon as possible but in any case within 21 days from the date of return to the United Kingdom, or in the event of a claim under Section 1, Cancellation, immediate notice must be given to:

Davies Group,
3rd & 4th Floor Telecom House,
Trinity Street,
Hanley,
ST1 5NA

Telephone No: 0844 800 6610
Fax No: 0844 856 2005
Email: aulclaims@amtrustgroup.com

Complaints Procedure

Your Insurance Broker/Agent will always aim to provide you with high quality service. However, if you are not satisfied with the service provided or have any enquiry then you should address in the first instance your Insurance Broker/Agent. However if you are not satisfied with the way a complaint has been dealt with you may write to:

In respect of general matters

The Customer Relations Officer
AmTrust Underwriting Ltd
1 Great Tower Street
London
EC3R 5AA

or in respect of insurance claims

The Claims Manager
Davies Group,
3rd & 4th Floor Telecom House,
Trinity Street,
Hanley,
ST1 5NA

If you are unable to resolve the situation and wish to make a complaint you can do so at any time by referring the matter to the Complaints Department at Lloyd's:

Their address is

Policyholder & Market Assistance
Lloyd's Market Services
One Lime Street
London
EC3M 7HA

Tel No: 020 7327 5693
Fax No: 020 7327 5225
Email: complaints@lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service.

Further details will be provided at the appropriate stage of the complaints process.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

You may be entitled to compensation from Lloyd's Central Fund and/or the Financial Services Compensation Scheme (FSCS) if Underwriters are unable to meet their liabilities.

This depends on the type of business and the circumstances of the claim. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. For compulsory classes of insurance the claim will be met in full.

Further information about the compensation scheme arrangements is available from the FSCS Information can be obtained on request or by visiting the FSCS website at www.fscs.org.uk