

World Nomads - Policy Wording

Travel Insurance Summary of Cover

The following table is only a summary of the main cover limits. **You** should read the rest of this policy for the full terms and conditions and to understand when these benefits may apply. The cover level selected is shown on **your** Certificate of Insurance.

Summary of Benefits

Note: Limits shown are per person insured. Certain additional limits apply to children under 16 years old. See individual sections for details.

Section		Benefit	Standard Cover	Explorer Cover	Excess
Section 1	Cancellation		3,000	5,000	75
	Tuition/Course Fees		1,000	1,500	75
Section 2	Curtailment		3,000	5,000	75
Section 3	Trip Interruption		Not covered	1,500	75
Section 4	Emergency Medical Expenses		5 million	10 million	100/500
	Emergency Dental Treatment (pain relief only)		300	500	100
	Funeral Expenses Abroad		5,000	5,000	100
	Outpatient Physiotherapy Treatment		150	500	100
	Post Assault Counselling		Not covered	250	100
Section 5	Hospital Benefit		20/24 hrs. 200 max	50/24 hrs. 1000 max	N/A
Section 6	Personal Accident (permanent total disablement, loss of limbs, loss of sight)		10,000	25,000	N/A
Section 7	Baggage & Personal Belongings				
	Personal Baggage		1,000	2,000	75
	Single Item Limit		100	250	75
	Total Valuables Limit		250	500	75
	Delayed Baggage (after 24 hrs.)		100	200	N/A
	Specified Items (optional)		1,250	2,000	75

Section	Benefit	Standard Cover	Explorer Cover	Excess
	Single item Limit (for specified items)	400	750	75
Section 8	Money	Not covered	500	75
	Cash Limit	Not covered	200	75
	Cash Limit (under 16)	Not covered	50	N/A
Section 9	Loss of Passport / Drivers Licence and other travel documents	300	600	N/A
Section 10	Travel Delay & Abandonment	Not covered	Included	75
	Travel Delay	Not covered	50/12 hrs.200 max	75
	Trip Abandonment (after 24 hrs.)	Not covered	Up to Cancellation limit	75
	Additional Travel and Accommodation	Not covered	1,000	75
Section 11	Missed Departure	Not covered	1,000	75
Section 12	Uninhabitable Accommodation	Not covered	1,000	75
Section 13	Political Unrest and Natural Catastrophe Evacuation Expenses	Not covered	10,000	75
Section 14	Personal Liability	2 million	2 million	150
Section 15	Legal Expenses	5,000	25,000	150
Section 16	Hijack	Not covered	100/24 hrs. 2,000 max	
Section 17	Work, Sports & Activities Level 1	Included	Included	See section 1 to 16 for the applicable excess
	Work, Sports & Activities Level 2	Optional	Optional	
	Work, Sports & Activities Level 3	Optional	Optional	
	Work, Sports & Activities Level 4	Optional	Optional	
Section 18	Collision Damage Waiver Excess	Not covered	Included	N/A
	Accident Damage Excess Reimbursement	Not covered	1,500	N/A

Section	Benefit	Standard Cover	Explorer Cover	Excess
	Rental Car Key Cover	Not covered	500	N/A
Section 19	Financial Failure Protection	3,000	5,000	75

Note: the policy excess is increased to 500 in respect of medical emergency repatriation by air ambulance or helicopter services within Nepal.

Important Contact Details

	Email	Telephone
Customer Services (For policy sales, coverage inquiries or amendments)	infoGBR@worldnomads.com	+44 (0)330 660 0738 (from overseas) 0330 660 0738 (within UK)
24 Hour Emergency Assistance Service (For medical or travel assistance while travelling)	assistance@mstream.co.uk	+44 20 7183 3751 (from overseas) 020 7183 3751 (within UK)
Claims Service (For claim inquiries after the claim is submitted)	claims@mstream.co.uk	+44 (0)330 660 0549 (from overseas) 0330 660 0549 (within UK)
Financial Failure Protection Claims (Also visit www.ipplondon.co.uk)	info@ipplondon.co.uk	+44 20 8776 3752 (from overseas) 020 8776 3752 (within UK)
Political Unrest And Natural Catastrophe Evacuation		+44(0) 20 3284 8844 (from overseas)

Other Useful Contacts

	Website	Telephone
Foreign & Commonwealth Office	www.gov.uk/fco	+44 20 7008 1500
European Health Insurance Card	www.ehic.org.uk	+44 300 330 1350
Department of Health – Advice	www.dh.gov.uk/travellers	+44 20 7210 4850
Medicare Australia	www.humanservices.gov.au	0800 1695 865 or +613 6222 3455

Why bother reading it? It's just fine print

Never assume you'll be covered because **you** think that's what travel insurance is for. Please take the time to read the policy carefully to know what's covered, what's not covered, the limits to cover and exclusions. And if **you** don't understand it, just ask WorldNomads.com

Important Info

Thank **you** for taking out **your** travel insurance from WorldNomads.com

This policy wording, **your** Certificate of Insurance and any endorsements form a contract of insurance between **you** (the insured named on the Certificate of Insurance) and **us**, (Millstream Underwriting Ltd on behalf of AWP P&C SA (Sections 1-18) and International Passenger Protection Ltd on behalf of Certain underwriters at Lloyd's (Section 19 only) and explains the definitions, conditions, exclusions and limits of cover **we** provide.

This contract is only valid when **you** have a valid Certificate of Insurance and have paid the appropriate premium.

It is very important that **you** carefully read the terms, conditions and exclusions of this insurance to ensure that **you** are properly covered for **your** planned trip.

Please check the details of **your** Certificate of Insurance and contact Customer Services by email at infoGBR@worldnomads.com or telephone +44 (0)330 660 0738 (from overseas) or 0330 660 0738 (from within UK) if they are incorrect.

Who is covered?

The persons insured as named on the Certificate of Insurance

Cover is only available to:

1. **British Citizens** for a trip outside the **United Kingdom**. **You** may be currently in the **United Kingdom**, travelling outside the **United Kingdom** or residing in another country at the time the policy is purchased.
Or
2. a **resident** of the **United Kingdom** for a trip outside the **United Kingdom**. **You** must be residing in the **United Kingdom** and have unrestricted right of entry to the **United Kingdom**. If **you** are a **resident** travelling outside of the **United Kingdom** or living in another country, **you** cannot be covered under this policy.

You must be 64 years old or younger at the time **you** buy or extend this policy. Cover will not be issued once **you** have reached 65 years of age.

What is covered?

You are covered for:

1. holidays and leisure trips and trips that include **non-manual work**.
2. trips that include **manual work** as detailed in Section 17 if **you** have paid the appropriate additional premium.
3. the dates shown on **your** Certificate of Insurance up to a maximum of 550 days.
4. trips within the Geographical Region as shown on **your** Certificate of Insurance. **You** must observe travel advice provided by the Foreign & Commonwealth Office (FCO). No cover is provided under any section of this policy if **you** choose to travel to a destination to which the FCO has advised against all or all but essential travel. Travel advice can be obtained from the Foreign & Commonwealth Office. Telephone: +44

5. participating in sports and activities as detailed in Section 17 if **you** have paid the appropriate additional premium. **You** are not covered for **hazardous activities**, other than as specified in Section 17, unless **we** agree in writing to include them.

Limit of cover

Depending on the cover **you** choose, **your** policy will have specific benefits and limits and sub-limits of cover. The limits of cover under each section are shown on the Summary of Cover. Limits shown in the Summary of Cover are for each insured person.

Your Certificate of Insurance shows the level of cover chosen, **your** policy coverage period/s, the applicable sections of the policy and cover limits, the people who are covered and if **you** have upgraded **your** cover for sports and activities or specified **your** personal belongings.

Extending your policy

You may extend the period of insurance before the policy ends, subject to payment of the appropriate additional premium, however, any illness or injury which has come into existence, or has shown symptoms, or has been diagnosed in the previous insurance period(s) shall not be covered in the extended insurance period. A policy may be extended up to a maximum of 550 days.

If **your** return **home** is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 consecutive days as a maximum from the expiry date listed on the policy.

Policy excess

This policy has an excess as shown on the Summary of Cover which will be deducted in the event of a claim under certain sections. The excess is applicable per person, per policy section, to a maximum of two excesses being charged per insured incident, and can be summarised as follows:

Emergency Overseas Medical Expenses	100
Personal Liability; Legal Expenses	150
Cancellation: loss of deposit	20
Additional hospital benefit; Personal accident; Delayed baggage; Travel Delay; Loss of Passport/Travel Documents, Collision Damage Waiver Excess.	No excess applicable
Nepal Air Ambulance /Helicopter Services	500
All other cover sections	75

Note: a higher excess of 500 applies in respect of medical emergency repatriation by air ambulance or helicopter services being required within Nepal.

When cover starts and ends?

Cancellation cover starts from the date **you** have purchased this insurance policy and ends when **you** leave **your home** within the dates shown on **your** Certificate of Insurance.

Note: If **you** buy this policy after **you** have left the **United Kingdom**, there is no cover provided for Cancellation (Section 1) of **your** trip

All other sections are covered from the start date of the policy shown on **your** Certificate of Insurance or when **you** leave **your home** to commence the trip, whichever is the later. These sections apply for the period of

insurance and cover ceases on the expiry date shown on **your** Certificate of Insurance or the date **you** return to **your home** whichever is the earlier.

Buying after you have left home in the United Kingdom

If cover has been taken out after **you** have left **home** to commence **your** trip, there is a waiting period of 72 hours before the insurance takes effect. Any illness or injury occurring during this waiting period will be considered a **pre-existing medical condition** and not covered under the terms of this policy. In the event of serious injury in connection with an accident, **you** will be covered from the date **you** take out cover subject to the accident being witnessed and verified by an independent third party.

Returning home early

If **you** want to return **home** during **your** trip for any reason that does not give rise to a claim under this policy (except if **you** have Explorer Cover and are claiming under Section 3 Trip Interruption), and **you** then wish to recommence **your** trip, **you** can do so at **your** expense (unless claiming under Section 3 Trip Interruption) under the same policy before the end date shown on **your** Certificate of Insurance. If **you** return **home** early, this doesn't change the end date or duration of **your** policy. Cover ceases for **your** visit until **you** resume **your** trip overseas. **You** are not covered for any incidents or treatment while in the **United Kingdom**.

If **you** end **your** trip early for any reason, there is no refund for any unused part of **your** policy.

Note: Travelling on a one way ticket: **We** will not pay **you** for expenses **you** would usually have. This includes a return ticket **home** if **you're** travelling on a one way ticket. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.

Cancellation rights - your cooling off period

If **your** cover does not meet **your** requirements, please notify World Nomads within 14 days of receiving **your** policy for a refund of **your** premium. If during this 14 day period **you** have travelled, made a claim, or intend to make a claim then **we** are entitled to recover all costs for those services that **you** have used. Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

Working

The insurance covers **non manual work** and can be extended to cover **manual work** if the appropriate additional premium has been paid. See Section 17. You are not covered under Section 14 - Personal Liability when you are working.

Statement of fact

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** offer **you**.

You must, to the best of **your** knowledge, have given accurate answers to the questions **we** have asked when buying this policy. If **you** have not answered the questions truthfully it could result in **your** policy being invalid and that could leave **you** with no right to make a claim.

If **you** think that any of **your** answers might be incorrect, or if **you** need any help, please contact **us** as soon as possible and **we** will be able to confirm if **we** are still able to offer **you** cover under this policy.

Medical Conditions

We do not cover any **pre-existing medical conditions** which affect **you**, the people travelling or other people upon whose health **your** trip depends. **You** are advised to read the definition of **pre-existing medical conditions**. **You** can still take out this travel insurance with a **pre-existing medical condition**, but we won't cover any claim made as a result of this condition.

Change in health before you start your trip

If before **you** start **your** trip, between the date the policy is issued and the start date of **your** trip, **you** or anyone upon whose health **your** trip depends receives medical advice or treatment for a serious illness or injury (which is not a **pre-existing medical condition**) **your** policy will cover **you** for cancellation of **your** trip (See Section 1).

However, if **you** still wish to travel **you** must contact us and we will advise **you** if **you** will be covered for claims relating to this condition.

If **you** purchased this policy after leaving **home** in the **United Kingdom** and **you** suffer a serious illness or injury (which is not a **pre-existing medical condition**) before the start date of **your** trip, then there is no cover under this policy for Cancellation (Section 1) of **your** trip.

Pregnancy

As is consistent with the treatment of all **pre-existing medical conditions** under the policy, the policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The policy does, however, cover **you** should complications arise with **your** pregnancy due to accidental bodily injury or unexpected illness which occurs while on **your** trip excluding costs incurred during the period between 12 weeks before and 12 weeks after the estimated date of delivery.

This is not a Private Medical Health Insurance Policy

We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and **we** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate. In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all of **your** medical records and information.

Definitions

Whenever the following words appear in bold in this policy they will always have these meanings:

Word	Definition
Appointed adviser	The solicitor or appropriately qualified person, firm or company including us who is chosen to act for you in your claim for compensation.
British Citizen	A UK Passport Holder which describes the holder as a British Citizen or citizen of the United Kingdom and Colonies, who has a permanent residential address in the United Kingdom and unrestricted right of entry to the United Kingdom .
Close business associate	Any person resident in the United Kingdom whose absence from business for one or more complete days at the same time as your absence prevents the effective continuation of that business.
Couple	The lead insured, spouse (or co-habiting partner) or other person you are travelling with named on the Certificate of Insurance.
Curtail/Curtailment	Return home before the scheduled return date.
Eastern Asia	China, Hong Kong, Japan, Macau, Mongolia, North Korea, South Korea, Taiwan

Europe	Åland Islands, Albania, Andorra, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holy See (Vatican City State), Hungary, Iceland, Ireland, Israel, Italy, Jersey, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Ireland, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, Switzerland, Ukraine
Expert witness	A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.
Family	The lead insured, spouse (or co-habiting partner) or other adult you are travelling with and your financially dependent children/grandchildren under 21 in full time education, at the issue date of the policy, travelling with you , all normally resident with you and listed as covered on your Certificate of Insurance.
Hazardous activities	Participating in any sport or activity which could pose an increased risk or danger to you , and may require you to take additional precautions to avoid injury or claim. (A list of sports and activities which can be covered by this policy are shown in Section 17)
Hijack	The unlawful seizure or wrongful exercise of control of you , an aircraft or conveyance in which you are travelling as a passenger.
Home	Your usual place of residence in the United Kingdom as shown on your Certificate of Insurance.
Immediate relative	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-brother or step-sister resident in the United Kingdom .
Insurer	For Sections 1-18 AWP P&C SA. For Section 19 – Certain underwriters at Lloyd’s provided by International Passenger Protection Limited.
Legal action	Work carried out to support a claim that we have agreed to. This includes settlement negotiations hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by you : to the European court of Justice, European Court of Human Rights or similar International body or to enforce a judgement or legally binding decision.
Legal Costs	Fees, costs and expenses (including Value Added Tax) which we agree to pay for you in connection with legal action . Also any costs which you are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs we agree to pay.
Loss of limb	Physical, permanent and total loss of use at or above the wrist or ankle.
Loss of sight	The complete, irrecoverable and irremediable loss of all sight in one or both eyes.
Manual Work	General work which does not involve the use of mechanical or industrial machinery, and does not involve working at a height exceeding 2 metres above ground level.
Medical practitioner	A registered practising member of the medical profession who is not travelling with you , who is not related to you or to any person with whom you are travelling or intending to stay with.
Money	Cash, any legal currency, travellers’ cheques, cheques, postal and money orders held by you for social domestic and/or pleasure purposes.
Natural Catastrophe	Hurricane, tornado, tsunami, earthquake, volcanic eruption, storm, flood, landslide, wildfire or high water.

Non manual work	Any professional, clerical or administrative work , working as a classroom teacher, classroom assistant, au pair, nanny or child minder or retail, bar and hospitality work involving light duties only.
Permanent total disablement	Disablement as a result of which there is no business or occupation, which you are able to attend and to which having lasted for a period of 12 months, is, at the end of that period beyond hope of improvement.
Personal accident	Accidental bodily injury caused solely and directly by outward violent and visible means.
Personal baggage	Your suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by you for your individual use during your trip. (Not including any specialised items, medical or otherwise, unless specified in your Certificate of Insurance).
Political Unrest	A disturbance or turmoil, political or military or otherwise that poses an immediate threat to your safety.
Pre-existing medical condition	Ongoing medical or dental condition, or related complication you have, the symptoms of which you are aware of, or that is currently being or has been investigated by a medical practitioner , dentist or a chiropractor; or a medical or dental condition for which advice, treatment or medication has been prescribed by one of the people listed in this definition, within 180 days before you purchased your policy. This applies to you , your travelling companion, an immediate relative or someone upon whom your trip depends.
Public Transport	Any fare paying passenger on the following regular scheduled forms of transport: train, coach, bus, aircraft and sea vessel.
Redundancy	Any person being declared redundant, who is under 60 years and under the normal retiring age for someone holding that person's position, and who has been employed for 2 continuous years with the same employer at the time of being made redundant.
Rental Period	<p>The dates you have arranged to hire the insured rental vehicle as confirmed on your rental agreement.</p> <p>You will only be covered if you are 21 years or over at the start date of your policy.</p> <p>A rental vehicle which is booked outside the period of cover as shown on your insurance schedule is not covered.</p>
Resident	<p>A holder of a UK residency visa with:</p> <ol style="list-style-type: none"> 1. unrestricted right of entry into the United Kingdom 2. access to long-term medical care in the United Kingdom 3. a permanent UK residential address
Safe Haven	A protected body of water used by marine craft for refuge from storms or heavy seas.
Scuba Diving	<p>Conventional scuba diving only. We do not cover solo diving, cave diving, any dive which takes you below your current qualification limits, or any dive below 30 metres (or 50 metres if the appropriate additional premium has been paid) under any circumstances. You are limited to your current qualification limit, unless accompanied by a qualified Instructor, taking part in a recognised course requirement of your chosen Diving Association.</p> <p>You must hold a current P.A.D.I. (Professional Association of Diving Instructors), B.S.A.C. (British Sub Aqua Club), SAA (Sub Aqua Association), C.M.A.S. (Confederation Mondiale Des Activites Subaquatiques), or equivalent internationally recognised qualification and follow their relevant Association, Club or Confederation rules and guidelines at all times, or you must only dive under the constant supervision of a properly licensed Diving Instructor and follow their rules and instructions at all times.</p>

The Caribbean	Anguilla, Antigua and Barbuda, Aruba, Barbados, Bonaire, Saint Eustatius and Saba, Cayman Islands, Cuba, Curaçao, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Montserrat, Puerto Rico, Saint Barthélemy, Saint Kitts and Nevis, Saint Lucia, Saint Martin, Saint Vincent and the Grenadines, Sint Maarten, The Bahamas, Trinidad and Tobago, Turks and Caicos Islands, British Virgin Islands, U.S. Virgin Islands
Travel documents	Passports, driving licences, visas and other government issued documents required to enter and exit a country.
Unattended	When you are not in full view of and not in a position to prevent unauthorised interference with your property. This includes leaving your personal items in any position where it can be taken without your knowledge or such a distance from you that you are unable to prevent it being taken.
United Kingdom	England, Scotland, Wales, Northern Ireland.
Valuables	Watches, furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, computers and or accessories (including laptops, games & gaming consoles), PDA's and tablet devices (including iPad's and eBooks) video cameras, audio visual equipment, televisions, mobile phones and satellite navigation devices.
We / us / our	<p>For Sections 1-18.</p> <p>Millstream Underwriting Ltd on behalf of AWP P&C SA. AWP Assistance UK Ltd is the administrator for the insurer in the United Kingdom.</p> <p>For Section 19. International Passenger Protection Limited on behalf of the Insurer of this section.</p>
Winter Sports	Conventional, recreational skiing / snowboarding only. We do not cover any competition, free-style skiing, ski jumping, ski-flying, ski acrobatics / aerials, ski stunting or use of skeletons. Off-piste skiing / snowboarding is only covered if you are under the care and direction of a locally qualified guide or instructor.
Work	Any work , including volunteer work , work placements, incidental work and work experience, paid or unpaid.
Worldwide (excluding USA, Canada, The Caribbean and Eastern Asia)	Worldwide excluding the United States of America, Canada, The Caribbean, Eastern Asia .
Worldwide (including USA, Canada, The Caribbean and Eastern Asia)	Worldwide including the United States of America, Canada, The Caribbean, Eastern Asia .
You / your	Each insured person as shown on your Certificate of Insurance.

Sections of cover

Section 1: Cancellation

Note: Cancellation cover under this section is only available before **you** leave **home**. If the policy is purchased after **you** have left the **United Kingdom**, there is no cover provided for Cancellation of **your** trip under this section. Also refer to Section 2 for Curtailment. Explorer Cover holders should also refer to Section 10 for Trip Abandonment coverage.

Covered

You are covered up to the limits as shown on the Summary of Cover for loss of travel, accommodation, tour expenses and tuition/course fees, which were cancelled before **you** were due to leave **your home** in the **United Kingdom** for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere disinclination to begin **your** trip as arranged) due to any cause listed below occurring during the period of insurance:

1. injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of **yours**;
2. **you** being called for jury service, attending court as a witness (but not as an **expert witness**);
3. **redundancy** for **you** or for any person with whom **you** had arranged to travel;
4. **your home** or place of business being made uninhabitable, within 14 days of travel;
5. the police asking to see **you** after theft from **your home** which occurred within 14 days of travel;

Explorer cover only

If **you** have selected Explorer cover this section is extended to cover **you** if **you** have to cancel **your** trip as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO), the World Health Organisation (WHO) or similar body issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **you** were booked to travel; providing the directive came into force after **you** purchased this insurance or booked the trip (whichever is the later).

Conditions

1. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport, accommodation and/or the course organiser and seek financial compensation and a refund of **your** tickets, expenses and fees from them in accordance with the terms of the contract and where applicable exercise **your** rights under consumer protection legislation to obtain a refund and / or compensation.

Note: Check the General Conditions & Claims Procedure for further details.

Not Covered

1. the policy excess shown on the Summary of Cover of any incident. The excess is applicable per person, per policy section, to a maximum of two excesses being charged per insured incident. Please note a specific excess applies in respect of medical emergency repatriation by air ambulance or helicopter services being required within Nepal;
2. medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
3. additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists;
4. any costs recoverable from elsewhere. For example payments recoverable from **your** credit or debit card issuer;
5. anything caused directly or indirectly by prohibitive regulations by the Government of any country;

6. any **pre-existing medical condition**;
7. any costs incurred on behalf of other party members who are not specified on the Certificate of Insurance;
8. any costs claimed under another section of this policy;
9. anything mentioned in the General Exclusions.

Section 2: Curtailment

You must contact the Emergency Assistance Service immediately in the event of a serious injury, illness or hospitalisation, or where repatriation has to be considered. Their authorisation must be obtained before **you** cut **your** trip short.

The 24 hour Emergency Assistance Service telephone number is: +44 20 7183 3751 (from overseas) or 020 7183 3751 (within UK)

Covered

You are covered for reasonable additional travelling expenses (Economy Class) incurred by **you** for returning to **your home** earlier than planned due to accidental injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of **yours**.

You are covered up to the limits as shown on the Summary of Cover for the value of the portion of **your** travel, accommodation expenses and tuition/course fees, calculated from the date of **your** return to **your home**, which have not been used and which were paid before **your** departure from **your home**.

Travelling on a one way ticket: **We** will not pay **you** for expenses **you** would usually have. This includes a return ticket **home** if **you're** travelling on a one way ticket. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.

If **you** want to return **home** during **your** trip for any reason that does not give rise to a claim under this policy, and **you** then wish to resume **your** trip, **you** can do so under the same policy. **You** are not covered for any incidents or treatment while in the **United Kingdom**.

Explorer Cover only

If **you** have selected Explorer Cover this section is extended to cover **you** if **you** have to curtail **your** trip as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO), the World Health Organisation (WHO) or similar body recommending evacuation from the country or specific area in which **you** are travelling, providing the directive came into force after **you** purchased this insurance and after **you** have left the **United Kingdom** to commence the trip (whichever is the later).

Conditions

1. **You** must contact the 24 hour Emergency Assistance Service for assistance/advice if **you** need to cut short **your** trip for an insured reason.
2. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.
3. If **you** require the Emergency Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of **our** cover.
4. If **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that

your claim falls within the terms of cover

Not Covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. claims that are not confirmed as medically necessary by the 24 hour Emergency Assistance Service, and where a medical certificate has not been obtained from the attending **medical practitioner** confirming it medically necessary to **curtail** the trip;
3. additional travelling expenses incurred which are not authorised by the 24 hour Emergency Assistance Service;
4. unused prepaid travel tickets where repatriation has been arranged by the 24 hour Emergency Assistance Service;
5. any **pre-existing medical condition**;
6. any costs claimed under another section of this policy;
7. anything mentioned in the General Exclusions.

Section 3: Trip Interruption (Explorer Cover Only)

Covered

If **you** have purchased the Explorer Cover, **you** are covered up to the limits as shown on the Summary of Cover for reasonable additional travel expenses (Economy Class) for **you** to resume **your** trip to the destination abroad if **you** have been:

1. repatriated **home** due to an accidental injury or serious illness; or
2. if **you** have had to return **home** due to the accidental injury, serious illness, death of an **immediate relative** or **close business associate** of **yours** as covered under Section 2 Curtailment;

We shall pay for travel expenses equivalent to the cost of a return economy class airplane ticket to the destination where **you** would have been according to **your** original travel plan at the time **you** are resuming **your** trip.

Conditions

1. **You** must advise **us** within 30 days of **your** return **home** if **you** wish to resume **your** trip. The resumption of the trip and additional travel expenses must be agreed by **us** and must occur within the same insurance period as the incident.

Not Covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. If the incident causing **your** return **home** was not covered under this policy;
3. travelling expenses incurred which are not authorised by the 24 hour Emergency Assistance Service;
4. resumption of the trip if it does not take place within the same insurance period as the incident;
5. any further expenses incurred as a result of the medical condition which resulted in **your** return **home**. The medical condition that caused **you** to return **home** will be deemed a **pre-existing medical condition** at the time **you** resume **your** trip.

Section 4: Emergency Medical Expenses

You must contact the 24 hour Emergency Assistance Service as soon as possible in the event of a serious injury, illness or hospitalisation, or immediately if repatriation has to be considered.

Phone: +44 20 7183 3751 (from overseas)

Phone: 020 7183 3751 (from within UK)

Email: assistance@mstream.co.uk

Note: This is an accident and emergency cover only and is not a private health insurance policy. It only covers **you** if there is a sudden and unexpected accident or if **you** become ill during a trip. **We** will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and **we** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate or to repatriate **you** back to the **United Kingdom**.

Note: If **you** are travelling to a country in the EU, **you** will need a European Health Insurance Card (EHIC) to receive healthcare. Apply by calling 0845 606 2030 or online at www.ehic.org.uk. Application forms are also available at the post office. If **you** are travelling in Australia and require medical treatment, **you** must enrol with Medicare. For more information on Medicare visit www.humanservices.gov.au.

In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all **your** medical records and information.

If **you** are admitted to hospital as an in-patient or require on-going outpatient treatment overseas, the 24 hour Emergency Medical Assistance Service must be notified immediately.

If cover is confirmed, the Emergency Assistance Service will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

You must maintain contact with the 24 hour Emergency Medical Assistance Service until **your** return **home** or until **you** no longer require treatment or assistance.

If **you** receive out-patient treatment (no hospital admission) and the costs are likely to exceed £500 **you** must refer to the 24 hour Emergency Medical Assistance Service for authorisation.

OUT-PATIENT LESS THAN £500 in the following countries only:

Spain, Greece, Cyprus, Egypt, Turkey and Portugal

If **you** need out-patient medical treatment and the costs are likely to be less than £500 please provide a copy of **your** Certificate of Insurance to the doctor and **your** treatment will be paid by ChargeCare International in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to ChargeCare International for repayment.

Contact for ChargeCare International: admin@chargecare.net

OUT-PATIENT LESS THAN £500 in all other countries not listed above

Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations / treatment / medication etc. should be retained and submitted to support **your** claim.

24 hour Emergency Medical Assistance Service telephone number: +44 (0)20 7183 3751

Note: Travelling on a one way ticket: **We** will not pay **you** for expenses **you** would usually have. This includes a return ticket **home** if **you're** travelling on a one way ticket. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.

Covered

You are covered up to the limit as shown on the Summary of Cover for costs incurred outside the **United Kingdom** for:

1. emergency medical and surgical treatment and hospital charges (including necessary physiotherapy, authorised by the 24 hour Emergency Assistance Service); outpatient physiotherapy treatment will be limited to the amount shown on the Summary of Cover;
2. emergency dental treatment, to relieve pain only, limited to amount shown on the Summary of Cover;
3. reasonable and necessary additional accommodation (room only) and travelling expenses to the **United Kingdom** (Economy Class), including those of one relative or friend if **you** have to be accompanied to the **United Kingdom** on the advice of the attending **medical practitioner** or if **you** are a child and require an escort to the **United Kingdom**;
4. in the event of death, reasonable cost for the conveyance of the body or ashes to the **United Kingdom** (the cost of burial or cremation is not included), or local funeral expenses abroad limited to £5,000.
5. If **you** have purchased Explorer Cover, **you** are also covered for specialist counselling services up to the amount shown on the Summary of Cover if **you** are a victim of an assault during **your** trip and **you** suffer serious injury or psychological trauma.

Conditions

1. In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all of **your** medical records and information.
2. If **you** are admitted to hospital as an in-patient or require on-going outpatient treatment overseas, the 24 hour Emergency Assistance Service must be notified immediately.
3. If cover is confirmed, the 24 hour Emergency Assistance Service will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.
4. **You** must maintain contact with the 24 hour Emergency Assistance Service until **your** return **home** or until **you** no longer require treatment or assistance.
5. If **you** receive out-patient treatment (no hospital admission) and the costs are likely to exceed £500 **you** must refer to the 24 hour Emergency Assistance Service for authorisation.
6. If **you** receive out-patient treatment (no hospital admission) in Spain, Greece, Cyprus, Portugal or Turkey, show **your** Certificate of Insurance to the doctor and **your** treatment will be paid through ChargeCare International in line with the policy wording. The doctor will ask **you** to fill in a form to confirm treatment and may request **you** to pay the excess.
7. If **you** receive out-patient treatment (no hospital admission) in other countries, it may be easier to pay any bills yourself. Keep all receipts and submit a claim when **you** return **home**. If **you** are in any doubt, call the 24 hour Emergency Assistance Service for help.
8. Check the General Conditions & Claims Procedure for further details.

Not Covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;

2. any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement;
3. any expenses or fees, for in-patient treatment or returning **home** early, which have not been reported to and authorised by the 24 hour Emergency Assistance Service;
4. costs of more than £500 which have not been agreed upon and authorised by the 24 hour Emergency Assistance Service beforehand;
5. any expenses incurred for illness, injury or treatment required as a consequence of:
 1. Surgery or medical treatment which in the opinion of the attending **medical practitioner** and the 24 hour Emergency Medical Assistance service can be reasonably delayed until **your** return **home**;
 2. Medication and or treatment which at the time of departure or start date of **your** policy cover, whichever is the later, is known to be required or to be continued during **your** trip;
 3. Undertaking an activity against the advice of a **medical practitioner**;
 4. any **pre-existing medical condition**;
6. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests, treatment or surgery which are not directly related to the injury, which necessitated **your** admittance to hospital;
7. claims that are not confirmed as medically necessary by the attending **medical practitioner** or the 24 hour Emergency Assistance Service;
8. any additional hospital costs arising from single or private room accommodation unless medically necessary;
9. treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre;
10. any costs incurred within the **United Kingdom** or after **you** have returned **home**;
11. further costs **you** incur if **we** wish to bring **you** back to the **United Kingdom** early but **you** refuse (where in the opinion of the treating **medical practitioner** and the 24 hour Emergency Assistance Service **you** are fit to travel);
12. anything mentioned in the General Exclusions.

Section 5: Hospital Benefit

This benefit is payable only if the hospital admission has been covered under the terms of Section 4 Emergency Medical Expenses. The benefit payment is intended to contribute towards miscellaneous expenses that may be incurred whilst **you** are an in-patient (e.g. **your** taxi fares, **your** internet access and **your** telephone calls while in hospital). This policy does not provide compensation for loss of holiday/enjoyment.

Covered

You are covered up to the limit as shown on the Summary of Cover of payment of the amount shown for each complete 24 hours **you** spend in hospital as the result of being admitted as an inpatient to a registered hospital overseas. This is in addition to any medical expenses incurred under Section 4 Emergency Medical Expenses.

Conditions

In the event of a claim, **you** must provide documentation confirming the date and time of admission and discharge.

Not Covered

Anything mentioned in the General Exclusions.

Section 6: Personal Accident

Covered

You are covered up to the limit as shown on the Summary of Cover in respect of **loss of limb, loss of sight, permanent total disablement**, if **you** have a **personal accident** during **your** trip which, up to 12 months from the date of the accident, is the sole cause of **your** consequent disability.

We will only pay the benefit for **permanent total disablement** if **your medical practitioner** confirms that **you** cannot do any **work** for 12 months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by **our** doctor or specialist should **we** consider it necessary to validate the claim.

Note: The **permanent total disablement** benefit will not apply if **you** are aged under 16 years at the time of the accident.

Not Covered

1. any claim for loss or disablement caused directly or indirectly by:
 1. disease or any physical defect or illness; or
 2. an injury which existed prior to the beginning of the trip;
2. anything mentioned in the General Exclusions.

Section 7: Baggage & Personal Belongings

Note: Items of value may be more appropriately covered under a household All Risks Section or a separate All Risks policy where the full replacement value may be insured.

Covered

1. Personal Baggage

You are covered up to the limit on the Summary of Cover for the value or repair to any of **your personal baggage you** take with **you** or buy on **your** trip (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation) limited to:

1. the single item limit as shown on **your** Summary of Cover for any one item, pair or set of items;
2. the **valuables** limit as shown on **your** Summary of Cover for all **valuables** combined, in total; or
3. specified items value where personal items are specifically shown on **your** Certificate of Insurance and the appropriate additional premium is paid. Specified items are covered on a new for old basis. **We** can replace or repair lost or damaged items, or make a cash settlement based on the replacement cost. **We** do not make any reductions for wear and tear on items specifically shown on **your** Certificate of Insurance.

2. Delayed Baggage

You are covered up to the limit on the Summary of Cover for the cost of buying replacement necessities if **your personal baggage** is delayed in reaching **you** on **your** outward journey for at least 24 hours and

you have a written report from the carrier (e.g. airline, shipping company etc.) or tour representative. Receipts will be necessary in the event of a claim.

Conditions

1. any amount **we** pay **you** under Delayed Baggage will be deducted from the final claim settlement if **your** baggage is permanently lost.
2. **you** must obtain written proof of the incident from the police, **your** accommodation management, tour operator or carrier, within 24 hours of the discovery in the event of loss, burglary or theft of the baggage. Failure to do so may result in **your** claim being declined.
3. in the event of a claim for damaged items, proof of the damage must be supplied.
4. in the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.
5. if the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.

Not Covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim; of any incident.
2. any item left **unattended** or where **you** do not exercise reasonable care for the safety and supervision of **your personal baggage**;
3. any item, pair or set of items with a value of over £75, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support **your** claim;
4. in the event of a claim for damaged items, proof of the damage must be supplied. The damaged articles must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate a claim.

Note: Failure to do so may result in a claim being denied.

5. if **your personal baggage** is lost, damaged or delayed in transit and **you** do not:
 1. notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier's report (or Property Irregularity Report (PIR) in the case of an airline); or
 2. follow up in writing within 7 days of the loss, damage or delay to obtain a written carrier's report (or Property Irregularity Report (PIR) in the case of an airline) if **you** are unable to obtain one immediately.
6. loss, destruction, damage or theft of the following property:
 1. contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses;
 2. antiques, precious stones that are not set in jewellery, glass or china, pictures, musical instruments;
 3. pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs);
 4. tools of trade;
 5. perishable items such as food;
 6. **valuables** and items specifically shown on **your** Certificate of Insurance left **unattended** at any time (including in a vehicle or in the custody of carriers) unless they are with **you** or locked in a safe or safety deposit box;
 7. **money** (refer to Section 8 Explorer Cover for additional cover)

7. loss, destruction, damage or theft:
 1. due to confiscation or detention by customs or other officials or authorities;
 2. due to wear and tear, denting or scratching, moth or vermin;
 3. transportation by any postal or freight service, or if sent under an air-way bill or bill of lading
8. mechanical breakdown or derangement, for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessels, aircraft or vehicle in which they are being carried.
9. **personal baggage** stolen from:
 1. an **unattended** vehicle unless it was in the locked glove compartment or rear boot or luggage area of the vehicle and is covered so as not to be visible from the outside of the vehicle and there is evidence of forcible and violent entry; or
 2. an **unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am.
10. any shortage due to error, omission or depreciation in value;
11. any property more specifically insured or recoverable under any other source;
12. stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind;
13. sports or activity equipment whilst in use;
14. anything mentioned in the General Exclusions.

Section 8: Money (Explorer Cover Only)

Covered

If **you** have purchased Explorer Cover, **you** are covered up to the limit as shown on the Summary of Cover for accidental loss or theft of **your own money** whilst being carried on **your** person or left in a locked safety deposit box. Cash is limited to the amount shown on the Summary of Cover unless **you** are under 16 years, in which case the maximum payable is £50.

Conditions

In the event of a claim for loss of cash, **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you** coped financially immediately after the loss (e.g. currency exchange/withdrawal slips, bank/credit card statements).

Not Covered

1. the policy excess shown on the Summary of Cover. This applies to each insured person making a claim;
2. if **you** do not exercise reasonable care in protecting **your money** against theft;
3. if **you** do not obtain a written police report within 24 hours of the discovery in the event of burglary or theft of **money**;
4. any shortages due to error, omission or depreciation in value;
5. anything mentioned in the General Exclusions.

Section 9: Loss of Passport, Driver Licence & Other Travel Documents

Covered

You are covered up to the limit as shown on the Summary of Cover for:

1. reasonable additional travel or accommodation expenses **you** have to pay whilst abroad, over and above any payment which **you** would normally have made during the trip if no loss had been incurred, as a result of **you** needing to replace a lost or stolen passport/ **travel documents**;
2. any additional fees payable specifically to **you** to obtain the replacement passport/travel documents itself over and above that payable in **your** home;
3. the equivalent pro-rata value of the remaining period of **your** passport and/or **travel documents** if it is lost or stolen on **your** trip;
4. the replacement costs of any temporary passport, as well as travel documents or temporary work permits which were issued in **your** original passport.

Conditions

You must provide receipts for all costs incurred.

Not Covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each insured person involved in the incident causing the claim;
2. any costs that **you** would have incurred had **you** not lost **your** passport or **travel documents**;
3. if **you** do not exercise reasonable care for the safety or supervision of **your** passport/**travel documents**;
4. if **you** do not obtain a written police report within 24 hours of the loss;
5. loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
6. anything mentioned in the General Exclusions.

Section 10: Travel Delay & Abandonment (Explorer Cover Only)

Covered

If **you** have purchased Explorer Cover, for any one event, **we** will pay **you** one of the following amounts:

Travel Delay

If the **public transport** on which **you** are booked to travel is cancelled or delayed, leading to **your** arrival at **your** overseas destination being delayed for more than 12 hours or **your** return journey to **your home** being delayed for more than 12 hours.

You are covered for a payment for each completed 12 hours delay up to the limit, as shown on the Summary of Cover, (which is designed to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually continue with **your** trip.

OR

Trip Abandonment

Note: If the policy is purchased after **you** have left **your home** in the **United Kingdom**, there is no cover provided for Abandonment of **your** trip

We will pay **you**

1. up to the limit as shown on the Summary of Cover for any irrecoverable unused accommodation and travel costs and other pre-paid charges which **you** have paid or are contracted to pay if **you** abandon the trip because **you** were not able to travel as a result of:
 1. the **public transport** on which **you** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 24 hours; or
 2. **you** being denied boarding on the flight on which **you** were booked to travel from the **United Kingdom** (because there are too many passengers for the seats available) and no other flight could be provided within 24 hours

OR

Additional Travel & Accommodation

1. up to the limit as shown on the Summary of Cover for reasonable suitable additional accommodation (room only) and **public transport** expenses (Economy class) necessarily incurred in reaching **your** overseas destination and/or in returning to the **United Kingdom** as a result of:
 1. the **public transport** on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off; or
 2. **you** being denied boarding (because there are too many passengers for the seats available) and no other alternative flight could be provided within 12 hours

and **you** choose to make other travel arrangements on **public transport** for **your** trip because there was no other alternative transport offered by the **public transport** operator. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the **public transport** operator.

If the same costs, charges or expenses are also covered under Section 11 Missed Departure **you** can only claim for these under one section for the same event.

Conditions

1. In the event of a claim due to delayed **public transport** **you** must provide documentation from the transport company, confirming the period of the delay and the reason for the delay, cancellation or diversion.
2. **You** must check in, according to the itinerary supplied to **you** unless **your public transport** provider has requested **you** not to travel to the airport / port.
3. **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
4. **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delays.
5. **You** can only claim under one subsection for the same event.

Not Covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each insured person making a claim and is only applicable if **you** abandon **your** trip;

2. if **you** have not checked-in in sufficient time for **your** outward or return journey;
3. any claims arising from withdrawal from service temporary or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or Port Authority or similar body in any country;
4. abandonment of a trip once **you** have departed from the **United Kingdom**;
5. any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
6. denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
7. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later)
8. any costs claimed under another section of this policy
9. anything mentioned in the General Exclusions.

Section 11: Missed Departure (Explorer Cover Only)

Covered

If **you** have purchased Explorer Cover, **you** are covered up to the limit as shown on **your** Summary of Cover for reasonable additional accommodation (room only) and **public transport** travel expenses (Economy class) necessarily incurred if **you** fail to arrive in time to board any onward connecting **public transport** on which **you** are booked to travel, including connections within the **United Kingdom** as a result of:

1. the failure of other **public transport**;
2. strike or industrial action;
3. adverse and unforeseeable weather conditions;
4. **you** being denied boarding because there are too many passengers for the seats available
5. the vehicle in which **you** are travelling being involved in an accident or breakdown, or **you** being delayed as a result of a major accident on a motorway. In the event of a claim due to vehicle breakdown or a road accident, **you** must obtain a police or roadside assistance report;

If the same expenses are also covered under Section 10 – Travel Delay and Abandonment **you** can only claim for these under one section for the same event.

Conditions

1. **You** must check in, according to the itinerary supplied to **you** unless **your** transport provider operator has requested **you** not to travel to the airport / port.
2. **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
3. **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delay of flights.

Not Covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each insured person making a claim;
2. if sufficient time has not been allowed for **your** journey in order to meet the check-in time(s) specified by the transport providers or agent;
3. if **you** are not proceeding directly to the departure point;
4. any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
5. denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents;
6. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later);
7. any costs claimed under another section of this policy
8. anything mentioned in the General Exclusions.

Section 12: Uninhabitable Accommodation (Explorer Cover Only)

You must contact the 24 hour Emergency Assistance Service immediately if evacuation is required.

Phone: +44 20 7183 3751 (from overseas) or 020 7183 3751 (from within UK)

Your claim may be affected if the 24 hour Emergency Assistance Service is not contacted.

Covered

If **you** have purchased Explorer Cover, **we** will pay **you** up to limit as shown on the Summary of Cover for reasonable additional accommodation (room only) and transport costs (Economy class) incurred as a result of fire, flood, earthquake, volcano, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting where **you** are staying for one of the following:

1. up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the trip because **you** cannot use **your** booked accommodation; or
2. with the prior authorisation of the 24 hour Emergency Assistance Service to evacuate **you** to the nearest place of safety or repatriate **you** to **your home** if it becomes necessary to curtail the trip.

Conditions

1. **you** must provide written confirmation from the appropriate public authority confirming the cause and the amount of time it lasted.
2. **you** must provide written confirmation of the additional accommodation (room only) charges incurred.

Not Covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each insured person making a claim;
2. any cost recoverable from another source (e.g. tour operator, hotel, credit/debit card company);
3. any claim arising as a result of **you** travelling against the advice of a local or national authority;
4. any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your** trip;

5. any claim arising as a result of **your** mere disinclination to carry on with **your** trip;
6. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later) or any time prior to **your** departure from the **United Kingdom**;
7. any costs claimed under another section of this policy;
8. anything mentioned in the General Exclusions

Section 13: Political Unrest & Natural Catastrophe Evacuation Expenses (Explorer Cover Only)

This section includes the services of Security Exchange who must be contacted immediately if evacuation is required.

Telephone: +44(0) 20 3284 8844

Covered

If **you** have purchased Explorer Cover, **you** are covered up to the limit shown on the Summary of Cover for reasonable costs and expenses incurred in transporting **you** from the country in which the **natural catastrophe** or **political unrest** has occurred to the nearest place of safety as a result of **you** needing to evacuate from **your** destination during **your** trip.

Conditions

You must contact Security Exchange immediately if an event occurs which may result in **you** needing to leave a country. No claim will be paid if Security Exchange are not contacted.

Not Covered

1. any costs incurred as a result of **you** failing to produce or maintain the required covered documents, visas and permits for the country in which **you** are travelling;
2. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later);
3. any costs claimed under another section of this policy; or
4. anything listed in the General Exclusions.

Section 14: Personal Liability

You must NOT admit liability at any time

The Claims Service must be notified immediately:

Email: claims@mstream.co.uk

Phone: +44 (0)330 660 0549 (from overseas) or 0330 660 0549 (from within UK)

Note: If **you** are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party liability, as **you** are not covered under this insurance for third party liability.

Covered

You are covered up to the limit as shown on the Summary of Cover, for legal expenses and legal liability for damages incurred by **you** which are caused by an accident that happened during the trip, and leads to claims made against **you** as a result of:

1. accidental bodily injury to a person who is not a member of **your family** or household or employed by **you** or a travelling companion;
2. loss of or damage to any property which does not belong to **you**, is not in the charge of, and is not in the control of **you** or any member of **your family**, household or employee;
3. loss of or damage to temporary holiday accommodation that does not belong to **you**, or any member of **your family**, household or employee.

Not Covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. fines imposed by a Court of Law or other relevant bodies;
3. anything caused directly or indirectly by:
 1. liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
 2. injury, loss or damage arising from:
 1. ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses) or firearms or any weapons;
 2. the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;
 3. the carrying out of any **work**, trade or profession;
 4. racing of any kind;
 5. any deliberate act;
 6. suicide, attempted suicide, self-inflicted injury, alcohol or drug abuse, alcoholism, drug addition, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life);
3. Liability covered under any other insurance;
4. anything mentioned in the General Exclusions.

Section 15: Legal Expenses

If **you** require legal services, **our** Claims Service must be notified immediately by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549 (from overseas) or 0330 660 0549 (within UK)

Covered

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

1. nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an alternative resolution facility;

2. for each event giving rise to a claim pay up to the amount shown on the Summary of Cover for **legal costs** for **legal action** for **you** (but no more than £50,000 in total for all persons insured on the policy).

Conditions

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

Not Covered

1. Any claim
 1. reported to **us** more than 60 days after the event giving rise to the claim;
 2. where **we** think a reasonable settlement is unlikely or where the cost of **legal action** could be more than the settlement;
 3. involving **legal action** between members of the same household, an **immediate relative**, a travelling companion or one of **your** employees;
 4. where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
 5. against a travel agent, tour operator or carrier, **us**, the **insurer**, another person insured by this policy or **our** agent.
2. Legal Costs
 1. for **legal action** that **we** have not agreed to;
 2. if **you** refuse reasonable settlement of **your** claim. **You** should use alternative resolution facilities such as mediation in this situation;
 3. if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
 4. that cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
 5. awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with court rules and protocols);
 6. for bringing **legal action** in more than one country for the same event;
 7. the funding of any appeal costs or actions to enforce a judgement or legally binding decision;
 8. anything mentioned in the General Exclusions.

Section 16: Hijack (Explorer Cover Only)

Covered

If **you** have purchased Explorer Cover, **you** are covered up to the limit as shown on the Summary of Cover for each full 24 hour period **you** are the victim of a **hijack**.

Not Covered

1. if **you** or **your family**, travelling companion or **your close business associates** have engaged in activities that could be expected to increase the risk of **hijack**;
2. anything mentioned in the General Exclusions.

Section 17: Work, Sports & Activities

Covered

Your travel insurance covers **you** for **non-manual work** and many sports and activities as standard which are listed below as Level 1. Any other **work** and activities will need an extra premium to be paid for cover to apply and it will be shown on **your** Certificate of Insurance.

If **you** are participating in an activity that is not listed, **you** must contact **us** to ensure **you** have full cover, cover will not be in place until **we** have confirmed acceptance and any additional premium paid.

If **you** have paid the additional premium for a sport or activity in Level 4 **you** will be covered for all sports and activities listed as Level 1, 2, 3 and 4.

If **you** have paid the additional premium for a sport or activity in Level 3 **you** will be covered for all sports and activities listed as Level 1, 2 and 3.

If **you** have paid the additional premium for **manual work**, a sport and activity in Level 2 **you** are covered for all sports and activities listed as Level 1 and 2.

Note: Some sections of cover will be excluded and special conditions and exclusions will apply while taking part in certain activities, see the individual sport and activity below for details:

Sport, Activity	Level	Special Conditions	Special Exclusions
Abseiling (rappelling, rapping, rap jumping, deepelling, abbing) See also climbing and mountaineering	1	Special condition (a) applies	No Personal Accident Cover
Acrobatics (see gymnastics or trapeze)			
Aerial safari	1	Special condition (a) applies	No Personal Accident Cover
Aerobics	1		
Air guitar	1		
American football (Gridiron)	3		No Personal Accident or Personal Liability Cover
Angling (see fishing)			
Athletics	1		
Australian Rules Football (AFL)	2		No Personal Accident Cover
Backpacking (see hiking)			
Badminton	1		
Ballet	1		

Sport, Activity	Level	Special Conditions	Special Exclusions
Banana boat rides	1	Special condition (a) applies	
Baseball	1		
Basketball	1		
Bicycle polo	2		
Biking (see cycling, mountain biking or snow biking)			
Black water rafting (cave tubing) (grades 1-5)	1	Special condition (a) applies	No Personal Accident Cover
Boating (inland and coastal waters) see also speed boating and sailing.	1	Special condition (a) or (b) applies	No white water cover. No Personal Liability Cover
Boating (outside coastal waters) see also speed boating, and sailing	2	Special condition (a) or (b) and special condition (c) applies	No Personal Accident or Personal Liability Cover
Bobsled/Bobsleigh	4	Special condition (a) applies	No Personal Accident or Personal Liability Cover
Bouldering (see rock climbing)			
Bowling (lawn, ten-pin, nine-pin, candlepin, duckpin and five-pin bowling, bowls, pétanque & boules)	1		
Boxing (gym or outdoor training) no competition or bouts	2		
Bungee/bungy jumping	1	Special condition (a) applies	
Bushcraft (see hiking)			
Bushwalking (see hiking)			
Camel riding (day tour)	1	Special condition (a) applies	No Personal Liability Cover
Camel trekking (overnight/main mode of transport)	2		No Personal Liability Cover
Camping up to 3,000 metres (see also hiking, mountaineering and expeditions)	1		
Camping up to 4,500 metres (see also hiking, and mountaineering)	2		
Camping up to 6,000 metres (see also hiking and mountaineering)	3		
Canoeing (grades 1-3) (see kayaking)			
Canyon swing	2	Special condition (a) applies	
Canyoning	3		No Personal Accident Cover

Sport, Activity	Level	Special Conditions	Special Exclusions
Capoeira dancing (see dance)			
Caving (sightseeing/tourist attraction)	1	Recreational visit only	
Cheerleading	1		
Clay pigeon shooting	1	Special condition (a) or (b) applies	No Personal Liability Cover
Climbing (see rock climbing or ice climbing)			
Cricket	1		
Croquet	1		
Cruising (cruise ship)	1		
Curling	1		
Cycle racing / time trial	2		No Personal Liability Cover
Cycling (incidental to the trip)	1		No Personal Liability Cover
Cycling (independent cycle touring)	2		No Intercontinental touring. No Personal Liability cover
Cycling (on an organised tour)	1	Special condition (a) applies	No Intercontinental touring. No Personal Liability cover
Dance (ballet, ballroom, capoeira, salsa, interpretive dance)	1		
Darts	1		
Dirt boarding	2		No Personal Liability Cover
Diving (see free diving, cliff diving or scuba diving)			
Dodge ball	1		
Dogsledding (on recognised trails)	1	Special condition (a) applies	Remote areas, racing, time trials and endurance events
Dragon boating (inland or coastal waters only)	1		
Dune buggy	1	Special condition (a) or (b) applies	No Personal Liability Cover
Elephant riding	1	Special condition (a) applies	
Elephant trekking (overnight/main mode of transport)	2		No Personal Liability Cover
Fell running/walking (see hiking)			
Fencing	1		No Personal Liability Cover

Sport, Activity	Level	Special Conditions	Special Exclusions
Fishing (ice)	1	Special condition (a) or (b) applies	
Fishing (inland or coastal waters)	1		Sports / leisure fishing only - no commercial or rock fishing
Fishing (outside coastal waters, deep sea fishing)	2	Special condition (a) or (b), and condition (c) applies	Sports / leisure fishing only - no commercial
Fitness training	1		
Floorball	1		
Fly by wire	2	Special condition (a) applies	
Flying (as a fare paying passenger in a licensed scheduled or chartered aircraft or helicopter)	1	Special condition (a) applies	
Flying (as a passenger in a glider or ultralight)	4		No Stunt flying/aerobatics or commercial flying. No Personal Accident
Flying (as a pilot or passenger of a private light aircraft)	4		No Stunt flying/aerobatics or commercial flying. No Personal Accident or Personal liability Cover
Flying (Gliding)	4	Special condition (a) or (b) applies	No Personal Accident or Personal Liability Cover
Football (Soccer) including 5 a side	1		
Frisbee	1		
Glacier walking (ice walking)	1	Special condition (a) applies	
Go karting	1	Special condition (a) applies	No Personal Liability Cover
Golf	1		
Gym training (aerobics, spinning, zumba, body pump, weight training, cross training, crossfit) (See also boxing and martial arts)	1		
Gymnastics (also see acrobatics)	1		
Handball	1		
Hang gliding	4	Special condition (a) applies	No Personal Accident or Personal Liability Cover
High diving up to 10 metres (excluding cliff diving)	1		

Sport, Activity	Level	Special Conditions	Special Exclusions
Hiking up to 3,000 metres (scrambling, hillwalking) - see also mountaineering	1		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 4,500 metres (scrambling) on recognised routes - see also mountaineering	2		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 6,000 metres (scrambling) on recognised routes - see also mountaineering	3		No cover where ropes, picks or other specialist climbing equipment is required
Hockey	1		
Horse riding (equestrian, dressage, show jumping, eventing)	3		No Personal Accident or Personal Liability Cover
Horse riding (leisure/social/non-competitive riding)	1		No Racing, jumping or competitions. No Personal liability Cover
Hot air ballooning (ballooning)	1	Special condition (a) applies	No Personal Liability Cover
Hunting (excluding Big Game)	1	Special condition (a) or (b) applies	No Cover for Big Game Hunting. No Personal Liability Cover
Hydrofoiling (see water skiing)			
Ice climbing (see mountaineering)			
Ice hockey (indoor)	4		No Personal Accident or Personal Liability Cover
Ice skating (indoor)	1		
Ice skating (outdoor) on a commercially managed rink	1	Special condition (a) applies	
In-line skating	1		
Jet boating (inland/coastal waters only)	1	Special condition (a) or (b) applies	No Personal Liability Cover
Jet skiing (inland/coastal waters, grades 1-2 only)	1	Special condition (a) or (b) applies	No Personal Liability Cover
Kayaking/Canoeing (inland/coastal waters, grades 1-3 only, sea kayaking/sea canoeing)	1		
Kite boarding (on land or water)	1		
Kite buggy	2		No Personal Liability Cover
Kite flying	1		
Kite surfing	1		
Kite wing (land, water)	2		No Personal Liability Cover

Sport, Activity	Level	Special Conditions	Special Exclusions
Kite wing (snow)	4		No Personal Accident or Personal Liability Cover
Korfbal	1		
Lacrosse	1		
Land surfing	2		No Personal Liability Cover
Martial arts (Judo & Karate only) no competition or bouts	2	Special condition (a) applies, non-competitive only	No Personal Accident or Personal Liability Cover
Martial arts training (non-contact)	1		
Moped riding/scooter biking	1	Special condition (b) applies, a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Liability Cover
Motor racing experience (passenger only)	1	Special condition (a) applies	
Motor biking (on road over 125cc)	2	Special condition (b) and a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Liability Cover
Motor biking (on road under 125cc)	1	Special condition (b) and a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Liability Cover
Motor biking / trail biking (off-road 125cc or over)	4	Special condition (b) and a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Liability Cover
Motor biking / trail biking (off-road under 125cc)	3	Special condition (b) and a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Liability Cover
Motorbiking pillion passenger (on road only) see Motorbiking			
Mountain biking (on road) (see cycling)			
Mountain biking - downhill (using downhill trails and/or mechanical lifts)	2		No Personal Liability Cover
Mountain biking general (off road/cross country)	1		No Personal Liability Cover
Mountaineering to 6000 metres (with ropes, picks or specialist climbing equipment)	4	We recommend you do not venture into any area without taking local advice and appropriate rescue equipment.	See special exclusion (iii). No Personal Accident Cover.
Netball	1		

Sport, Activity	Level	Special Conditions	Special Exclusions
Obstacle course/assault course/trim trail (see outdoor endurance)			
Orienteering	1		
Outdoor endurance courses up to 13 miles	4		
Outdoor endurance courses up to 3 miles	1		
Outdoor endurance courses up to 8 miles	3		
Outrigger canoeing (inland or coastal waters only)	2		
Outward Bound	1	Special condition (a) applies	
Paint balling/airsoft	1	Special condition (a) applies	No Personal Liability Cover
Parachuting (more than 1 jump)	4	Special condition (a) or (b) applies	No Personal Accident or Personal Liability Cover
Parachuting (one jump only)	1	Special condition (a) or (b) applies	No Personal Liability Cover
Paragliding/parapenting	4	Special condition (a) or (b) applies	No Personal Accident or Personal Liability Cover
Parasailing/Parascending	4	Special condition (a) or (b) applies	No Personal Accident or Personal Liability Cover
Parasailing/Parascending (over water only)	1	Special condition (a) or (b) applies	No Personal Liability Cover
Quad biking	1	Special condition (a) or (b) applies, a helmet must be worn	No Personal Accident or Personal Liability Cover
Racquetball	1		
Rambling. See hiking if above 3,000 metres.	1		
Rifle range/sports shooting	1	Special condition (a) or (b) applies	No Personal Liability Cover
River boarding/hydro speeding (grades 1-3) See also canoeing.	1	Special condition (a) applies	
Rock climbing (bouldering)	2		No Personal Accident Cover
Rock climbing (indoor)	1		No Soloing. No Personal Accident Cover
Rock climbing (outdoor/traditional/sport climbing/bolted/aid climbing/free climbing) see also mountaineering	2		No Soloing No Personal Accident Cover
Roller hockey	1		

Sport, Activity	Level	Special Conditions	Special Exclusions
Roller skating	1		No cover for stunting
Rollerblading	1		No cover for stunting
Rounders	1		
Rowing/sculling (inland/coastal waters)	1	No white water	No Personal Liability Cover
Rugby (League/Union)	2		No Personal Accident or Personal Liability Cover
Running (up to marathon distance)	2		
Running / jogging (half marathon distance or less)	1		
Safari tours	1	Special condition (a) applies	No cover for handling or work with dangerous animals including big cats, crocodiles, alligators, hippopotamuses, snakes elephants or bears
Sail boarding (see wind surfing)			
Sailing (inland/coastal waters)	1	Special condition (a) or (b) applies	No Personal Liability Cover
Sailing (outside coastal waters)	2	Special condition (a) or (b) and special condition(c) applies	No Personal Liability Cover
Sandboarding/sand skiing	1		
Scuba diving (to 30 metres)	1	Special condition (e) applies	See Special Exclusion (ii).
Scuba diving (to 50 metres)	3	Special condition (e) applies	See Special Exclusion (ii). No Personal Accident cover
Scuba diving (unqualified/learn to dive course/discover dive with qualified instructor)	1	Special condition (a) applies	See Special Exclusion (ii). No Personal Accident cover
Sculling (see rowing)			
Sea kayaking/ Sea canoeing (see kayaking)			
Segway tours	1	Special condition (a) applies, a helmet must be worn	No Personal Accident or Personal Liability Cover
Shark cage diving (see scuba diving)			
Skateboarding (ramp, half pipe, skate park, street)	1		
Skiing (cross country/Nordic skiing on marked trails)	3	Special condition (d) applies	See special exclusion (i).
Skiing (snowblading)	3	Special condition (d) applies	See special exclusion (i).

Sport, Activity	Level	Special Conditions	Special Exclusions
Skiing / snowboarding	3	Special condition (d) applies	See special exclusion (i).
Skiing / snowboarding (backcountry/outside of resort boundary/alpine ski touring)	4	Special condition (d) applies	See special exclusion (i). No Personal Accident Cover
Skiing / snowboarding (by helicopter/snow cat)	4	Special condition (d) applies	See special exclusion (i). No Personal Accident Cover
Skiing / snowboarding (dry slope)	3	Special condition (d) applies	See special exclusion (i).
Skiing / snowboarding (terrain park within resort)	4		See Special Exclusion (i). No Personal Accident cover
Skydiving/Tandem skydiving (over 1 jump)	4	Special condition (a) or (b) applies	No Personal Accident or Personal Liability Cover
Skydiving/Tandem skydiving (one jump only)	1		No Personal Accident or Personal Liability Cover
Sledding/Tobogganing/Snow Sleds/Snow Sleighs (on snow)	3		No Personal Accident or Personal Liability Cover
Sleigh rides (horse drawn)	1		
Snooker	1		
Snorkelling	1		
Snow biking (on piste or off piste within resort boundaries)	3		See special exclusion (i). No Personal Accident Cover
Snow kiting	4	Special condition (a) applies	No Personal Accident or Personal Liability Cover
Snow rafting	4	Special condition (a) applies	No Personal Accident or Personal Liability Cover
Snowmobiling	3		Remote areas, racing, time trials and endurance events are excluded. No Personal Accident or Personal Liability Cover
Soccer	1		
Softball	1		
Spearfishing	2		No Personal Liability Cover
Speed boating (inland/coastal waters only)	1	Special condition (a) or (b) applies	No white water cover. No Personal Liability Cover
Spelunking (see caving)			
Squash/Racquet ball	1		
Stand up paddle surfing/paddle boarding	1		
Stilt walking	1		

Sport, Activity	Level	Special Conditions	Special Exclusions
Stoolball	1		
Surf boat rowing	1		
Surfing	1		
Swimming (pool; enclosed, inland or coastal waters only)	1		
Swimming with whales/whale sharks (inside or outside coastal waters)	1	Special condition (a) applies	
Table tennis	1		
Tandem skydiving (see skydiving)			
Tchoukball	1		
Ten pin bowling (see bowling)			
Tennis	1		
Theme parks / fairgrounds	1	Special condition (a) applies	
Tough Mudder (see outdoor endurance)			
Trail bike riding (see motorbiking)			
Tramping (see hiking)			
Trampolining	1		
Trapeze/Hire Wire	3	Special condition (a) applies	No Personal Accident Cover
Trekking (see hiking)			
Triathlon up to full distance	4		
Triathlon up to Middle Distance	2		
Triathlon up to sprint distance	1		
Tubing on rivers (see also black water rafting)	1	Special condition (a) applies	No Personal Accident Cover
Tubing on snow	4		No Personal Accident or Personal Liability Cover
Tuk Tuk (as a passenger)	1	Special condition (a) applies	
Ultimate Frisbee	1		
Via Ferrata	2		
Volleyball	1		
Wake skating	1		
Wakeboarding	1		

Sport, Activity	Level	Special Conditions	Special Exclusions
Wakeboarding (excluding jumps) - see water skiing			
Walking (see hiking, trekking)			
War games (online gaming)	1		
War games/military simulation (see Paint balling/airsoft OR Rifle range/sports shooting)			
Water polo	1		
Water skiing (barefoot)	2		No Personal Liability Cover
Water skiing/wakeboarding	1	Special condition (a) or (b) applies	No jumping, No Personal Liability Cover
Weight training (see also gym training)	1		Powerlifting
White water kayaking/canoeing (see kayaking/canoeing)			
White water rafting (grades 1-5)	1	Special condition (a) applies	
Windsurfing (inland or coastal waters only)	1		No Personal Liability Cover
Working - Any professional, clerical or administrative work , working as a classroom teacher, classroom assistant, au pair, nanny or child minder.	1		No Personal Liability Cover
Working - retail, bar or hospitality work involving light duties only.	1		No Personal Liability Cover
Working - general work and manual work not involving the use of mechanical or industrial machinery, and not working at a height exceeding 2 metres above ground level.	2		No Personal Liability Cover
Yachting (see sailing)			
Yoga (class, alone/ home practice)	1		
Zip line	1	Special condition (a) applies	
Zorbing	2	Special condition (a) applies	No Personal Accident or Personal Liability Cover

Special Conditions

- You** must be with a professional, qualified and licensed guide, instructor or operator.
- You** must have the appropriate certification or licence to do this sport or activity at **home**. If operating a motor vehicle the driver must have the appropriate valid UK licence for the machine
- within 60 miles of a **safe haven** (a protected body of water used by marine craft for refuge from storms or heavy seas)

- d. Conventional skiing / snowboarding only. It is not a condition of cover that **you** ski or board with a guide, however, **you** must follow the International Ski Federation code or the resort regulations and **we** recommend that **you** do not venture into back country areas without taking local advice and appropriate rescue equipment;
- e. **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

Special Exclusions

- i. No cover for any competition, free-style skiing / snowboarding, ski/ snowboard jumping, ski-flying, ski / snowboard acrobatics, ski / snowboard stunting, or ski racing or national squad training, the use of skeletons.
- ii. No cover for any unaccompanied dive, any dive in overhead environments, or any dive for gain or reward.
- iii. No cover for free mountaineering, climbing in remote or inaccessible regions, exploratory expeditions and new routes, high altitude climbing over 6,000 metres.

Conditions

- 1. **You** must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary and undergo any required training.

Not Covered

Cover does not apply if **you** are:

- 1. taking part in activities at a professional level.
- 2. competing at international events as a national representative.
- 3. participating in **hazardous activities** or extreme pursuits other than as listed,
- 4. racing or participating in speed or time trials.
- 5. motorbike touring or where a motorbike is the main mode of transport;
- 6. base jumping, cliff diving, martial arts competitions, potholing and caving, motor sports, stunt flying / aerobatics
- 7. taking part in mountaineering expeditions or expeditions to the Arctic or Antarctic,
- 8. taking part in dangerous expeditions or the crewing of a vessel more than 60 miles from a **safe haven**;
- 9. **work** with mechanical or industrial machinery;
- 10. **work** at a height above 2 metres
- 11. **work** offshore or underground
- 12. **work** as a ski, snowboard or diving instructor or guide;
- 13. **work** as a guide where ropes or other specialist climbing equipment is required or where **you** go underground or in caves;
- 14. **work** with dangerous animals including big cats, crocodiles, alligators, sharks, hippopotamuses, snakes, elephants or bears;
- 15. **work** involving dangerous or extreme pursuits;
- 16. anything listed in the General Exclusions.

Section 18: Collision Damage Waiver Excess (Explorer Cover Only)

Covered

If **you** have purchased Explorer Cover, **we** will pay up to the amount shown on the Summary of Cover for:

1. the reimbursement of the accidental damage or theft excess applied to **your** car hire insurance if the insured vehicle is stolen, damaged or involved in an accident during the **rental period**;
2. the cost of replacing rental car keys if these are lost, stolen or damaged during the **rental period**, this includes where necessary the costs to replace locks or for a locksmith to break into the insured vehicle.

Not Covered

1. Any claim where **you** have not followed the terms of **your** rental agreement.
2. Any person aged under 21 years old at the start date of the policy.
3. any claim for damage caused as a result of theft of the vehicle unless a written police report is obtained

Section 19: Financial Failure Protection

This section provides cover for the insolvency of any travel arrangements booked before departure, which do not form part of an inclusive holiday or are booked or insured already.

These would include: Scheduled Airlines / Hotels / Car ferries / Villas abroad & cottages in the United Kingdom / Railway journeys including the Eurostar / Coach journeys / Car hire / Caravan Sites / Campsites / Mobile Homes / Camper rental / Safaris / Excursions / Eurotunnel / Theme parks such as Disneyland Paris.

Covered

You are covered up to the limit shown on the Summary of Cover for:

1. Irrecoverable sums paid in advance in the event of insolvency of the travel or accommodation provider not forming part of an inclusive holiday prior to departure.
2. In the event of insolvency after departure:
 1. additional pro rata costs incurred by **you** in replacing that part of the travel arrangements to a similar standard to that originally booked;
 2. if **curtailment** of the trip is unavoidable – the cost of return transportation to **your home** to a similar standard to that originally booked.

Conditions

In the case of insolvency after departure as set out in 2a) and 2b) above where practicable **you** should obtain **our** approval prior to incurring the relevant costs.

Not Covered

1. Travel or accommodation not booked prior to departure from the **United Kingdom**.
2. The Financial Failure of:

1. any travel or accommodation provider in Chapter 11 or any threat of insolvency being known at the date the policy is issued or date the booking is made (whichever is the later).
 2. any travel or accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
 3. any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked travel or accommodation.
3. any loss for which a third party is liable or which can be recovered by other legal means.
 4. any losses which are not directly associated with the incident that caused the insured to claim. For example, loss due to being unable to reach **your** pre-booked hotel following the financial failure of an airline.

General Conditions

1. all claims must be submitted within 90 days of the incident which gave rise to the claim. If **you** are unable to provide the required documentation, **your** claim will be put on hold until the documentation can be supplied.
2. **we** may at any time pay to **you our** full liability under this insurance, after which no further payments will be made in any respect.
3. **you** must take all reasonable steps to recover any lost or stolen articles.
4. original receipts and/or proof of ownership and value must be supplied in the event of a claim.
5. if **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
6. in the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The post mortem would be at **our** expense.
7. if a claim made by **you** or anyone acting on **your** behalf is fraudulent or exaggerated, whether ultimately material or not, or any false declaration or statement is made or a fraudulent device is used in support of a claim, **your** claim will be rejected and **your** cover will be cancelled with effect from the date of such fraudulent or exaggerated claim, or the date of such false declaration or statement or use of such fraudulent device in support of a claim. Any amounts already paid by **us** in respect of any fraudulent or exaggerated claim must be repaid to **us**. **We** may in these circumstances report the matter to the Police.
8. **you** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
9. **we** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
10. if at the time of making a claim there is any other insurance covering the same risk, **we** are entitled to contact that **insurer** for a contribution.
11. damaged articles must be retained by **you** and if requested submitted to the Claims Handlers so as to substantiate a claim. Failure to do so may result in a claim being denied.

General Exclusions

You are not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. if **you** choose to travel to a destination to which the Foreign & Commonwealth Office (FCO) has advised against all or all but essential travel. Telephone: 020 7008 1500 Website: www.gov.uk/foreign-travel-advice
2. **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where

your answer(s) may have affected **our** decision to provide **you** with this policy.

3. **you** being 65 years of age or over at the date of policy issue;
4. any trip that is undertaken for the purpose of obtaining medical treatment (whatever the nature of this treatment);
5. travel against the advice of a medically qualified doctor;
6. travel after being given a terminal prognosis;
7. any criminal act by **you**;
8. failure to comply with the laws applicable to the country in which **you** are travelling;
9. suicide, deliberate self-injury, being under the influence of drugs (unless prescribed by a **medical practitioner**), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life).
10. **You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect to avoid drinking alcohol on **your** trip but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.
11. **You** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
12. any claim arising from sexually transmitted diseases or sexually transmitted infections; unless as a result of an assault;
13. pregnancy between 12 weeks before and 12 weeks after the estimated date of delivery;
14. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the illness or injury which necessitated **your** admittance to hospital;
15. Bankruptcy/liquidation or other financial failure of a tour operator, travel agent, travel provider, accommodation provider or other service provider other than covered under Section 19 Financial Failure Protection;
16. any other costs that are caused by the event which led to a claim, unless specifically stated in the policy;
17. loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
 1. ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel;
 2. the radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it;or
18. any payment, which **you** would normally have made during **your** travels, if no claim had arisen;
19. any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity, civil war, rebellion, revolution, insurrection, blockade, military or usurped power;
20. air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft) unless the appropriate additional premium has been paid;

Claims Procedures

Your claim can be submitted by signing in to **your** World Nomads membership at www.worldnomads.com or by email at claims@mstream.co.uk or by phone on +44 (0)330 660 0549 (from overseas) or 0330 660 0549 (within the UK)

Before **you** do this, check this policy wording and refer to the notes below to make sure **your** claim is valid

Medical Claims - If serious injury is incurred in which **you** are admitted to hospital, call **our** 24 hour Emergency Assistance Service on +44 (0)20 7183 3751 (from overseas) or 020 7183 3751 (within UK) as soon as possible. **You** will be given advice on what to do and the assistance **you** require. All original receipts for medical consultations / treatment / medication etc. should be retained and submitted to support **your** claim. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549 (from overseas) or 0330 660 0549 (within UK). They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim).

Cancellation Claims - The travel agent, tour operator, provider of transport or accommodation must be contacted immediately and **you** must obtain a cancellation invoice. The original tickets and booking forms/receipts will also be required to support **your** claim. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on (0)330 660 0549 (from overseas) or 0330 660 0549 (within UK). They will advise **you** of any other additional supporting documentation required (this will be dependent upon the reason for the cancellation).

Curtailed Claims - Call the 24 hour Emergency Assistance Service on +44 (0)20 7183 3751 (from overseas) or 020 7183 3751 (within UK). Their authorisation must be obtained before **you** cut short **your** trip. All original ticket stubs/booking forms/receipts should be retained and submitted to support **your** claim. Contact the Claims Service for a claim form on +44 (0)330 660 0549 (from overseas) or 0330 660 0549 (within UK) when **you** return home. They will advise **you** of any additional supporting documentation required (this will be dependent upon the reason for the curtailment).

Personal Liability and Legal Expenses - Obtain as much information as possible, including police reports, witness details and any photographs. **You** must NOT admit liability at any time. The Claims Service must be notified immediately by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549 (from overseas) or 0330 660 0549 (within UK).

Personal Baggage - Delayed - A written report from the carrier (e.g. airline, shipping company etc.) is required detailing the length and cause of the delay. Retain all the receipts which relate to any emergency replacement items **you** have purchased. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549 (from overseas) or 0330 660 0549 (within UK).

Personal Baggage - Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. If the loss occurs during travel, **you** must obtain a property irregularity report from the carrier. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549 (from overseas) or 0330 660 0549 (within UK).

Money Claims - Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. **You** may be asked to provide proof of the withdrawal of the **money** from the bank. Please remember that the loss of **money** must occur whilst it is carried on **your** person or whilst it is left in a locked safety deposit box. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549 (from overseas) or 0330 660 0549 (within UK).

Travel Delay, Abandonment, Missed Departure and Uninhabitable Accommodation Claims - we will require the following evidence where relevant:

- A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or the regulatory authority in a country which **you** are travelling.

- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- **Your** unused travel tickets.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in times.
- Written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
- Written confirmation from the company providing the accommodation the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to **your** claim under this section that **we** may reasonably ask **you** for.

Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549 (from overseas) or 0330 660 0549 (within UK).

Political Unrest and Natural Catastrophe Evacuation Claims - if an event occurs which may result in **you** needing to leave a country **you** must contact Security Exchange immediately on +44 20 3284 8844, **you** will be given advice on what to do and the assistance that can be provided.

Collision Damage Waiver Excess Claims - Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549 (from overseas) or 0330 660 0549 (within UK). They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the incident giving rise to a claim). Invoices, original receipts and other documents confirming the amount **you** have paid in respect of the accident/damage or loss for which the vehicle rental company holds **you** responsible should be retained along with a copy of the rental contract and law enforcement / police report (if applicable) submitted to support **your** claim. A copy of the driving licence of the person involved in any accident (the driver) will also be required.

Financial Failure Protection Claims - To claim, either visit the IPP Website at www.ipplondon.co.uk and download a claim form or write to IPP Claims Office, 22-26 Station Road, West Wickham Kent, BR4 0PR, tel +44 20 8776 3752 (from overseas) or 020 8776 3752 (within UK), email info@ipplondon.co.uk. The claim should be advised to **us** as soon as reasonably practicable and in any event within 14 days. IPP will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will NOT be processed.

Out-Patient and Minor In-Patient Treatment - If **you** need out-patient medical treatment (no hospital admission) or minor in-patient treatment (less than 3 days hospitalisation) please provide a copy of **your** Certificate of Insurance to the doctor and **your** treatment will be paid by Charge Care International in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to Charge Care International for repayment.

This service is available in the following selected countries:

Out-Patient treatment : SPAIN, GREECE, CYPRUS, TURKEY and PORTUGAL

Minor In-Patient treatment : SPAIN, GREECE and CYPRUS

Complaints Procedure

We aim to provide a first class level of service at all times. If, for any reason, **you** feel that **our** service is not of

the standard **you** would expect, please tell **us**. **You** should address any enquiries or complaints (quoting the policy number on **your** Certificate of Insurance), in writing to:

The Managing Director,
Millstream Underwriting Limited
52 - 56 Leadenhall Street
London, EC3A 2DX

OR

By email mail@mstream.co.uk

If **you** are still dissatisfied, at this stage **you** may contact:

The Financial Ombudsman Service
Exchange Tower
London, E14 9SR

Please note that the Financial Ombudsman Service will not consider **your** complaint until **you** have received a final decision from Millstream Underwriting Limited.

For complaints relating to Section 19 Financial Failure Protection in the first instance please contact:

The Claims Manager,
IPP Claims Office,
IPP House,
22-26 Station Road,
West Wickham,
Kent, BR4 0PR

Your Personal Data Privacy Notice

In this notice “we”, “us” and “our” means Millstream Underwriting Limited. We are the data controller in respect of any personal data we collect, hold and use about you.

We collect **your** personal data directly from you, but we may also collect it from brokers and other intermediaries who provide information to us for the purpose of providing your policy of insurance.

We will mainly use your data for the purpose of providing and administering this policy of insurance and claims **you** make under it. If **you** decline to provide your data when requested, or **you** give us false or inaccurate data, we may be unable to process your enquiry, and this could give us the right to void coverage or could impact your ability to claim under your policy.

In some circumstances, we may need to collect and use particularly sensitive data, such as data about your health or ethnicity. Where this is required, we will usually seek your consent to use that data. **You** can withhold or withdraw your consent at any time by contacting us, but if **you** do, we may be unable to process your enquiry or claim or continue to provide coverage.

We will exchange data about **you** with other parties in order to provide our services and administer this policy and any claims. This may include insurers, claims handlers and loss adjusters and providers of emergency medical services. In some cases, this may involve a transfer of data outside the UK and the European Economic Area (“EEA”) to countries that have less robust data protection laws. Any such transfer will be made in accordance with data protection laws.

We will not use your data or pass it to any other party for marketing products or services to **you** unless **you** have given your consent.

Our full privacy notice explains how we use your data in more detail. Our privacy notice also explains the rights **you** have in respect of your data, including the right to request a copy of the personal data we hold about you. A copy of our full privacy notice is available on our website at <http://www.millstreamonline.com/pages/privacy> or can be provided on request by contacting us at: Managing Director, Millstream Underwriting Limited, 52-56 Leadenhall Street, London, EC3A 2EB, or by emailing us at admin@mstream.co.uk

If **you** are not satisfied with the way we have managed your personal data, **you** may complain to the Information Commissioners Office (ICO) at www.ico.org.uk/concerns.

Governing Law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. **We**, the **insurer** and **you** do not intend any term of this contract to be enforceable pursuant to the Contract (Rights of Third Parties) Act 1999.

Details About Our Regulator

Travel insurance from World Nomads is underwritten by Millstream Underwriting Limited on behalf of AWP P&C SAAWP Assistance UK Ltd is the appointed administrator for AWP P&C SA in the **United Kingdom**.

Section 19 Financial Failure Protection of this travel insurance is insured by certain underwriters at Lloyd's and is administered by International Passenger Protection Limited (IPP). Certain underwriters at Lloyd's are authorised and regulated by the Financial Conduct Authority (FCA), for further information contact IPP.

Millstream Underwriting Limited (FCA Firm Ref: 308584), AWP Assistance UK Ltd (FCA Firm Ref: 311909) and International Passenger Protection Limited (FCA Firm Ref 311958) are authorised and regulated by the Financial Conduct Authority (FCA).

AWP P&C SA is authorised by Autorité de Contrôle Prudentiel in France and authorised and subject to limited regulation by the FCA. Details about the extent of **our** authorisation and regulation by the FCA are available from **us** on request. Their registration can be checked on the financial services register at www.fca.org.uk or **you** can contact them on 0800 111 6768

Millstream Underwriting Limited and AWP Assistance UK Ltd will act as agents for AWP P&C SA with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

Millstream Underwriting Limited, Registered in England No. 3896220, Registered Office: 52 - 56 Leadenhall Street, London EC3A 2DX.

AWP Assistance UK Ltd, Registered In England No. 1710361. Registered Office: Mondial House, 102 George Street, Croydon CR9 1AJ.

International Passenger Protection Limited will act as agents for certain underwriters at Lloyd's with respect to the receipt of customer money and for the purpose of settling claims.

On behalf of International Passenger Protection Limited, Millstream Underwriting Limited will act as agent for the receipt of customer money and handling premium refunds.

Financial Services Compensation Scheme

In the event that the **insurer**, is unable to pay a claim **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme Website at www.fca.org.uk