

ANNUAL HOLIDAY AND BUSINESS TRAVEL INSURANCE

Arranged by:
 COMPASS UNDERWRITING LTD
 Asia House, 31-33 Lime Street, London EC3M 7HT

Underwritten on behalf of a Consortium of Insurers including Royal and Sun Alliance Group Plc, Gouda International and Ace Insurance Co SANV by:-
 Travel and Personal Underwriters Ltd

This certificate is a CONTRACT OF INSURANCE. It contains details of the cover, conditions and exclusions relating to each Insured Person and is the basis on which all claims will be settled. In consideration of the payment of the required premium, Travel and Personal Underwriters Limited (the Underwriting Agents) hereby agree to pay or indemnify the Insured Person or his/her personal representative as follows; subject to the terms and conditions and exclusions set out below and in the application for,

MONEY BACK GUARANTEE. We must draw your attention to a number of important features of this insurance. **PLEASE READ THESE FEATURES AND THE WHOLE OF THIS DOCUMENT CAREFULLY.** If the insurance does not meet your requirements please return it to Compass Underwriting or broker within 14 days of issue but before departure. Provided no claim has been made your premium will be refunded in full.

<p>IMPORTANT FEATURES</p> <p>Insurance Certificate: this contains full details of the cover provided plus the conditions and exclusions which apply to it. You must read the insurance certificate carefully.</p> <p>Conditions and Exclusions: there are conditions and exclusions which apply to individual sections and general conditions and exclusions which apply to the whole certificate.</p> <p>Medical Expenses: the certificate does not provide private health treatment unless specifically approved by the emergency service.</p> <p>Date Change Exclusion: changes in dates could see widespread failure of computer and other systems containing computer chips, which depend on date-related information in order to work properly. Other than sections 2,3 and 4, your certificate excludes anything directly or indirectly caused by failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date.</p> <p>Fraudulent Claims: the making of a fraudulent claim is a criminal offence.</p> <p>Health: the certificate contains conditions relating to the health of the people travelling and others upon whose well being the trip may depend. It may be that you are required to disclose the condition of such people prior to cover being issued and you must be aware that failure to disclose such information will prejudice your position in the event of a claim.</p>	<p>Property Claims: these are settled on an indemnity basis – not a “new for old” or replacement cost basis, unless otherwise stated in the certificate..</p> <p>Limits: most sections of the certificate have limits on the amount the insurer will pay under that section. Some sections also include inner limits e.g. for one item, or for valuables in total.</p> <p>Excesses: claims under most sections of the certificate will be subject to an excess. Where there is an excess, you will be responsible for paying the first part of a claim.</p> <p>Reasonable care: you are required to take all reasonable care to protect yourself and your property and to act as though you are not insured.</p> <p>Complaints: the insurance certificate includes a complaints procedure which tells you what steps you can take if you wish to make a complaint.</p> <p>“Cooling Off” Period: the certificate contains a “cooling off” period which allows you to return it and obtain a full refund if you have a justifiable reason to be dissatisfied with the cover provided.</p> <p>Hazardous Holiday Activities: the certificate may not cover you when you take part in certain hazardous activities e.g. free diving and cave diving. If you want to cover for such activities you may need to arrange a specialist policy.</p> <p>UK Law allows the parties to choose the law applicable to the contract. The contract will be subject to English Law unless otherwise agreed.</p>
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SUMMARY OF COVER PER INSURED PERSON – PER TRIP
 (please see overleaf for full details of cover, conditions and exclusions)

Section 1 Cancellation and Curtailment	Section 2 Personal Accident	Section 3 Medical and Other* Expenses	Section 4 Hospital Benefit (not UK)	Section 5 Baggage and Personal Effects	Section 6 Money and Documents	Section 7 Travel delay (not UK)	Section 8 Missed Departure (not UK)	Section 9 Personal Liability	Section 10 Legal Expenses
Up to £3,000	Up to £25,000	up to £5 million	up to £1,500	up to £2,000	Up to £500 (cash £250)	up to 1. £100 2. £3,000	up to £500	up to £2 million	up to £25,000
No Excess	No Excess	£50 Excess	No Excess	£50 Excess	£50 Excess	1. No Excess 2. £50 Excess	No Excess	See Overleaf	No Excess

PLEASE NOTE: This insurance is only available to persons under 65 years old, who have resided in the UK for a continuous period of 12 months prior to the purchase of this insurance and who are registered with a UK Doctor.

HEALTH CONDITIONS AND MATERIAL FACTS

- Whilst the insurance is not subject a health warranty, Underwriting Agents shall not be liable for claims WHERE AT THE TIME OF TAKING OUT THIS INSURANCE AND/OR PRIOR TO BOOKING EACH SEPARATE TRIP:
 - The Insured Person is aware of any medical condition or set of circumstances which could reasonably be expected to give rise to a claim.
 - Any person, including those not travelling, whose condition may give rise to a claim:
 - has during the twelve months prior to taking out the insurance and/or prior to booking each separate trip suffered from any chronic and/or recurring illness of a serious nature which has necessitated consultation or treatment **unless declared to and accepted by Underwriting Agents; or**
 - is suffering from or has suffered from anxiety or depression or from any diagnosed psychiatric disorder; or
 - is receiving, or on a waiting list for, treatment in a hospital or nursing home, or
 - is expected to give birth before, or within eight weeks of the date of arrival home; or
 - is travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad; or
 - has been given a terminal prognosis
- All material facts must be disclosed to the Underwriting Agents. Failure to do so may affect your rights under this insurance. A material fact is a fact likely to influence the Underwriting Agents in the acceptance or assessment of the insurance (for example, your own state of health or that of a close relative.) If you are in any doubt as to whether a fact is “material” then for your own protection it should be disclosed.

PERIOD OF INSURANCE

This insurance is valid for the period of 12 months as shown in the CERTIFICATE and cover is effective for all “trips” (see definition below) taken during that period, subject to a maximum duration of 60 days for any one “trip”.

Cover for each “trip” commences at the time the Insured Person leaves his/her place of residence or business in the UK at the commencement of the “trip” and continues until return to place of residence or business in the UK at the end of the “trip”. Cover for Cancellation commences at the time the “trip” is booked, provided such date is on or after the date of issue of this certificate.

If due to unforeseen reasons beyond the control of the Insured Person the “trip” cannot be completed before the 12 months period expires (and the insurance has not been renewed for a further 12 months) cover will be extended for up to a maximum of 30 days at no extra cost.

Definition A “trip” means – a specific journey or holiday booked to commence and to end within 12 months validity period shown in the attached schedule. Direct travelling time to and from the booked destination is included up to a maximum of 24 hours in each direction.

Note: Trips within the United Kingdom are only covered if the travel arrangements are pre-booked and involve at least five nights’ accommodation.

RECIPROCAL HEALTH AGREEMENT – Travellers to other European Union countries are strongly advised to obtain form E111 from their local Post Office. This will entitle them to benefit from the reciprocal health arrangements which exist between European Union countries. In the event of liability being accepted for a medical expense which has been reduced by the use of an E111 form or Private Health Insurance, the deduction of £50 under section 3 (Medical and Other Expenses) will not be applied.

IN THE CASE OF A MEDICAL EMERGENCY AND FOR GENERAL CLAIMS PLEASE SEE PAGE 4

***PRIVATE MEDICAL TREATMENT IS NOT COVERED UNLESS SPECIFICALLY AUTHORISED BY THE EMERGENCY SERVICE.**

IMPORTANT: Please carry this certificate with you in case of emergency

COVER FOR EACH INSURED PERSON

(Subject to the Conditions and Exclusions at the foot of each Section and the General Conditions and Exclusions on page 4).

SECTION 1 – CANCELLATION AND CURTAILMENT PER TRIP

To pay up to £3,000 in all each Insured Person in respect of loss of travel and accommodation expenses paid or contracted to be paid as a result of the journey/holiday being necessarily and unavoidably cancelled or curtailed (see note below) due to any cause listed below commencing and occurring during the Period of Insurance provided such expenses are not recoverable from any other source.

- (a) Accidental injury, illness or death of:
(i) the Insured Person or person with whom he/she is travelling or had arranged to travel;
(ii) the spouse, parent, parent-in-law, grandparent, child, grandchild, brother, sister, fiancé(e) or close business colleague (as defined below), such person being resident in the EC, of the Insured Person, or of the person with whom the Insured Person is travelling or had arranged to travel;
(iii) any person with whom the Insured Person had arranged temporarily to reside during the Period of Insurance.
(b) Compulsory quarantine, jury service, attendance solely as witness at a Court of Law or redundancy (provided employment has been on a continuous full time basis with the same employer for at least 24 months) of the Insured Person or person with whom he/she had arranged to travel.
(c) Accidental damage to the Insured Person's home rendering it uninhabitable, or the Police requesting the presence of the Insured Person following theft at his/her home, during the Period of the journey/holiday or the immediately preceding 7 days.

Note: Curtailment means abandonment of the journey/holiday by return to the UK or to attend a hospital abroad as an in-patient and the cover provides a pro-rata reimbursement of the unused portion of the holiday cost.

Definition: A close business colleague shall mean an associate of the Insured Person in the same employ as the Insured Person whose absence from work or place of employment, necessitates the cancellation of the journey/holiday as certified by a senior director of such company.

CONDITIONS AND EXCLUSIONS

- (a) Underwriting Agents shall not be liable for claims WHERE AT THE TIME OF TAKING OUT THIS INSURANCE AND/OR PRIOR TO BOOKING EACH SEPARATE TRIP:
1. The Insured Person is aware of any medical condition or set of circumstances which could reasonably be expected to give rise to a claim.
2. Any person, including those not travelling, whose condition may give rise to a claim:
(i) has during the 12 months prior to taking out the insurance and/or prior to booking each separate trip suffered from any chronic and/or recurring illness of a serious nature which has necessitated consultation or treatment unless declared to and accepted by Underwriting Agents; or
(ii) is suffering from or has suffered from anxiety or depression or from any diagnosed psychiatric disorder; or
(iii) is receiving, on a waiting list for or has the knowledge of the need for treatment at a hospital or nursing home; or
(iv) is expected to give birth before, or within eight weeks of the date of arrival home; or
(v) is travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad; or
(vi) has been given a terminal prognosis.
(b) Underwriting Agents shall not be liable for claims directly or indirectly arising from:
(i) free diving and cave diving with ropes and additional cylinders;
(ii) mountaineering, pot-holing, riding or driving in any kind of race, wilful exposure to risk (other than in an attempt to save human life), manual work in connection with profession, business or trade, any hazardous pursuit or occupation, or flying (except whilst travelling as a passenger in a fully-licensed multi engine passenger-carrying aircraft);
(iii) suicide or attempted suicide, intentional self-injury, the effect of intoxicating liquors or drugs;
Note: In respect of Cancellation only the exclusion relating to manual work does not apply and condition (b) (i), (ii) and (iii) shall apply only to the Insured Person.
(iv) motor cycling, as either driver or passenger, unless the driver holds a current licence permitting him/her to ride the motor cycle;
(v) any circumstance manifesting itself after the date of booking but prior to the date of issue of this certificate;
(vi) any costs incurred in respect of visas obtained in connection with the booked trip;
(vii) disinclination to travel.

- (c) Prior to curtailment of the journey/holiday due to medical reasons a doctor's certificate and prior approval of the Emergency Service must be obtained to confirm the necessity to return Home.
(d) In the event of the failure by the Insured Person to notify the Travel Agent, Tour Operator or provider of transport/accommodation immediately it is found necessary to cancel the journey/holiday Underwriting Agents liability shall be restricted to the cancellation charges that would have applied at that time.

SECTION 2 – PERSONAL ACCIDENT

To pay one of the benefits in the schedule below if during the Period of Insurance the Insured Person shall sustain bodily injury caused by accidental external violent and visible means which shall solely and independently of any other cause within 12 calendar months from the date of the accident result in his/her :

- (a) Death.....£25,000
(b) Loss of one or more limbs by physical separation at or above the wrist or ankle or the total and irrecoverable loss of sight of one or both eyes..... £25,000
(c) Permanent total disablement from engaging in any occupation.....£25,000

Note: For children under 16 years of age the death benefit is limited to £3,000.

CONDITIONS AND EXCLUSIONS

- (a) Conditions (a) and (b) of Section 1 Cancellation and Curtailment also apply to this Section (except that no claim arising from motor cycling as either a driver or passenger shall be payable hereunder),
(b) In the event of a claim a medical adviser or advisers appointed by Underwriting Agents shall be allowed as often as Underwriting Agents shall deem it necessary to examine the Insured Person.
(c) Underwriting Agents shall not be liable for any claim arising from medical or surgical treatment (unless rendered necessary by accidental bodily injury hereunder).

- (d) Payment of permanent disability benefit shall be made only on certification by a medical referee that the Insured Person is totally disabled from engaging in any gainful occupation for 12 months and at the end of that time is beyond hope of improvement for the remainder of their life.

SECTION 3 – MEDICAL AND OTHER EXPENSES – PER TRIP

To pay up to £5,000,000 in all each Insured Person in respect of:

- (a) The following emergency expenses necessarily incurred as a result of the Insured Person becoming ill or sustaining personal injury during the Period of Insurance: usual, customary and reasonable expenses incurred until such time as when in the opinion of the doctor in attendance and the Underwriting Agents, medical advisers the Insured Person is fit to travel, provided that these all occur within 12 months of the date of the incident (outside the UK) in respect of medical, surgical and hospital charges including emergency dental treatment (for the immediate relief of pain only), ambulance, nursing home and nursing attendance charges including hyperbaric treatment for incident requiring emergency treatment for the bends or suspected bends;
(ii) reasonable additional cost of return to Home in the UK;
(iii) reasonable additional accommodation (room only) expenses;
(iv) reasonable additional travel and accommodation (room only) expenses of one person, being a relative or friend, resident in the UK, who is required on medical advice to travel to, remain with or escort a severely incapacitated Insured Person;
(v) reasonable additional cost of funeral expenses abroad up to £1,500 or additional cost of conveyance of body or ashes of deceased Insured Person to place of former Home in the UK.
(b) Reasonable additional travel expenses necessarily incurred in returning early to Home in the UK as a result of sudden serious illness, injury or death of the Insured person's close relative (as defined below) or close business colleague (as defined in Section 1), commencing and occurring during the Period of Insurance.

Note: Repatriation expenses will involve the use of identical class of travel to that utilised on the outward journey unless authorised by the Underwriting Agents or their emergency service organisation that the ticket can be upgraded.

Definition: A close relative shall mean, spouse, parent, parent-in-law, grandparent, child, grandchild, brother, sister or fiancé(e).

CONDITIONS AND EXCLUSIONS

- (a) Conditions (a) and (b) of Section 1 Cancellation and Curtailment also apply to this Section.
(b) It is a condition of this Insurance that International Medical Rescue MUST be notified immediately of any illness or injury which necessitates admittance to hospital abroad as an in-patient, or out-patient if costs are likely to exceed £500, or before any arrangements are made for repatriation. Failure to do so will prejudice your claim (see Page 4 for emergency instructions.)
(c) The Underwriting Agents shall not be liable for:
(i) any expenses or fees for in-patient treatment or repatriation which have not been notified to (where this is possible) and authorised by the Underwriting Agents or International Medical Rescue;
(ii) any expenses or costs after the date that the treating doctor together with the Underwriting Agents' medical advisers have deemed that the Insured Person is fit to travel;
(iii) any costs in respect of telephone calls other than the first telephone call to the emergency service notifying them of the problem;
(iv) the cost of any elective treatment or surgery including exploratory tests, which are not directly related to the illness or injury which necessitated the Insured Person's admittance to hospital;
(v) any form of treatment or cosmetic surgery which in the opinion of the doctor in attendance and the Underwriting Agents' medical advisers can reasonably be delayed until the Insured Person's return to the UK;
(vi) medication, which at the time of departure is known to be required or to be continued outside the UK;
(vii) any additional costs arising from single or private room accommodation;
(viii) any treatment after the Insured Person has returned to the UK;
(ix) any expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken;
(x) for any ongoing medical conditions unless declared to and accepted by the Underwriting Agents.
(d) The Underwriting Agents reserve the right to repatriate to the UK when in the opinion of the doctor in attendance and the Underwriting Agents' medical advisers the Insured Person is fit to travel.
(e) Excess: The first £50 of each and every claim per Insured person is excluded.

SECTION 4 – ADDITIONAL HOSPITAL BENEFIT – PER TRIP

(for trips outside the UK)

To pay £15 for each completed 24 hours, up to a maximum of £1,500 in all, that the Insured Person spends in hospital as an in-patient (outside the UK) as the result of the Insured Person becoming ill or sustaining personal injury during the Period of insurance.

Note: The amount payable under this Section is in addition to any amount payable under Section 3 and is available to defray incidental expenses (e.g. taxi fares, telephone calls, etc.) incurred during hospitalisation.

CONDITIONS AND EXCLUSIONS

Conditions (a) and (b) of Section 1 Cancellation and Curtailment also apply to this Section.

SECTION 5 – BAGGAGE AND PERSONAL EFFECTS PER TRIP

- (a) To indemnify (see note below) each Insured Person up to £1,500 in respect of accidental loss or theft of or damage to luggage, clothing and personal effects owned by (not hired, loaned or entrusted to) the Insured Person taken on the trip, subject to a maximum payment of:
(i) £250 in respect of anyone article, pair or set of articles.
(ii) £250 overall in respect of valuables (see definition below).
(b) To reimburse the Insured Person in respect of the replacement of necessities in the event of baggage being temporarily lost in transit during the outward journey for longer than 12 hours, up to a maximum of £100. (See Conditions and Exclusions (g) below).

Note: Claims will be dealt with on an "indemnity basis" -NOT "new for old". This means the market value of the article less a deduction for age, wear, tear and depreciation, or the cost of repair whichever is the lesser. If an article is damaged beyond economical repair a claim will be dealt with as if the article had been lost.

Definition 1: Valuables shall mean photographic equipment, camcorders and video equipment, CD players, radios and personal stereo equipment, including, CDs, cassettes

etc., computers, computer games and associated equipment, hearing aids, mobile telephones, telescopes and binoculars, antiques, jewellery, watches, furs, precious stones and articles made of or containing gold, silver or other precious metals or animal skins or hides.

CONDITIONS AND EXCLUSIONS

- (a) The Insured Person must observe ordinary and proper care in the supervision of the insured property and in all cases of loss, theft or damage act as if uninsured.
- (b) Underwriting Agents shall not be liable for:
- (i) any loss or theft, or suspected theft, not reported to the Police within 24 hours of discovery and a written report obtained;
 - (ii) any damage or loss or theft of property in transit which has not been reported to the carrier and a written report obtained. In the case of an airline a Property Irregularity Report will be required;
 - (iii) loss or theft of any property left unattended in a public place;
 - (iv) any theft from an unattended motor vehicle unless the property is in a locked boot or a covered luggage area, and there is evidence of forced entry, which has been verified by a Police Report;
 - (v) any loss from motor vehicles left unattended at any time between the hours of 10.00 pm and 8.00 am;
 - (vi) any loss or theft of valuables from a motor vehicle left unattended at any time;
 - (vii) loss, damage or theft of valuables packed in suitcases or other receptacles whilst travelling.
- (c) Property not covered by this Insurance:
- (i) or damage caused by delay, wear and tear, moth, vermin, atmospheric or climatic conditions, deterioration or mechanical derangement of any kind, or for damage to suitcases (unless rendered unusable);
 - (ii) loss due to confiscation or detention by Customs or other authority;
 - (iii) damage to sports equipment whilst in use, or losses of jewellery whilst swimming (other than wedding rings);
 - (iv) breakage of or damage to fragile articles and any consequence thereof.
- (e) In the event of a claim in respect of a pair or set of articles the Underwriting Agents shall only be liable in respect of the value of that part of the pair or set which is lost, stolen or damaged.
- (f) Claims will not be considered unless substantiated by an original sales receipt or original valuation for any item, pair or set exceeding £50. In respect of valuables (see definition above) claims will not be considered unless an original sales receipt or original valuation is provided.
- (g) Any amount payable under sub-section (b) will be deducted from the final claim settlement if baggage proves to be permanently lost
- (h) Purchase receipts will be required for any claim under sub-section (b).
- Excess:* The first £50 of each and every claim per Insured Person is excluded (other than in respect of temporary loss).

SECTION 6 - MONEY, DOCUMENTS AND BUSINESS DOCUMENTS PER TRIP

To pay up to £500 in all each Insured Person in respect of accidental loss or theft of cash, bank notes (carried on the Insured Person), cheques, postal or money orders, travel tickets, travellers cheques, petrol coupons, food vouchers, holiday vouchers, admission tickets, passport, credit vouchers and driving licence, all held for private purposes.

Note: In respect of bank notes, currency notes and coins, there is a limit of £250 in the custody of one person, irrespective of ownership.

CONDITIONS AND EXCLUSIONS

- (a) The Insured Person must observe ordinary and proper care in the supervision of the insured property and in all cases of loss or theft act at all times as if uninsured.
- (b) The Underwriting Agents shall not be liable for:
- (i) loss or theft not reported to the Police within 24 hours of discovery and a written report obtained;
 - (ii) depreciation in value or shortages due to error or omission;
 - (iii) loss or theft of unattended money except when left in hotel security, safety deposit or safe;
 - (iv) money packed in suitcases or other like receptacles whilst travelling;
 - (v) money held in trust;
 - (vi) loss or theft of travellers cheques not reported to the local branch or agent of the issuing authority within 24 hours of discovery of the loss.
- (c) *Excess:* The first £50 of each and every claim per Insured Person is excluded.

SECTION 7 - TRAVEL DELAY - PER TRIP (for trips outside the UK)

To pay up to the limits shown below in all each Insured Person if the departure of the coach, aircraft or sea vessel in which he/she had arranged to travel on the first outward or first return leg of the journey is delayed for at least 12 hours from the time specified in the travel itinerary due to strike, industrial action, adverse weather conditions, or mechanical breakdown of the coach, aircraft or sea vessel.

- (1) An amount of £20 for the first complete 12 hour period of delay in departure commencing from the original booked departure time as specified in the travel itinerary and £10 after each subsequent 12 hour period of delay up to a maximum of £100 each Insured Person.
- (2) If after 24 hours the Insured Person elects to cancel the whole travel itinerary, reimbursement of any irrecoverable deposits or charges paid in advance or contracted to be paid up to £5,000.

Note: This benefit is only payable in respect of either (1) or (2) as detailed above.

Definition: Strike or industrial action shall mean any form of industrial action taken by employees which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

CONDITIONS AND EXCLUSIONS

- (a) Underwriting Agents shall not be liable for claims:
- (i) arising from strike or industrial action existing or publicly declared at the time of effecting this insurance; or
 - (ii) arising from technical reasons such as aircraft commitment (see definition below); or
 - (iii) where the Insured Person has not checked in according to the itinerary supplied and has failed to obtain written confirmation from the carrier (or their handling Agents) of the period of or reason for the delay; or
 - (iv) arising directly or indirectly from withdrawal from service (temporary or otherwise) of a coach, aircraft or sea vessel on the recommendation of a port authority, or the Civil Aviation Authority or of any similar body.

Definition: Technical reasons and/or aircraft commitment means the aircraft which is the subject of the claim having been committed to a pre-arranged timetable other than the times shown on the itinerary supplied.

SECTION 8 MISSED DEPARTURE - PER TRIP (for trips outside the UK)

To pay up to £500 in all each Insured Person in respect of reasonable additional accommodation (room only) and travel expenses necessarily incurred to reach the overseas destination as a consequence of:

- (a) strike, riot, mechanical breakdown or inclement weather commencing during the Period of Insurance, causing interruption of scheduled public transport services (on the outward journey only); or
- (b) accident or mechanical failure involving the car in which the Insured Person is travelling causing him/her to arrive at the International point of departure from the UK too late to commence the booked journey.

CONDITIONS AND EXCLUSIONS

- (a) The Insured Person must take all reasonable steps to arrive at the International point of departure on time.
- (b) In the event of a strike the Underwriting Agents shall only be liable if the announcement and outbreak of such a strike occurs after the commencement of the Period of Insurance.
- (c) A repairer's report will be required in the event of a claim in respect of car breakdown, together with proof that the vehicle has been properly serviced.

Note: An Insured Person can claim either under Section 8 or Section 9 (but not both) following delayed departure.

SECTION 9 - PERSONAL LIABILITY - PER TRIP

To pay up to £2,000,000 in all each Insured Person against legal liability for bodily injury to persons other than employees or members of his/her family and/or damage to property excluding that owned by or in the custody or control of the Insured Person or his/her family (other than temporary rented holiday accommodation up to £500,000 see conditions (d) and (e) below) arising from an accident occurring during the Period of Insurance inclusive of legal expenses.

CONDITIONS AND EXCLUSIONS

- (a) The Underwriting Agents shall not be liable for claims arising directly or indirectly from:
- (i) employers liability, contractual liability or liability to a relative of an Insured Person or a travelling companion;
 - (ii) animals belonging to or in the care, custody or control, of an Insured Person
 - (iii) any wilful, malicious or unlawful act;
 - (iv) pursuit of trade, business or profession;
 - (v) ownership or occupation of land or buildings (other than occupation only of any temporary residence);
 - (vi) ownership, possession or use of motorised or mechanical vehicles, aircraft or watercraft;
 - (vii) the influence of intoxicating liquor, or the use of firearms;
 - (viii) legal costs resulting from any criminal proceedings;
- (b) In the event of a claim under this Section the Insured Person shall send to the Underwriting Agents immediately any notification, writ, summons or other legal process and shall give all necessary information and assistance to enable Underwriting Agents to negotiate the claim or to institute proceedings and the Insured Person shall not negotiate, pay, admit or repudiate any claim without the written consent of the Underwriting Agents.
- (c) The Underwriting Agents shall not be liable for damage, illness or disease directly or indirectly arising out of communicable disease.
- (d) Under no circumstances can Underwriting Agents' liability for anyone incident in respect of temporary rented holiday accommodation exceed £500,000.
- (e) In respect of temporary rented holiday accommodation the first £100 of each and every claim per Insured Person is excluded.

SECTION 10 - LEGAL EXPENSES

To pay legal costs and expenses incurred by the Insured Person up to a maximum of £25,000 in pursuit of compensation and/or damages against a third party arising from or out of the death or personal injury of the Insured Person occurring during the Period of Insurance.

EXCLUSIONS

1. The Underwriting Agents shall not be liable for:
 - (a) Costs incurred in pursuance of any claim against a Travel Agent, Tour Operator, Carrier, accommodation provider, the Underwriting Agents, Insurer or Insurers Agent or any other person insured under the same certificate.
 - (b) Legal expenses incurred prior to the granting of support by the Underwriting Agent
 - (c) Any claims reported more than 180 days after the commencement of the incident giving rise to such claim.
 - (d) Any claim where the laws, practices, and/or financial regulations of the country in which the proposed action will take place indicate that the costs of such action are likely to be unreasonably greater than the anticipated value of the compensation award.
 - (e) Costs incurred in pursuance of a claim against any person with whom the Insured Person had arranged to travel.
 - (f) Any claim where the Insured Person is insured for legal expenses under any other insurance policy.
 - (g) Any claim where in the Underwriting Agent's opinion there is insufficient prospect of success in obtaining a reasonable benefit.
2. The Underwriting Agents shall not be liable for any claim where legal costs and expenses are based directly or indirectly on the amount of an award.
3. This insurance will not extend to covering the Insured Person in the pursuit of any appeal except at the Underwriting Agent's sole discretion.
4. Where there is a possibility of a claim being brought in more than one country the Underwriting Agents shall not be liable for the costs if an action is brought in more than one country.

CONDITIONS

1. The Underwriting Agents shall have complete control over the legal proceedings and the appointment and control of a lawyer.
2. The Insured Person must follow the legal representatives advice and provide any information and assistance required. Failure to do so will entitle the Underwriting Agents to withdraw cover.
3. The Underwriting Agents must have access to any and all the legal representatives file of papers.
4. The Underwriting Agents may include a claim for their costs and expenses.
5. Failure by the Insured Person to comply with all or any of these conditions will entitle the Underwriting Agents to render the legal expenses aspect of this certificate void and thereby withdraw cover.

GENERAL CONDITIONS AND EXCLUSIONS
(applicable to all Sections)

1. It is a condition of this Insurance that all material facts have been disclosed to Underwriting Agents. Failure to do so may affect your rights under this Insurance.

Note: A material fact is a fact likely to influence Underwriting Agents in the acceptance or assessment of this Insurance (for example your own state of health or that of a close relative). If you are in any doubt as to whether a fact is 'material' then for your own protection it should be disclosed.

2. Claims Procedure - any occurrence or loss which may give rise to a claim under this Certificate, should be advised as soon as practicable and in any event within 30 days to Compass Underwriting Ltd, Market Square House, St James's Street, Nottingham.NG1 6FG. All certificates, accounts, receipts, information and evidence required by Underwriting Agents must be provided (at the expense of the Insured Person).

See HOW TO MAKE A CLAIM.

3. If at the time of any loss, damage or liability arising under this Certificate there is any other Insurance covering the same loss, damage or liability the Underwriting Agents will pay only their rateable proportion.

4. Underwriting Agents shall not be liable for:

- (a) Illness, accident, loss, damage, liability or any expense whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from:
 - (i) 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;
 - (ii) war, invasion, act of foreign enemy, hostilities (whether war be declared or not) terrorist activity (this exclusion does not apply to Section 3 - Medical and Other Expenses provided the disturbances were not taking place at the start of the insured trip), civil war, civil commotion, rebellion, revolution, insurrection or military or usurped power, or confiscation or detention or nationalisation or requisition or destruction of or damage to property by or under the order of any government or other authority;
 - (iii) pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- (b) Any claim under Sections 1 or 2 arising directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused.
- (c) Any claims arising directly or indirectly from or due to wilful exposure to risk (unless in an attempt to save human life), intentional self injury or the effect of intoxicating liquors or drugs.
- (d) Any consequential loss whatsoever.

5. The Insured Person must exercise reasonable care to prevent accident, injury, loss or damage and at all times act as if uninsured.

6. The Insured Person shall reimburse Underwriting Agents within one month of the expiry of the Period of Insurance any expenses not covered by this Insurance which are incurred by Underwriting Agents on his/her behalf.

7. If the Insured Person or any person acting on his/her behalf shall make any claim or statement knowing the same to be false or fraudulent as regards amount or otherwise, then this Insurance shall become void and all claims hereunder shall be forfeited.

8. Underwriting Agents may at their own expense take proceedings in the name of the Insured Person to recover compensation or secure an indemnity from any third party in respect of any loss, damage or expense covered by this Insurance and any amount so recovered shall belong to Underwriting Agents.

9. All claims arising under this Insurance shall be governed by the Law of England whose Courts along shall have jurisdiction in any dispute arising hereunder.

10. No refund of premium is allowed after the 14 day Money Back Guarantee period (see page 1) following the date of issue of the Insurance.

11. In the event that less than the appropriate full premium is paid, including any increase due for age, then the Insured Person shall be deemed to be his own insurer for that proportion of the benefit or coverage for which premium has not been paid.

12. The Insured Person must be under 65 years old and have resided in the EU for a continuous period of 12 months prior to the purchase of this Insurance and be registered with a EU doctor.

13. In respect of all Sections other than Sections 2, 3 and 4, the Underwriting Agents shall not be liable for any loss, injury, damage, illness, death or legal liability arising directly or indirectly from, or consisting of:

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 its true calendar date, or to continue to function correctly beyond that date.

14. This insurance does not cover anything caused directly or indirectly through bankruptcy, liquidation or any tour operator, travel agent, transportation company or accommodation supplier.

Signed for and on behalf of Compass Underwriting

MEMBER



General Insurance
STANDARDS COUNCIL

A E C Briant - Managing Director

Compass Underwriting Ltd
Market Square House, St James's Street, Nottingham NG1 6FG.

**WHAT YOU MUST DO IN THE EVENT OF A
MEDICAL EMERGENCY AND IN ALL CASES
INVOLVING REPATRIATION OR CURTAILMENT**

INTERNATIONAL MEDICAL RESCUE 24 HOUR EMERGENCY SERVICE is available so that any Insured Person may request help in the event of an emergency relating to medical problems (recoverable under Section 3).

You must notify INTERNATIONAL MEDICAL RESCUE immediately of any serious illness or injury involving an Insured Person whilst abroad which necessitates admittance to a hospital as an in-patient, or out-patient if costs are likely to exceed £500, or before any arrangements are made for repatriation or curtailment. (See Section 3 condition (b) on page 2).
The Assistance Service is there to help you 24 hours a day 365 days a year. Do not try to find your own solution - they will solve your problem in the most suitable and practical way.

TELEPHONE NO. UK (44) 20 8669 9292
FACSIMILE NO. UK (44) 20 8669 3442

Be prepared to give: (a) insurance certificate number (b) name and address of agent or broker from whom it was purchased (c) dates of outward and return travel (d) details of problem including name and address of patient and nature of illness/accident (e) names and telephone numbers of hospital, attending doctor and usual GP in the EU.

The Assistance Service is able to: (a) liaise with doctors and hospitals (b) guarantee medical charges (c) arrange emergency repatriation with medical escort if necessary (d) give guidance and help to other members of the party.

**THIS EMERGENCY SERVICE MUST NOT BE USED FOR
CASUAL ENQUIRIES**

MEDICAL TREATMENT IN AUSTRALASIA

Should you require medical treatment in Australasia please note that reciprocal arrangements apply as far as UK Nationals are concerned. Please ensure that you have your passport with you and if treatment is required, this should be produced. In-patient and outpatient treatment at a public hospital is then available either free of charge (Australia) or at minimal cost (New Zealand).

Should you be admitted to hospital then immediate contact must be made with INTERNATIONAL MEDICAL RESCUE and their authority obtained in respect of any treatment not available under the reciprocal arrangements before such treatment is provided.

HOW TO MAKE A CLAIM

You must give written notice to Compass Underwriting Ltd as soon as practical, any event within 30 days (see General Condition 2 on page 4).
FIRST, either phone 0115 941 8999 (between 9.30 a.m. and 5 p.m. Monday -Friday), give brief details of your claim and ask for a claim form - OR write to Compass Underwriting Ltd, Minerva House, Spaniel Row, Nottingham NG1 6EP.

**PLEASE DO NOT FORWARD ANY DOCUMENTS UNTR, YOU
SUBMIT THE COMPLETED CLAIM FORM**

COMPLAINTS PROCEDURE

Our aim is at all times to provide a first class standard of service. However there may be occasions when you feel that this objective has not been achieved. Should you have any complaint regarding this Insurance please write to the The Managing Director of Compass Underwriting Ltd, Asia House 31-33 Lime Street London EC3M 7HT. If after taking this action you are still dissatisfied you may write to The Chief Executive Travel and Personal Underwriters, 65-68 Leadenhall Street, London EC3A 2AD.
If after taking this action you are still dissatisfied you may write to either:
(a) The Consumer Information Department of the Association of British Insurers, 51 Gresham Street, London EC2V 7HQ; or
(b) The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

GEOGRAPHICAL AREAS

AREA 1 Europe, including the United Kingdom countries west of the Ural Mountains; Channel Islands and Republic of Ireland; the Azores, Canary Islands; Iceland; Madeira and countries bordering the Mediterranean Sea (except Israel, Lebanon, Libya and Syria).
AREA 2 Worldwide.

Make the most of your trip abroad -get proper insurance and check out the Foreign and Commonwealth Office web site at

www.fco.gov.uk/knowbeforeyougo
to find out in a flash how best to avoid trouble. Packed with essential travel advice and tips, the website offers a wealth of country-specific information. Alternatively, get the travel advice and tips by calling 020 7008 0232 / 0233.