

Travel Insurance Certificate

THIS IS TO CERTIFY that in accordance with the authorisation granted to Oval Insurance Broking Limited (who administer this Insurance on behalf of Underwriters) under a Contract (the number of which is specified in the Schedule) by certain syndicates at Lloyd's (hereafter referred to as the Underwriters), whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the Seal of Lloyd's Policy Signing Office, and in consideration of the payment of the premium specified herein, the said Underwriters are hereby bound, severally and not jointly, their Executors and Administrators, to insure the person(s) shown in the Schedule for the Benefits herein.

This is your Travel Insurance Certificate. It contains details of cover, conditions and exclusions relating to each Insured Person and is the basis on which all claims will be settled. It is validated by the issue of the Schedule which must be attached to the Certificate. In return for having accepted your premium we will in the event of bodily injury, death, illness, disease, loss, theft, damage or other events happening during the trip provide insurance in accordance with the operative sections of your Certificate as referred to in your Schedule.

United Kingdom Residents

This Certificate is only available to you if you are permanently resident in the United Kingdom and registered with a Medical Practitioner under the auspice of the NHS (or similar in respect of residents of the Channel Islands or Isle of Man).

The Schedule and any endorsements are all part of the Certificate. The information you have supplied forms part of the contract of insurance with us. Your Certificate is evidence of that contract.

Guidance Notes for Insured Person(s)

The Law and Jurisdiction applicable to this Insurance

Unless you and we have agreed otherwise your certificate will be governed by the law of England and Wales and the English Courts alone shall have jurisdiction in any dispute arising hereunder.

Age eligibility

This Certificate is not available to anyone aged:

- (i) 75 or over if annual multi trip insurance is selected. or
- (ii) 46 or over if backpacker insurance is selected.
Under annual multi trip insurance or backpacker insurance if you reach the age of 75 or 46 respectively during the Period of Insurance, cover will continue until the next renewal date but not thereafter.
- (iii) 75 or over If single trip insurance is selected.

Information or advice

If you would like more information or if you feel the insurance may not meet your needs, telephone Oval Insurance Broking Limited customer helpline on +44 (0) 20 7398 1070

Helplines

Please carry this Certificate with you in case of an emergency and in the event of serious illness or injury during a trip, advice and assistance in connection with medical and repatriation arrangements should be obtained from:



t: +44 (0) 1992 621 500
f: +44 (0) 1992 645 133
e: ops@oneassist.com
w: www.oneassist.com

General Conditions

You must comply with the following conditions to have the full protection of your Certificate. If you do not comply we may at our option cancel the Certificate or refuse to deal with your claim or reduce the amount of any claim payment.

DUAL INSURANCE

- 1) If at the time of any incident which results in a claim under this Certificate, there is another insurance covering the same loss, damage, expense or liability we will not pay more than our proportional share (not applicable to section D – Personal Accident).

REASONABLE PRECAUTIONS

- 2) You must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard your property from loss or damage and to recover property lost or stolen.

CANCELLATION

- 3) You may cancel this Certificate at any time. You must tell us by writing to: Oval Insurance Broking Limited, 33 Lombard Street, London EC3V 9BQ. If within 14 days of issue of the Certificate, you find that it does not meet your requirements you may cancel your Certificate by returning the Certificate documents to the address above. They will refund the premium in full provided you have not travelled and no claim or incident likely to give rise to a claim has been submitted. If a claim has been submitted or there has been any incident likely to give rise to a claim during the current Period of Insurance no premium refund will be given. Where the premium was paid by credit card you will however be responsible for payment of any administrative or interest charges levied by the credit card provider. For cancellation occurring after 14 days of issue of the Certificate no refund of premium will be made. We reserve the right to cancel this Certificate immediately in the event of non-payment of the premium. We may also cancel the Certificate by sending 14 days notice by recorded delivery to you at

Definitions of Terms

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Certificate.

You/Your/Insured Person - means each person travelling on a trip whose name appears in the Certificate Schedule.

We/Us/Our - means Certain Underwriters at Lloyd's.

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

Bodily Injury - means an identifiable physical injury sustained by you caused by sudden, unexpected, external and visible means.

Injury as a result of your unavoidable exposure to the elements shall be deemed to have been caused by bodily injury.

Close Business Associate - means any person whose absence from business for one or more complete days at the same time as your absence prevents the proper continuation of that business.

Close Relative - means mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, aunt, uncle, cousin, nephew, niece, legal guardian, partner or fiancé/fiancée.

Curtailment / Curtail - means abandoning the trip by direct return to the United Kingdom or by attending a hospital abroad for in excess of 48 consecutive hours as an in-patient.

Family cover - means up to two adults and any number of their children, step children or foster children aged under 18 at the commencement of the trip, accompanying the parents or legal guardian insured on the same Certificate travelling on any trip to the same destination. Under annual multi trip insurance either adult is also insured to travel on his or her own.

Geographical limits - (the Schedule will show which Geographical limits apply).

Area 1. United Kingdom.

Area 2. Europe - Continent of Europe West of the Ural Mountains including its neighbouring islands and non-European countries bordering the Mediterranean.

Area 3. Worldwide, excluding North America & Caribbean.

Area 4. Worldwide.

However, travel to any of the following territories/countries: -

Afghanistan, Algeria, Chad, Chechnya, Democratic Republic of Congo, Iraq, Israel (including the West Bank & the Gaza Strip), Ivory Coast, Libya, Lebanon, Nigeria, Somalia & Sudan, and any country where the Foreign and Commonwealth Office (FCO) advises against all travel of any kind or description is not covered

FCO website: www.fco.gov.uk/servlet

Home - means your normal place of residence in the United Kingdom.

Medical Condition - means any disease, illness or injury.

Medical Practitioner - means a registered practising member of the medical profession who is not related to you or any person with whom you are travelling.

Period of Insurance – means (i) if annual multi trip insurance is selected: the period for which we have accepted the premium as stated in the Schedule. During this period any trip not exceeding 31 consecutive days is covered. Under annual multi trip insurance section A - Cancellation cover shall be operative from the date stated in the Schedule or the time of booking any trip (whichever is the later) and terminates on commencement of any trip. (ii) if single trip insurance or explorer cover is selected: the period of the trip and terminates upon its completion, but not in any case exceeding the period shown in the Schedule. Under single trip insurance or explorer cover section A - Cancellation cover shall be operative from the time you pay the premium.

For all other sections of the Certificate, whichever cover is selected, the insurance commences when you leave your home or in respect of a business trip your place of business in the United Kingdom (whichever is the later) to commence the trip and terminates at the time of your return to your home or place of business in the United Kingdom (whichever is the earlier) on completion of the trip.

The Period of Insurance is automatically extended for the period of the delay in the event that your return to the United Kingdom is unavoidably delayed due to an event insured by this Certificate.

Personal Money - means bank notes currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phone cards and credit/debit or charge cards all held for private purposes.

Pre-existing Medical Condition - means

a) Any respiratory condition (relating to the lungs or breathing), heart condition, stroke or cancer for which you have ever received treatment (including surgery, tests or investigations by your doctor or a consultant/specialist and prescribed drugs or medication).

b) Any medical condition for which you have received surgery, in-patient treatment or investigations in a hospital or clinic within the last six months.

Public Transport - means any publicly licensed aircraft, sea vessel, train or coach on which you are booked to travel.

Single parent Cover - means one adult and any number of his/her children, step children or foster children aged under 18, accompanying the parent insured on the same Certificate travelling on any trip to the same destination. Under annual multi trip cover the adult is also insured to travel on his or her own.

Ski Equipment - means skis (including bindings), ski boots, ski poles and snowboards.

Terrorism - means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisations(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trip - means any holiday, business or pleasure trip or journey made by you within the area of travel shown in the schedule which begins and ends in the United Kingdom during the Period of Insurance but excluding one way trips or journeys.

If annual multi insurance is selected any such trip over 31 days is not insured and any trip solely within the United Kingdom is only covered where you have pre-booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each trip under annual multi trip insurance is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this Certificate.

Unattended- means when you are not in full view of and not in a position to prevent unauthorised interference with your property or vehicle.

United Kingdom- means England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

Valuables- means jewellery, antiques, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, photographic audio video computer television and telecommunications equipment (including CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

Claims Conditions

You must comply with the following conditions to have the full protection of your Certificate. If you do not comply we may at our option cancel the Certificate or refuse to deal with your claim or reduce the amount of any claim payment.

1) Claims

If you wish to make a claim on your return home, please obtain your claim form from www.oneclaims.com. Alternatively write or telephone for a claim form to:



The Old Building,
Bishops College,
Churchgate, Cheshunt
Herts, EN8 9XH
t: +44 (0)870 112 8468
f: +44 (0)870 112 8347
e: mail@oneclaims.com
w: www.oneclaims.com

Notification of any claim must be made within 31 days or as soon as possible thereafter following any bodily injury, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this Certificate. You must also inform us if you are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to us without delay. You or anyone acting on your behalf must not negotiate admit or repudiate any claim without our written consent.

You or your legal representatives must supply at your own expense all information, evidence, details of household insurance and medical certificates as required by us. We reserve the right to require you to undergo an independent medical examination at our expense. We may also request and will pay for a post-mortem examination.

You must retain any property which is damaged, and, if requested, send it to us at your own expense. If we pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become our property. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

2) Subrogation

We are entitled to take over and conduct in your name the defence and settlement of any legal action. We may also take proceedings at our own expense and for our own benefit, but in your name, to recover any payment we have made under this Certificate to anyone else.

3) Fraud

You must not act in a fraudulent manner. If you or anyone acting for you

- a) Make a claim under the Certificate knowing the claim to be false or fraudulently exaggerated in any respect or
- b) Make a statement in support of a claim knowing the statement to be false in any respect or
- c) Submit a document in support of a claim knowing the document to be forged or false in any respect or
- d) Make a claim in respect of any loss or damage caused by your wilful act or with your connivance

Then

- a) We shall not pay the claim
- b) We shall not pay any other claim which has been or will be made under the Certificate
- c) We may at our option declare the Certificate void
- d) We shall be entitled to recover from you the amount of any claim already paid under the Certificate
- e) We shall not make any return of premium
- f) We may inform the police of the circumstances.

Important Conditions Related to Health

You must comply with the following conditions to have the full protection of your Certificate. If you do not comply we may at our option cancel the Certificate or refuse to deal with your claim or reduce the amount of any claim payment.

1. It is a condition of this Certificate that you will not be covered under section A – Cancellation or curtailment charges, section B – Emergency medical and other expenses, section C – Hospital benefit and section D – Personal accident for any claims arising directly or indirectly from:
 - a) At the time of taking out this Certificate:
 - i) Any Pre-Existing Medical Condition that you have unless you have consulted us by telephoning the Oval Insurance Broking Limited medical line on 0870 777 7645 and we have agreed to provide cover.
 - ii) Any Medical Condition for which you have received a terminal prognosis.
 - iii) Any Medical Condition for which you have not had a diagnosis.
 - iv) Any Medical Condition for which you are on a waiting list for or have knowledge of the need for surgery, in patient treatment or investigation at a hospital, clinic or nursing home.
 - v) Any circumstances you are aware of that could reasonably be expected to give rise to a claim on this Certificate, unless you have been given our agreement.
 - b) At any time:
 - i) Any Medical Condition you have in respect of which a Medical Practitioner has advised you not to travel or would have done so had you sought his/her advice.
 - ii) Any Medical Condition for which you are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of the United Kingdom or within the Channel Islands.
 - iii) Any Medical Condition for which you are not taking the recommended treatment or prescribed medication as directed by a Medical Practitioner
 - iv) Pregnancy or childbirth where you are expected to give birth within eight weeks of the start of the trip, during the trip or within eight weeks of the end of the trip.
2. If your health changes after the start date of your Certificate and the date your travel tickets or confirmation of booking were issued, you must telephone the Oval Insurance Broking Limited customer helpline on 020 7398 1070 to make sure your cover is not affected.

General Exclusions Applicable to All Sections of the Certificate

We will not pay for claims arising directly or indirectly from:

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under section B – Emergency medical and other expenses, section C – Hospital benefit and section D – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any trip.
2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

4. The failure or fear of failure or inability of any equipment or any computer programme, whether or not you own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.

5. Your pursuit of winter sports unless sections J, K, L and M are shown as operative in your schedule. Even if winter sports cover is included you are still not covered for the following activities: Off piste skiing without a guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing, Nordic skiing, ice hockey, bobbing, tobogganing, heli skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snow mobiling, glacier skiing, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons.

6. Your engagement in or practice of: manual work in connection with a profession business or trade, flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of motorised two wheeled vehicles unless a crash helmet and appropriate protective clothing is worn and you have full United Kingdom driving licence permitting the use of such vehicle in the United Kingdom, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions.

7. Your engagement in or practice of: boxing, bungee jumping, canoeing at grade 4 or above, caving or cave diving, canyoning, mountaineering requiring the use of guides or ropes, extreme sports of any kind, expeditions, football (if the main purpose of the trip), gliding, gymnastics, hang gliding, high diving, horse riding in competitions, hot air ballooning (unless as part of an organised trip with a qualified pilot), hunting, hydro speeding, jet skiing (section G - Personal liability only), karate, kayaking, martial arts, micro lighting, parachuting, paragliding, perpend, polo, pot holing, rafting, rugby, shark diving, sky diving, sky surfing, underwater activities requiring the use of artificial breathing apparatus (except scuba diving of less than 18 metres depth) or wrestling.

8. You're wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Medical Practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).

9. Your own unlawful action or any criminal proceedings against you.

10. Consequential loss of any kind (for example the replacement of locks following loss of keys).

11. Operational duties of a member of the Armed Forces.

12. Your travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel.

Emergency and Medical Service

In the event of a serious illness or accident which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of Curtailment necessitating your early return home you must contact One Assist. The service is available to you and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment you must contact One Assist as soon as possible. Private medical treatment is not covered unless authorised specifically by One Assist.

Medical assistance abroad

One Assist has the medical expertise, contacts and facilities to help should you be injured in an accident or fall ill. One Assist will also arrange transport home when this is considered to be medically necessary or when you have notice of serious illness or death of a close relative at home.

Payment for medical treatment abroad

If you are admitted to a hospital/clinic while abroad, One Assist will arrange for medical expenses covered by the Certificate to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact One Assist for you as soon as possible. For simple outpatient treatment, you should pay the hospital/clinic yourself and claim back medical expenses from us on your return to the United Kingdom. Beware of requests for you to sign for excessive treatment or charges. If in doubt regarding any such requests, please call One Assist for guidance. Contact One Assist on telephone number. **+44 (0)1992 621500**

European Union

If you are travelling to countries within the European Union (EU) the European Economic Area (EEA) or Switzerland you are strongly advised to obtain a European Health Insurance Card (EHIC) postal application form from your local Post Office. You can also apply online at www.dh.gov.uk/travellers or by telephone 0845 606 2030. This will entitle you to benefit from the reciprocal health care arrangements which exist between EU/EEA or Switzerland. In the event of liability being accepted for a medical expense which has been reduced by the use of either an EHIC card or private health insurance, we will not apply the deduction of excess under section B - Emergency medical and other expenses.

Australia

If you require medical treatment in Australia you must enrol with a local MEDICARE office. You do not need to enrol on arrival but you must do this after the first occasion you receive treatment. In-patient and outpatient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the Health Advice for Travellers leaflet available from Post Offices. Alternatively please call One Assist for guidance

If you are admitted to hospital contact must be made with One Assist as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE. Contact One Assist on telephone number: +44 (0)1992 621500

Section A Cancellation or Curtailment Charges

What is covered

We will pay you up to the amount stated in the Schedule for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges which you have paid or are contracted to pay together with any reasonable additional travel expenses incurred if

- a) cancellation of the trip is necessary and unavoidable or
- b) the trip is curtailed before completion

as a result of any of the following events occurring:

1. The death, bodily injury or illness of:
 - a) you
 - b) any person with whom you are travelling or have arranged to travel with
 - c) any person with whom you have arranged to reside temporarily
 - d) your Close Relative
 - e) a Close Business Associate.
2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of you or any person with whom you are travelling or have arranged to travel with.
3. Redundancy (which qualifies for payment under current United Kingdom redundancy payment legislation and at the time of booking the trip there was no reason to believe anyone would be made redundant) of you or any person with whom you are travelling or have arranged to travel with.
4. You or any person with whom you are travelling or have arranged to travel with are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have your/their authorised leave cancelled for operational reasons, provided that such cancellation or curtailment could not reasonably have been expected at the time this insurance is purchased by you.
5. The Police requesting you to remain at or return to your home due to serious damage to your home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

Special conditions relating to claims

1. You must obtain a medical certificate from a Medical Practitioner and prior approval of One Assist to confirm the necessity to return home prior to curtailment of the trip due to death, bodily injury or illness.
2. If you fail to notify the travel agent, tour operator or provider of transport/accommodation immediately it is found necessary to cancel the trip our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
3. If you cancel the trip due to bodily injury or illness you must provide a medical certificate from a Medical Practitioner stating that this necessarily and reasonably prevented you from travelling.

What is not covered

1. The first £50 of each and every claim per incident for each Insured Person but limited to £100 in all if Family Cover or Single Parent Cover applies.
2. The cost of Airport Departure Duty.
3. Any claims arising directly or indirectly from:
 - a) Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date this insurance is purchased by you or the time of booking any trip (whichever is the earlier).
 - b) Circumstances known to you prior to the date this insurance is purchased by you or the time of booking any trip (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or Curtailment of the trip.
4. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
5. Stress, anxiety, depression or any other mental or nervous disorder that you are suffering from unless it has been investigated and diagnosed as such by a consultant specialising in the relevant field.
6. Anything mentioned in the general exclusions

You should also refer to the important conditions relating to health

Section B Emergency Medical and Other Expenses

What is covered

We will pay you up to the amount stated in the Schedule for the following expenses which are necessarily incurred within 12 months of the incident as a result of your suffering bodily injury or illness and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred:
 - a) outside the United Kingdom or
 - b) within the Channel Islands.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £200 incurred:
 - a) outside the United Kingdom or
 - b) within the Channel Islands.
3. In the event of your death outside the United Kingdom the reasonable additional cost of funeral expenses abroad up to a maximum of £1,500 plus the reasonable cost of conveying your ashes to your home, or the additional costs of returning your body to your home.
4. Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of your original booking, if it is medically necessary for you to stay beyond your scheduled return date. This includes, with the prior authorisation of One Assist, reasonable additional transport or accommodation expenses for a friend or Close Relative to remain with you or travel to you from the United Kingdom or escort you and additional travel expenses to return you to your home if you are unable to use the return ticket.
5. With the prior authorisation of One Assist, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate you to your home if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless One Assist agree otherwise.

Special conditions relating to claims

1. You must give notice as soon as possible to One Assist or us of any bodily injury or illness which necessitates your admittance to hospital as an in-patient or before any arrangements are made for your repatriation.
2. In the event of your bodily injury or illness we reserve the right to relocate you from one hospital to another and arrange for your repatriation to the United Kingdom at any time during the trip. We will do this if in the opinion of the Medical Practitioner in attendance or One Assist you can be moved safely and / or travel safely to the United Kingdom to continue treatment.

What is not covered

1. The first £50 of each and every claim per incident for each Insured Person but limited to £100 in all if Family Cover or Single Parent Cover applies.
2. Any claims arising directly or indirectly in respect of:
 - a) Costs of telephone calls, other than calls to One Assist notifying them of the problem for which you are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
 - b) The cost of treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or illness which necessitated your admittance into hospital.
 - c) Any expenses which are not usual, reasonable or customary to treat your bodily injury or illness.
 - d) Any form of treatment or surgery which in the opinion of the Medical Practitioner in attendance and One Assist can be delayed reasonably until your return to the United Kingdom.
 - e) Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the United Kingdom.
 - f) Additional costs arising from single or private room accommodation.
 - g) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by One Assist.
 - h) Any expenses incurred after you have returned to the United Kingdom.
 - i) Expenses incurred as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.
 - j) Your decision not to be repatriated after the date when in the opinion of One Assist it is safe to do so.
3. Anything mentioned in the general exclusions.

You should also refer to the important conditions relating to health.

Section C Hospital Benefit

What is covered

We will pay you the amount stated in the Schedule for every complete 24 hours you have to stay in hospital as an in-patient:

- a) outside the United Kingdom or
- b) within the Channel Islands

up to the maximum amount stated in the Schedule as a result of bodily injury or illness you sustain. We will pay the amount above in addition to any amount payable under section B – Emergency medical and other expenses.

Special conditions relating to claims

1. You must give notice as soon as possible to One Assist or Us of any bodily injury or illness which necessitates your admittance to hospital as an in-patient.

What is not covered

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or illness which necessitated your admittance into hospital.
 - b) Hospitalisation relating to any form of treatment or surgery which in the opinion of the Medical Practitioner in attendance and One Assist can be delayed reasonably until your return to the United Kingdom.
 - c) Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - d) Hospitalisation as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.
 - e) Any additional period of hospitalisation following your decision not to be repatriated after the date when in the opinion of One Assist it is safe to do so.
2. Anything mentioned in the general exclusions.

2. If Baggage is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Baggage is lost, stolen or damaged whilst in the care of an airline you must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this Certificate.
3. Receipts for items lost, stolen or damaged must be retained, as these will help you to substantiate your claim.

What is not covered:-

1. The first £50 of each and every claim per incident for each Insured Person (except claims under subsection 2. a) above) but limited to £100 if Family Cover or Single Parent Cover applies.
2. Loss, theft of or damage to valuables or your passport left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
3. Loss, theft of or damage to baggage contained in an unattended vehicle:
 - a) overnight between 9 p.m. and 9 a.m. (local time) or
 - b) at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, ski equipment and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with your business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in the general exclusions.

Section D Personal Accident

Special Definitions (which are shown in italics)

Loss of limb - - means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight - - means total and irrecoverable loss of sight.

What is covered

We will pay one of the benefits shown below if you sustain bodily injury which shall solely and independently of any other cause, result within one year in your death, *loss of limb*, *loss of sight* or permanent total disablement.

Benefit	Up to age 15 years inclusive	Age 16 years to 64 years inclusive	Age 65 years and over
1. Death	£2,500	£20,000	£2,500
2. <i>Loss of one or more limbs and/or loss of sight in one or both eyes</i>	£20,000	£20,000	Not covered
3. Permanent total disablement	£20,000	£20,000	Not covered

Special conditions relating to claims

1. Our Medical Practitioner may examine you as often as they deem necessary in the event of a claim.

Provisions

1. Benefit is not payable to you:
 - a) Under more than one of items 1. 2. or 3.
 - b) Under item 3. until one year after the date you sustain bodily injury
 - c) Under item 3. if you are able or may be able to carry out any gainful employment or gainful occupation.

What is not covered

1. Anything mentioned in the general exclusions.

Section E Baggage and Passport

What is covered

1. We will pay you up to the amount stated in the Schedule for the accidental loss of, theft of or damage to baggage. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or We may at our option replace, reinstate or repair the lost or damaged baggage).

The maximum we will pay for the following items is:

- a) for any one article, pair or set of articles £250 (for example a set of golf clubs).
- b) the total for all valuables £300.

2. We will also pay you up to the amounts shown below:

- a) £100 for the emergency replacement of clothing, medication and toiletries if the Baggage is temporarily lost in transit during the outward journey and not returned to you within 12 hours, provided written confirmation is obtained and sent to us from the carrier, confirming the number of hours the Baggage was delayed. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.
- b) £200 for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of your lost or stolen passport or visa.

Special conditions relating to claims

1. You must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all Baggage.

Section F Personal Money and Documents

What is covered

We will pay you up to the amounts stated in the Schedule for the accidental loss of, theft of or damage to personal money and documents (including driving licence). In respect of foreign currency cover is also operative during the 72 hours immediately preceding your departure on the outward journey.

The maximum we will pay for the following items is:

- a) For bank notes currency notes and coins £200.
- b) If you are under the age of 16, for bank notes currency notes and coins £50.
- c) For all other personal money and documents £300.

Special conditions relating to claims

1. You must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all personal money and documents.
2. If personal money and documents are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If personal money and documents are lost, stolen or damaged whilst in the care of an airline you must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this Certificate.

- Receipts for items lost, stolen or damaged must be retained, as these will help you to substantiate your claim.

What is not covered

- The first £50 of each and every claim per incident for each Insured Person but limited to £100 if Family Cover or Single Parent Cover applies.
- Loss, theft of or damage to personal money left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
- Loss, theft of or damage to travellers' cheques if you have not complied with the issuer's conditions or where the issuer provides a replacement service.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
- Anything mentioned in the general exclusions.

Section G Personal Liability

What is covered

We will pay up to the amount stated in the Schedule (inclusive of legal costs and expenses) against any amount you become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

- Bodily Injury, death illness or disease to any person who is not in your employment or who is not a Close Relative or member of your household.
- Loss of or damage to property that does not belong to and is neither in the charge of or under the control of you, a Close Relative, anyone in your employment or any member of your household other than any temporary holiday accommodation occupied (but not owned) by you.

Special conditions relating to claims

- You must give us written notice as soon as possible of any incident, which may give rise to a claim.
- You must forward every letter, writ, summons and process to us as soon as you receive it.
- You must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without our written consent.
- We will be entitled if we so desire to take over and conduct in your name the defence of any claims for indemnity or damages or otherwise against any third party. We shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and you shall give us all necessary information and assistance which we may require.
- In the event of your death, your legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this Certificate.

What is not covered

- Compensation or legal costs arising directly or indirectly from:
 - Liability which has been assumed by you under agreement unless the liability would have attached in the absence of such agreement.
 - Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - Ownership possession or use of vehicles aircraft or watercraft (other than surfboards or manually propelled rowboats, punts or canoes).
 - The transmission of any communicable disease or virus.
 - Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where We will not pay for the first £100 of each and every claim arising from the same incident).
- Anything mentioned in the general exclusions.

Section H Delayed Departure

What is covered

If departure of the Public Transport on which you are booked to travel is delayed at the final departure point from or to the United Kingdom for at least 12 hours from the scheduled time of departure due to:

- strike or
- industrial action or
- adverse weather conditions or
- mechanical breakdown of or a technical fault occurring in the Public Transport on which you are booked to travel

We will pay you the amount stated in the Schedule:

- £20 for the first completed 12 hours delay and £10 for each full 12 hours delay thereafter up to a maximum of £100 or
- Up to £3,000 for any irrecoverable unused travel and accommodation costs and other pre-paid charges which you have paid or are contracted to pay if after a minimum 12 hours has elapsed, you choose to cancel your trip.

You may claim only under subsection 1. or 2. above for the same event, not both.

You may claim only under section H – Delayed departure or section I – Missed departure for the same event, not both.

Special conditions relating to claims

- You must check in according to the itinerary supplied to you.
- You must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
- You must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What is not covered

- The first £50 of each and every claim per incident for each Insured Person under subsection 2. above but limited to £100 in all if Family Cover or Single Parent Cover applies.
- Claims arising directly or indirectly from:
 - Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by you.
 - Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
- Anything mentioned in the general exclusions.

Section I Missed Departure

What is covered

We will pay you up to the amount stated in the Schedule for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination or returning to the United Kingdom if you fail to arrive at the international departure point in time to board the Public Transport on which you are booked to travel on the initial international journey of the trip as a result of:

- the failure of other Public Transport or
- an accident to or breakdown of the vehicle in which you are travelling or
- an accident or breakdown occurring ahead of you on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which you are travelling or
- strike, industrial action or adverse weather conditions.

You may claim only under section I – Missed departure or section H – Delayed departure for the same event, not both.

Special conditions relating to claims:-

- In the event of a claim arising from any delay occurring on a motorway or dual carriage way you must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
- You must allow sufficient time for the Public Transport or other transport to arrive on schedule and to deliver you to the departure point.

What is not covered:-

- The first £50 of each and every claim per incident for each Insured Person but limited to £100 in all if Family Cover or Single Parent Cover applies.
- Claims arising directly or indirectly from:
 - Strike or industrial action existing or declared publicly by the date this insurance is purchased by you.
 - An accident to or breakdown of the vehicle in which you are travelling for which a professional repairers report is not provided.
 - Breakdown of any vehicle in which you are travelling if the vehicle is owned by you and has not been serviced properly and maintained in accordance with manufacturers instructions.
 - Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
- Additional expenses where the scheduled Public Transport operator has offered reasonable alternative travel arrangements.
- Anything mentioned in the general exclusions.

Section J, K, L and M Winter Sports

COVER IN RESPECT OF SECTIONS J, K, L AND M ONLY OPERATES: -

- UNDER SINGLE TRIP POLICIES IF THE APPROPRIATE WINTER SPORTS EXTENSION HAS BEEN CHOSEN AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.
- UNDER ANNUAL MULTI TRIP POLICIES FOR A PERIOD NOT EXCEEDING 21 DAYS IN TOTAL IN EACH PERIOD OF INSURANCE, IF THE APPROPRIATE WINTER SPORTS EXTENSION HAS BEEN CHOSEN AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.

Section J Ski Equipment

What is covered:-

We will pay you up to the amount stated in the Schedule £300 for the accidental loss of, theft of or damage to your own Ski Equipment, or up to £200 for hired Ski Equipment. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or We may at Our option replace, reinstate or repair the lost or damaged Ski Equipment).

The maximum we will pay for any one article, pair or set of articles is £200.

Special conditions relating to claims

1. You must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all Ski Equipment.
2. If Ski Equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Ski Equipment is lost, stolen or damaged whilst in the care of an airline you must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this Certificate.
3. Receipts for items lost, stolen or damaged must be retained, as these will help you to substantiate your claim.

What is not covered

1. The first £50 of each and every claim per incident for each Insured Person but limited to £100 if Family Cover or Single Parent Cover applies.
2. Loss, theft of or damage to Ski Equipment contained in or stolen from an Unattended vehicle:
 - a) overnight between 9 p.m. and 9 a.m. (local time) or
 - b) at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Anything mentioned in the general exclusions.

Section K Hire of Ski Equipment

What is covered

We will pay you up to the amount stated in the Schedule £15 per day, up to a maximum of £200 for the reasonable cost of hiring replacement Ski Equipment as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of your own Ski Equipment.

Special conditions relating to claims

1. You must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of your own Ski Equipment.
2. If Ski Equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Ski Equipment is lost, stolen or damaged whilst in the care of an airline you must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this Certificate.
3. Receipts for items lost, stolen or damaged must be retained as these will help you to substantiate your claim.

What is not covered

1. Loss, theft of or damage to Ski Equipment contained in or stolen from an Unattended vehicle:
 - a) overnight between 9 p.m. and 9 a.m. (local time) or
 - b) at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
2. Loss or damage due to delay, confiscation or detention by customs or other authority.

3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in the general exclusions.

Section L Ski Pack

What is covered

We will pay you the amount stated in the Schedule:

- a) Up to £300 for the unused portion of your ski pack (ski school fees, lift pass and hired Ski Equipment) following your bodily injury or illness.
- b) Up to £150 for the unused portion of your lift pass if lost.

Special conditions relating to claims

1. You must provide written confirmation from a Medical Practitioner that such bodily injury or illness prevented you from using your ski pack.

What is not covered

1. Anything mentioned in the general exclusions.

Section M Piste Closure

What is covered

We will pay you up to the amount stated in the Schedule £20 per day, up to a maximum of £200 for the cost of transport organised by the tour operator to an alternative site if lack of snow conditions or avalanche results in the closure of skiing facilities (excluding cross-country skiing) in your resort and it is not possible to ski. The cover only applies:

- a) To the resort which you have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of your trip and
- b) To trips taken outside the United Kingdom during the published ski season for your resort.

If no alternative sites are available we will pay you compensation of £20 per day up to a maximum of £200.

Special conditions relating to claims

1. You must obtain written confirmation from the tour operator (or their representative) of the number of days skiing facilities were closed in your resort and the reason for the closure.

What is not covered

1. Anything mentioned in the general exclusions.

Section N Overseas Legal Expenses and Assistance

What is covered

We will pay you up to the amount stated in the Schedule £25,000 for legal costs to pursue a civil action for compensation if someone else causes you bodily injury, illness or death. Where there are two or more Insured Persons insured by this Certificate, then the maximum amount payable by us for all such claims shall not exceed the amount stated in the Schedule £25,000.

Special conditions relating to claims

1. We shall have complete control over the legal case through agents We nominate by appointing agents of Our choice on your behalf with the expertise to pursue your claim.
2. You must follow our agent's advice and provide any information and assistance required within a reasonable timescale.
3. You must advise us of any offers of settlement made by the negligent third party and you must not accept any such offer without our consent.
4. We will decide the point at which your legal case cannot usefully be pursued further. After that no further claims can be made against us.
5. We may include a claim for our legal costs and other related expenses.
6. We may, at our own expense, take proceedings in your name to recover compensation from any third party in respect of any indemnity paid under this Certificate. You must give such assistance as we shall reasonably require and any amount recovered shall belong to us.
7. If you or the appointed agents receive any compensation, you must repay us any legal costs that we have paid up to the amount of the compensation.

What is not covered:-

We shall not be liable for: -

1. Any claim where in our opinion there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, One Assist, their agents or Us, someone you were travelling with, a person related to you, or another Insured Person.
3. Legal costs and expenses incurred prior to our written acceptance of the case.
4. Any claims where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. Legal costs and expenses incurred if an action is brought in more than one country.

8. Any claim where in the our opinion the estimated amount of compensation payment is less than £1,000 for each Insured Person.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. Costs of any Appeal.
11. Claims occurring within the United Kingdom.
12. Claims by you other than in your private capacity.
13. Anything mentioned in the general exclusions.

WHO TO CONTACT

24 hour Medical Emergency Company

To be contacted immediately in the event of an accident or illness resulting in hospitalisation or change to travel arrangements.



t: +44 (0) 1992 621 500
 f: +44 (0) 1992 645 133
 e: ops@oneassist.com
 w: www.oneassist.com

Have the following information available: -

1. The number of this Certificate as shown in the Schedule.
2. The name and address of your Agent as shown in the Schedule.
3. The telephone number from which you are calling.
4. The name and telephone number of the Doctor and Hospital attending the ill/injured Insured Person.

Failure to consult with One Assist and to act in accordance with their instructions will prejudice your claim.

Claims Administrators

To be contacted for non-emergency claims and queries on claims payments. If you wish to make a claim on your return home, please obtain your claim form from www.oneclaims.com. Alternatively write or telephone for a claim form to:



The Old Building,
 Bishops College,
 Churchgate, Cheshunt
 Herts, EN8 9XH
 t: +44 (0)870 112 8468
 f: +44 (0)870 112 8347
 e: mail@oneclaims.com
 w: www.oneclaims.com

In the event of the cancellation of a trip, immediate notice must be given of any occurrence that may give rise to a claim. If possible the Schedule should be sent when notifying a claim, as this will expedite prompt handling of the claim. St Paul' Travellers Syndicate Management Ltd has internal complaints handling procedures, which are available upon request.

Compensation

Lloyd's insurers are covered by the Financial Services Authority's Compensation Scheme.

You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further Information about the Scheme is available from:

Financial Services Compensation Scheme
 7th floor Lloyd's Chambers
 Portsoken Street
 London E1 8BN
 Website: www.fscs.org.uk

Complaints Procedure

Any complaint should be addressed in the first instance to: Compliance Officer of the Agent shown in the Schedule. If you are not satisfied with the way that a complaint has been dealt with please contact:

Compliance Officer
 St Paul Travelers Syndicate Management Ltd
 60 Gracechurch Street
 London EC3V 0HR

In the event that you remain dissatisfied and wish to take the matter further you can do so at any time by referring to the Complaints Department at Lloyd's. The contact details are:

Complaints Department
 Lloyd's
 One Lime Street
 London EC3M 7HA
 Tel: 020 7327 5693
 Fax: 020 7327 5225
 E-mail: Complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.

DATA PROTECTION CLAUSE

It is understood by the Insured Person that any information about them will be processed by the Underwriters in compliance of the Data Protection Act 1998 and only for the purposes of providing their insurance cover and handling any claims. This may necessitate providing such information to third parties.

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999 CLARIFICATION CLAUSE

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