
MARKHAM
PRIVATE CLIENTS



Markham Private Clients
Travel Insurance Extension

Travel Extension underwritten by Syndicate 1991 at Lloyd's for your insurance cover.

This Policy is administrated by Markham Private Clients Limited.

This policy is the travel extension to your Private Clients Home Insurance Policy.

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Summary of Benefits

Section	Cover	Limit per insured person	Excess*
1.	Medical and Other Expenses		
	1. Journeys outside the United Kingdom	£10,000,000	£250 per person
	2. Journeys within the United Kingdom	£10,000	£250 per person
2.	UK Hospital Transfer, Additional Costs and Expenses		
	1. Hospital Transfer Costs	£5,000	£250 per person
	2. Return Home Costs	£5,000	£250 per person
	3. Additional Expenses	£1,000	£250 per person
3.	Cancelled or Curtailed	£15,000	£250 per person
4.	Personal Accident	£50,000	
	For persons under 16	£5,000	
5.	Loss of Passport	£750	£250 per person
6.	Delayed Baggage	£500	
7.	Travel Delay		
	1. Compensation (£50 after 12 hours delay plus £50 for each subsequent 12-hour period)	£500	£250 per person
	2. Cancellation (if insured person cancels 24 hours delay on initial outward leg of journey)	£15,000	
8.	Missed Departure	£1,000	£250 per person
9.	Hospitalisation/Unprovoked Attack/Hijack and Kidnap Benefit	£1,000	
10.	Catastrophe	£1,000	
11.	Ski Equipment (£500 limit on hired ski equipment £500 per article, set or pair)	£750	£250 per person
12.	Ski Equipment Hire Charges	£500	
13.	Piste Closure (Limited to peak season for resort, per day limits apply)	£500	
14.	Unused Ski Pack	£750	

*Excess limited to £250 per claim incident irrespective of the number of sections involved

Insurer Information

Your insurance is provided by DTW1991 Underwriting Limited on behalf of Syndicate 1991 at Lloyd's Registered in England and Wales No. 08330551 Registered Office: 6th Floor, One Creechurch Place, Creechurch Lane, London EC3A 5AF. DTW1991 Underwriting Limited is an appointed representative of Coverys Managing Agency Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Syndicate 1991 at Lloyd's is managed by Coverys Managing Agency Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority Registered in England and Wales No: 04690709 Registered Office: 6th Floor, One Creechurch Place, Creechurch Lane, London EC3A 5AF.

Full details are available on the Financial Services Register which is held on the Financial Conduct Authority's (FCA) website www.fca.org.uk or by contacting the FCA on telephone no. 0800 111 6768.

Your policy is administered by Markham Private Clients Limited - Authorised and Regulated by the Financial Conduct Authority. Registration No. 673532.

Several Liability

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions.

The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Important Information

This travel extension is a legal contract of insurance between **You** (the Insured Person as named in the travel insurance certificate) and **Us** (the Insurer).

It is important that **You**:

- read and review any information provided including the medical declaration form to confirm this is accurate and correct;
- check that **Your** travel extension, the sections, benefit levels, sums insured or limits of liability to make sure they are those which **You** have requested;
- comply with **Your** duties under this travel extension as a whole.

If any part of **Your** travel extension requires correction please contact **Your** insurance advisor;

Alterations in the cover required after the travel extension is issued will be confirmed in writing by a separate endorsement and or certificate. **You** should keep these safe with **Your** travel extension document in case **You** need to refer to them. **Our** liability shall not exceed the benefit levels or sums insured or limits of liability stated in the policy wording or as amended by endorsement.

Policy Details

In consideration of **You** payment of the premium stated in the travel insurance certificate, **We** agree to provide the insurance in the manner and to the extent specified in this travel extension provided that:

1. **You** shall be subject to all the terms, conditions, limitations and/or exclusions contained in this policy wording, travel insurance certificate or by additional endorsement(s).
2. **Our** liability shall not exceed the benefit levels or sums insured or limits of liability stated in the policy wording or as amended by endorsement.

Conformity

In the policy wording, the travel insurance certificate and any endorsements words in the singular shall include the plural and vice versa. Words importing the masculine will import the feminine and the neuter. References to 'a person' will also include any individual, company, partnership, or any other legal entity.

References to a statute law also include all its amendments, replacements orders or regulations. Some words are in bold type these are defined words and have a special meaning which can be found in the General Definitions.

This is not a private medical insurance policy

There is no cover for medical expenses where the **Insured Person** elects to receive private treatment.

The **Insurer** will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and the **Insurer** reserves the right to organise a transfer from a private medical facility to a public medical facility where appropriate.

In the event of a claim the **Insurer** or their representatives will require unrestricted access to all **You** medical records and information.

Information you have given us

You must take care, when answering any questions **We** ask, to ensure that all information provided is accurate and complete.

If **We** establish that **You** deliberately or recklessly provided **Us** with false or misleading information **We** will treat this policy as if it never existed and decline all claims. However, if **We** establish that, unknown to **You**, an **Insured Person** deliberately or recklessly provided false or misleading information **We** shall treat this insurance, in so far as it relates to the **Insured Person** concerned, as if it had never existed and decline all claims relating to such **Insured Person**.

You or any **Insured Person** must take care when answering any questions **We** ask to ensure that all information provided is accurate and complete. If any of the information **You** or any **Insured Person** provide in relation to this travel policy proves to be inaccurate or incomplete it could adversely affect this policy or part of it and the validity of claims under it. In the event of such inaccurate or incomplete information being provided

We may for example:

- treat this travel policy as if it never existed and refuse to pay claims and return the premium paid. **We** will only do this if **We** provided **You** with insurance cover which **We** would not otherwise have offered
- amend the terms of this insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **Your** carelessness
- charge **You** more for this insurance or reduce the amount **We** pay on a claim in the proportion the premium **You** have paid bears to the premium **We** would have charged or
- cancel the policy in accordance with **Our** Cancellation rights below.

We or **Your** insurance advisor will write to **You** if **We**:

- intend to treat **Your** policy as if it never existed or
- need to amend the terms of **Your** policy or
- require **You** to pay more for **Your** insurance.

If **You** become aware that information **You** have given **Us** is inaccurate, **You** must inform **Your** insurance advisor as soon as practicable

Pre-existing medical conditions

You will not be covered for any claims arising from:

- 1 At the time of buying the travel policy or booking a trip (whichever is later):
 - a. any medical condition that **You** or any travelling companion have or have had or for which **You** or any travelling companion are taking or have been taking prescribed medication within the last two years
 - b. any medical condition that **You** or any travelling companion have or have had for which **You** or any travelling companion are:
 - i. seeing a **Medical Practitioner** or
 - ii. referred to a **Medical Practitioner** for investigation of an ongoing condition or pending investigation of a possible undiagnosed condition or
 - iii. awaiting a non-routine consultation with a **Medical Practitioner** or
 - iv. diagnosed with a new condition within the last two years
 - c. any medical condition, of which **You** are aware, of a **Relative** or **Close Business Colleague** which could affect the ability of **You** or any travelling companion to travel
 - d. Any psychiatric or mental illness including Alzheimer's, anxiety, bi-polar disorder, dementia, depression, eating disorder, mental instability, phobias, psychotic disorders, schizophrenia.

UNLESS **You** have declared such medical conditions or circumstance to the medical referral line on 01689 892231 and cover has been agreed in writing.

- 2 At the time of buying the travel policy or booking a trip (whichever is later), any medical condition for which **You** or a travelling companion, **Relative** or **Close Business Colleague** have received a terminal prognosis.

Change in Health/ New medical condition being diagnosed

There will be no cover for any change in **Your**, travelling companion, **Relative** or **Close Business Colleague's** medical condition or new condition being diagnosed after **You** have purchased the policy or booked a **Journey**, whichever is later, UNLESS it has been declared to the medical referral line and cover has been agreed in writing.

When disclosed to the medical referral line, they will:

- confirm cover for change in health or
- ask **You** to cancel the trip and put in a claim for all irrecoverable cancellation costs or
- offer to pay for an alternative insurance if **You** are able to find cover with another insurer

In the event of **You** receiving a terminal prognosis, with life expectancy of less than 12 months, all cover under this travel policy shall cease. In respect of any trips booked and paid for prior to **You** receiving such terminal prognosis, **You** may be covered under Section 3 – Cancellation or Curtailment.

You can contact the medical referral line on 01689 892231. (Mon-Fri 9am-6pm, Sat 9am-1pm, excluding public holidays) quoting reference Markham.

Our Cancellation Rights

We can cancel this insurance by giving **You** thirty (30) days' notice in writing.

We will only do this for a valid reason (examples of valid reasons are as follows):

- a. non-payment of premium;
- b. a change in risk occurring which means that **We** can no longer provide **You** with insurance cover;
- c. non-cooperation or failure to supply any information or documentation **We** request.

If this insurance is cancelled, provided a claim or the possibility of a claim has not been notified to **Us**, **You** will be entitled to a refund of any premium paid, subject to a deduction for any time for which **You** have been covered. This will be calculated on a proportional basis.

In the unlikely event that **We** need to cancel **Your** insurance **We** will do so by notifying **Your** insurance advisor or by sending **You** a letter of cancellation to **Your** last known address.

The Consumer Insurance (Disclosure and Representations) Act 2012 and the Insurance Act (2015) set out situations where failure by **You** to provide **Us** with such complete and accurate information as **We** require, allow **Us** to cancel the travel extension, sometimes back to its start date and to keep any premiums paid.

Cancellation of the travel extension and cooling-off period

Should this travel extension not meet with **Your** requirements please return the documentation to **Your** insurance advisor within 14 days from date of purchase or renewal of the contract or the day **You** received **Your** policy documentation, whichever is later, and provided that **You** have not travelled and no claim has been made or is intended to be made and no incident has occurred that is likely to result in a claim **You** will receive a full premium refund.

Special Notice Cancellation

- 1 The cover under this travel extension is applicable only if **You** have a Markham Private Clients Home Insurance policy in force at the same time.
- 2 Should **Your** Private Clients Home Insurance policy be cancelled for any reason during the policy period this travel extension will also cancel on the same date.

If after the cooling off period this travel extension is cancelled (as in 2 above) **You** will be entitled to a refund of premium proportionate to the unexpired period of insurance, provided there have been no claims made or intended to be made and no incident has occurred that is likely to result in a claim.

24 Hour Emergency Assistance and Pre-travel Advice Number

For 24 hour Worldwide Emergency Assistance and pre-travel advice contact:

Mayday Assistance
2 Clifton Mews, Clifton Hill, Brighton BN1 3HR
Telephone: +44 (0)20 8050 1991
Email: operations@maydayassistance.com

When contacting the **Assistance Company** please advise them that **You** are insured under scheme reference Markham Travel and quote the Policy ID stated in the travel insurance certificate. **You** must contact the **Assistance Company** prior to:

1. **You** being admitted as an inpatient at any hospital, clinic or nursing home. If this is not possible because of the seriousness of the condition, then **You** must contact the **Assistance Company** as soon as possible after **You** are admitted;
2. any repatriation arrangements being made;
3. burial or cremation or transportation of the **Insured Person's** body;
4. any hospital transfer being arranged or return home costs incurred under Section 2 sub-section 1 or sub-section 2; and obtain authorisation for any costs to be incurred.

Once contacted and if **Your** claim is valid, an experienced assistance co-ordinator will ensure that necessary medical fees are guaranteed and where appropriate repatriation/transportation is arranged by the most suitable method.

The **Assistance Company** can provide advice and assistance in many other circumstances. For example it can:

- liaise with medical staff and hospitals;
- guarantee medical fees if necessary;
- arrange emergency repatriation with medical escort if necessary;
- advise other members of the party if **You** are unfortunate enough to go into hospital;
- advise on how to locate lost or delayed baggage with carriers;
- refer **You** to an embassy, consulate or other source of legal consultation;
- organise onward travel tickets following missed departure;
- provide advice before **You** travel for example:
 - which currencies and/or travellers cheques to take;
 - banking hours;
 - any visa entry requirements and permits required;
 - inoculation requirements;
 - the language spoken and the time zones in the countries being visited.

Maximum Excess

The maximum excess payable by each **Insured Person** named in the travel insurance certificate in respect of any one occurrence or incident resulting in a claim will be limited to £250 in respect of each **Insured Person** irrespective of the number of Sections involved.

A higher excess may be payable as notified by the medical referral company when pre-existing medical conditions are disclosed.

Reciprocal Health Agreement

Insured Persons travelling to European Union countries are strongly advised to obtain a European Health Insurance Card (EHIC) from their local Post Office or online at www.ehic.org.uk or by telephone on 0300 330 1350.

The EHIC entitles **You** to benefit from the reciprocal health agreements which exist between European Union countries. Where medical expenses have been reduced by the use of an EHIC, or by a contribution from the **Insured Person's** private health insurance and provided that liability has been accepted by the **Insurer** for such reduced medical expenses, the £250 per **Insured Person Excess** under Section 1 – Medical Expenses will be reduced by the amount of such reduction or contribution up to a maximum reduction of £250 per **Insured Person**.

The **United Kingdom** has reciprocal health arrangements with certain other countries e.g. Australia and New Zealand.

Visit www.dh.gov.uk/travellers for a list of those countries in which **You** may be entitled to free treatment or treatment at reduced cost.

Foreign and Commonwealth Office Travel Advice

You must observe travel advice provided by the Foreign and Commonwealth Office (FCO).

No cover is provided under any section of this travel extension in respect of travel to a destination for which the FCO has advised against all or all but essential travel.

In the event **You** are already at a destination on the date the FCO issues a warning against all travel or all but essential travel to that destination, cover will be maintained for a period of up to 7 days and then cover will cease unless otherwise agreed in writing by the **Insurer**.

Travel advice can be obtained from the FCO by visiting their website at www.fco.gov.uk and clicking on the link for Travel Advice.

How to Make a Claim

If there are any circumstances which are likely to give rise to a claim under this travel extension **You** (or **Your** legal or personal representatives) must contact the **Claims Handler** and advise them as soon as possible giving brief details of the circumstances and requesting a claim form.

When contacting the **Claims Handler** please quote scheme reference Markham Travel and the Policy ID stated in the travel insurance certificate.

Claims Handler contact details:

Insurance Administration Services Limited

P.O. Box 9, Mansfield,

Nottinghamshire NG19 7BL

Telephone: +44 (0)1623 683 585

Email: claims@ias-health.com

All claims must be substantiated by original receipts, valuations, medical, police or other report(s) as applicable.

Action in the event of a claim

Please note that in certain circumstances more immediate action is required to ensure that **Your** claim is not prejudiced:

1. Cancellation Claims – notification of cancellation of the Journey must be given:
 - a. verbally or in writing to the **Claims Handler**;
 - b. in writing to the tour operator or travel agent; or
 - c. in respect of Journeys not arranged via a tour operator or travel agent to the accommodation and transport providers.

IMMEDIATELY the circumstances giving rise to the claim occur. If **You** do not tell the tour operator, travel agent, accommodation provider or transport provider as soon as you find out that **You** have to cancel the trip, **We** will only pay the cancellation charges due at the date **You** found out **You** had to cancel the trip, not from the date **You** tell them.

2. **Curtailment** claims – notification of curtailment of the **Journey** must be given to the **Assistance Company** PRIOR TO departing to return home.
3. Delayed Baggage Claims (and/or Ski Equipment)– the non-arrival of the **Insured Person's** baggage (and/or **Ski Equipment**) MUST be reported as soon as practicable to the carrier and a written report (or in the case of an airline a Property Irregularity Report) obtained from them.
4. Medical Expenses Claims – the **Assistance Company** must be notified prior to:
 - d. the **Insured Person** being admitted as an inpatient at any hospital, clinic or nursing home. If this is not possible because of the seriousness of the condition then **You** must contact the **Assistance Company** as soon as practicable after being admitted;
 - e. any repatriation arrangements being made;
 - f. burial, cremation or transportation of the **Insured Person's** body;
 - g. any hospital transfer being arranged or return home costs incurred under Section 2 sub-section 1 or sub-section 2.

When contacting the **Assistance Company** please advise them that **You** are insured under scheme reference Markham Travel and quote the Policy ID stated in the travel insurance certificate

Assistance Company contact details:

Mayday Assistance

2 Clifton Mews, Clifton Hill, Brighton BN1 3HR

Telephone: +44 (0)20 8050 1991

Email: operations@maydayassistance.com

5. Missed Departure Claims – the **Insured Person** MUST check in at the coach terminal, rail terminal, port or airport according to the official itinerary supplied and obtain:
 - a. written confirmation from the carriers (or their handling agents) of the number of hours delay and the reason for such delay;
 - b. a repairer's report in the event of a claim in respect of accident, damage to or breakdown of the private motor vehicle in which the **Insured Person** was travelling.
6. Passport Claims – loss of passport MUST be notified upon discovery or as soon as practicable to the nearest British Consulate (or if not holding a British passport to the **Insured Person's** nearest embassy) and a written report of the loss obtained from them. All losses MUST be reported to the local police within 24 hours of discovery or as soon as practicable and a written report obtained from them.
7. Piste Closure Claims – within 30 days of returning from the **Journey You** MUST provide the **Insurer** with written confirmation from the holiday company's representative (or if unavailable – the ski lift operators) of the dates of closure and reason for closure of such on piste skiing facilities.
8. Hospitalisation/Unprovoked Assault/Hijack and Kidnap Benefit Claims – within 30 days of returning from the **Journey You** MUST provide the **Insurer** with the appropriate medical certificate/police report/written evidence.
9. Travel Delay Claims – the **Insured Person** MUST obtain written confirmation from the carriers (or their handling agents) of the number of hours delay in departure of the coach, train, sea vessel or aircraft in which the **Insured Person** was booked to travel and the reason for such delay.
10. **Ski Equipment** claims – loss or damage occurring in transit MUST be reported upon discovery or as soon as practicable to the carrier (e.g. airline) and a written report (or in the case of an airline a Property Irregularity Report) obtained from them. All other losses MUST be reported to the local police within 24 hours of discovery or as soon as practicable and a written report obtained from them.

PLEASE REFER to the appropriate section for full details.

Fraudulent Claims

If **You**, or anyone acting on **Your** behalf, make a fraudulent claim under this insurance, **We**:

1. will not be liable to pay the claim; and
2. may recover from **You** any sums paid by **Us** to **You** in respect of the claim; and
3. may by notice to **You** treat the travel extension as having been terminated with effect from the time of the fraudulent act.

If **We** exercise **Our** rights under 3 above;

1. **We** shall not be liable to **You** for any relevant event which occurs after the time of the fraudulent act.
2. A relevant act is whatever gives rise to **Our** liability under the travel extension (for example – the occurrence of a loss, making of a claim, or the notification of a potential claim); and
3. **We** need not return any premium paid.

Complaints

Complaints Procedure

In the event that **You** wish to make a complaint about matters relating to this travel extension, **You** should do so using one of the following options:

- a. in writing (letter or email) to the address shown below; or
- b. by telephone to the telephone number shown below.

General Manager
Insurance Administration Services Limited
P.O. Box 9 Mansfield Nottinghamshire NG19 7BL
Telephone +44 (0)1623 683586
Email complaints@ias-health.com

Once **Your** complaint is received, **We** shall acknowledge it within 5 working days and shall attempt to respond within 10 working days from the date of receipt but in any event no later than the response time stipulated by any instructions received from the relevant UK regulator.

In the event that **You** remain dissatisfied **You** can refer the matter to Lloyd's. Its address and contact details are as follows:

Complaints
Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent ME4 4RN
Telephone +44 (0)20 7327 5693
Facsimile +44 (0)20 7327 5225
Email complaints@lloyds.com

Details of Lloyd's complaints procedure is set out in a leaflet "How We Will Handle Your Complaint" available at www.lloyds.com/complaints or from the above address.

Using these services does not affect **Your** right to take legal action

The Financial Ombudsman Service

If **You** still remain dissatisfied after Lloyd's has concluded its consideration of **Your** complaint, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service. The contact details for the Financial Ombudsman Service are:

The Financial Ombudsman Service
Exchange Tower
London E14 9GE

www.financial-ombudsman.org.uk

Email complaint.info@financial-ombudsman.org.uk
Tel 0800 023 4567 (free from mobile phones and landlines) or 0300 123 9123.
For callers from abroad: +44(0)20 7964 0500.

The Financial Ombudsman Service offers a free and independent service to **You**, to help settle disputes between businesses providing financial services and their customers.

European Online Dispute Resolution

If **You** have purchased **Your** travel extension online and are unhappy with the product or the service **You** received, **You** can also use the European Commission's Online Dispute Resolution service to make a complaint at <http://ec.europa.eu/consumers/odr/>.

The purpose of this platform is to identify a suitable Alternative Dispute Resolution (ADR) provider and **We** expect that this will be the Financial Ombudsman Service. Please be aware that the Financial Ombudsman Service will only be able to consider **Your** complaint after the **Insurers** have had the opportunity to consider and resolve it.

Financial Services Compensation Scheme (FSCS)

The **Insurer** is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the FSCS if **We** cannot meet **Our** obligations. Further information about compensation is available from the FSCS at www.fscs.org.uk or telephone 0800 678 1100 or +44 (0) 20 7741 4100.

General Definitions

These definitions relate to the travel section only. Definitions within the Markham Private Clients Home Insurance Policy may have a different meaning.

Wherever words or phrases appear in bold type in this travel extension, they will have the following meanings:

Assistance Company	Mayday Assistance 2 Clifton Mews, Clifton Hill, Brighton BN1 3HR Telephone: +44 (0)20 8050 1991 Email: operations@maydayassistance.com
Claims Handler	Insurance Administration Services Limited. P.O. Box 9 Mansfield Nottinghamshire NG19 7BL. Tel: 01623 683585
Close Business Colleague	A person employed by the same company as the Insured Person and whose absence from the business is likely to affect the decision to cancel the Journey .
Insurer/Our/Us/We	Syndicate 1991 at Lloyd's.
Curtailment/Curtail(ed)	Means cutting short and returning to the Insured Person's home or place of business in the United Kingdom or the Channel Islands before the scheduled date of return from the Journey .
Date of Issue	The date this travel extension was issued as stated in the travel insurance certificate.
Excess	The amount that the Insured Person will pay towards a claim as stated in each policy section and/or medical referral endorsement
Family	Up to two adults living together for at least the last six months and all their dependent children under the age of 18 years (under 24 years if in full time education) residing at the same address (and/ or residing elsewhere in the United Kingdom or the Channel Islands if in full time education) at the Date of Issue .
Geographical Limits	Means Worldwide (excluding territories/areas where United Kingdom Foreign and Commonwealth Office advice against "All" or "All but essential" travel. www.gov.uk/foreign-travel-advice)
Insured Person/You/Your	Each person stated in the travel insurance certificate as being insured, provided that such person is resident in the United Kingdom or the Channel Islands with a permanent address in the United Kingdom or the Channel Islands and registered with a Medical Practitioner in the United Kingdom .

Journey	<p>any pre-booked trip of up to 90 days duration within the Geographical Limits for social, domestic, pleasure, educational or commercial clerical business purposes (excluding manual or hazardous work) commencing from and returning to the Insured Person's home within the United Kingdom or the Channel Islands and involving travel:</p> <ul style="list-style-type: none"> a. outside the United Kingdom or the Channel Islands; or b. solely within the United Kingdom or the Channel Islands PROVIDED THAT the Journey involves at least: <ul style="list-style-type: none"> i. one night stay for commercial business purposes; or ii. two nights stay for all other trips; or iii. air travel <p>at pre-booked accommodation not owned by or leased to any Insured Person or any person You are travelling with.</p>
Medical Practitioner	Means a registered practicing member of the medical profession recognised by the law of the country where they are practicing who is not related to You or any person You are travelling with.
Operative Time of Cover	<ol style="list-style-type: none"> 1. The cancellation insurance provided under Section 3 – Cancellation or Curtailement is effective from the date of booking a Journey or the date of commencement of the Period of Insurance (whichever is the later) and terminates when during the Period of Insurance the Insured Person leaves his home within the United Kingdom or the Channel Islands to commence such Journey or upon expiry of the Period of Insurance (whichever is the earlier). 2. The Curtailement insurance provided under Section 3 – Cancellation or Curtailement and the insurance provided under all other applicable Sections of this policy commence when during the Period of Insurance the Insured Person leaves his/ her home in the United Kingdom or the Channel Islands to commence a Journey and terminates upon the Insured Person's direct return to such home at the end of such Journey or expiry of the Period of Insurance, whichever is the earlier.
Period of Insurance	<p>The period stated in the travel insurance certificate.</p> <p>The Period of Insurance is automatically extended for up to 30 days in the event that completion of the Journey is delayed due to any circumstances beyond the Insured Person's control PROVIDED THAT the Insured Person is not being detained by the police or any other lawful authority for any criminal act or breach of any law or enactment and PROVIDED THAT the Insured Person makes all efforts to complete the Journey as soon as practicable after the original scheduled completion date of the Journey.</p>
Relative	Spouse, fiancé(e), civil partner, partner, parent, step-parent, parent-in-law, grandparent, child, step-child, son-in-law, daughter-in-law, grandchild, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law of the Insured Person or of the person with whom the Insured Person is travelling or had arranged to stay.
Ski Equipment	Snowboard, skis, bindings, sticks and boots.
Unattended Vehicle	A motor vehicle which contains neither a driver nor passenger.
United Kingdom (UK)	England, Scotland, Wales, Northern Ireland and the Isle of Man.

General Conditions

Precautions

The **Insured Person(s)** must take all precautions to prevent anything happening which may give rise to a claim under this travel extension. The **Insured Person(s)** must not book or undertake the **Journey** against medical advice or have any reason to believe that such **Journey** may have to be Cancelled or **Curtailed**.

The Insurer's rights in the event of a claim

- a. The **Insurer** shall be entitled but not bound to take over and conduct in the name of the **Insured Person** the defence or settlement of any claim or to prosecute in the name of the **Insured Person** for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim.
- b. The **Insurer** shall be entitled at any time in its own name or in the name of the **Insured Person** to take action to effect the recovery of any part of the **Ski Equipment** insured or for securing reimbursement in respect of any loss or damage and the **Insured Person** shall give the **Insurer** all information and assistance it requires.
- c. Upon payment of any claim for **Ski Equipment** other than for repair any part of the property in respect of which payment is made shall belong to the **Insurer** subject to the **Insured Person's** right to reclaim it upon repayment to the **Insurer** of the amount paid by the **Insurer**.

Law and Jurisdiction

This contract of insurance will be governed by the laws of England and Wales and this policy is subject to the exclusive jurisdiction of the courts in England and Wales.

Uninsured Expenses

If any costs and/or expenses not covered by this insurance have been incurred by the **Insurers** on the **Insured Person's** behalf or any additional or increased costs and/or expenses incurred by the **Insurer** as a result of the **Insured Person's** failure to comply with the terms, provisions, conditions and limitations of this travel extension then the **Insured Person** shall repay all such costs and/or expenses to **Insurer** within 30 days of the request to do so by the **Insurer**.

Other Insurance

- i. If there is in force insurance covering the same claim, then this travel extension shall apply only in excess of any amount paid under such other insurance or which would have been paid had this travel extension not been effected.
- ii. If the **Insured Person** also seeks to obtain payment in respect of the same claim from any other insurance, then **We** will not be liable to pay more than **Our** proportionate share of any such claim and costs and expenses.

Independent Travel

This travel extension covers the independent travel of all person(s) shown on the travel insurance certificate as persons insured.

Your Personal Information Notice

Who **We** are - In this section **We** means: Syndicate 1991 at Lloyd's

The basics

We collect and use relevant information about **You** to provide **You** with **Your** insurance cover or the insurance cover that benefits **You** and to meet our legal obligations.

This information includes personal data such as **Your** name, address and contact details and other information that **We** collect about **You** in connection with the insurance cover from which **You** benefit. This information may also include more sensitive data such as information about **Your** health and any criminal convictions.

In certain circumstances, **We** may need **Your** consent to process certain information about **You** and this is explained in **Our** privacy policy. Where **We** need **Your** consent, **We** will ask **You** for it specifically. **You** do not have to give **Your** consent, and **You** may withdraw **Your** consent at any time. However, if **You** do not provide **Your** consent, or **You** withdraw **Your** consent, this may affect **Our** ability to provide the insurance cover from which **You** benefit and may prevent **Us** from providing cover for **You** or handling **Your** claim.

The way insurance works means that **Your** information may be shared with, and used by, a number of third parties in the insurance sector. For example, agents or brokers (when making applications), insurers, reinsurers, loss-adjusters (if **You** claim), sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detections agencies and compulsory insurance databases. **We** will only disclose **Your** personal information in connection with the insurance coverage that **We** provide and to the extent required or permitted by law.

If you provide other people's details to us

Where **You** provide **Us** or **Your** agent or broker with information about other people, **You** must make them aware that **You** are doing so. Where possible, **You** should also provide them with this notice.

If you would like more information

For more information about how **We** use your personal information, please see **Our** privacy policies, which are available on our websites, shown in the table below.

Additional information on how the Lloyd's insurance market uses data is provided by the Lloyd's Market Association ("LMA") in their Insurance Market Core Uses Information Notice.

Contacting us and your rights

You have rights in relation to the information **We** hold about you, including the right to access **Your** information. If **You** wish to exercise **Your** rights, discuss how **We** use **Your** information or request a copy of **Our** full privacy notice(s) **You** should contact the advisor who provided **You** with **Your** insurance in the first instance, or **You** may get in touch with **Us** by contacting our data protection officer. Please ensure that **You** contact the relevant party:

Organisation	Privacy Policy/Notice Website	Data Protection Officer's details
DTW1991 / Coverys Managing Agency Limited In respect of all sections	www.dtw1991.com/pages/privacy-policy	data.protection@coverys.co.uk The Data Protection Officer Coverys Managing Agency Limited 71 Fenchurch Street London EC3M 4BS +44 20 7977 0800

General Exclusions

General Exclusions (Applicable to sections 1 to 25)

This insurance does not cover:

1.
 - a. any person aged 76 years or over at the **Date of Issue**;
 - b. any person who is not permanently resident in the **United Kingdom** or the Channel Islands with a permanent address in the **United Kingdom** or the Channel Islands.
 - c. Any trip where the intended duration of the **Journey** exceeds 90 days. No cover is provided for any part of the **Journey** even if a loss occurs within 90 days, where the planned **Journey** exceeds the maximum duration.

2. Loss, damage, bodily injury, death, disease, illness, liability costs or expenses arising out of or in connection with any:
 - a. manual work or hazardous occupation of any kind under taken by the **Insured Person** during the **Journey**;
 - b. wilful, malicious or criminal act of the **Insured Person** or breach of any law or enactment by the **Insured Person**;
 - c. engagement in any undeclared activity which does not fall within the activities shown as included in **Your** travel insurance certificate or the activities covered as standard listed under Activities Covered.

3. any claim arising if at the time of purchasing this insurance **You** or a travelling companion to the best of **Your** knowledge:
 - a. are aware of any circumstances which is likely to give rise to a claim under this insurance;
 - b. have had a cancerous, cardio-vascular, cerebro-vascular, renal or respiratory condition, and/or stroke within the last 2 years;
 - c. have had any other medical condition which is under the supervision of a hospital or a **Medical Practitioner** or has required any hospital admission or treatment in the previous 2 years;
 - d. have been taking continuous medication and has had any change in medication or change in dosage in the previous 12 months;
 - e. have any medical condition that **You** or any travelling companion(s) have or have had for which **You** or any travelling companion are seeing a **Medical Practitioner** or have been referred to a **Medical Practitioner** for investigation, an undiagnosed condition or non-routine hospital consultation or new condition being diagnosed within the last 2 years;
 - f. are awaiting the results of any tests or awaiting surgery;
 - g. are aware of any medical condition of any **Relative** or **Close Business Colleague** whether travelling with the **Insured Person** or not on whose state of health the **Insured Person's** decision to cancel or **Curtail** the **Journey** may depend;
 - h. has been advised of a terminal prognosis at date of issue of this travel extension or booking a trip, whichever is later.

4. any Pre-existing medical conditions

The **Insurer** may agree in writing not to apply exclusions to 3(a) to 3 (h) above; or may impose special terms if the **Insured Person** applies to the **Insurer** with details of the medical condition(s) by calling the DTW1991 Medical Referral Helpline. The **Insurer** may offer terms in which case these will be confirmed by the issue of a written endorsement.

To find out if the **Insurer** may offer terms please contact the DTW1991 Medical Referral Helpline on **+44 (0) 1689 892 231** quoting reference Markham Travel.

5. Any claim caused by or arising from:
 - a. pregnancy or childbirth in respect of any trip starting and/or finishing within eight weeks of the

- expected date of birth;
- b. wilfully self-inflicted illness or injury, the influence of intoxicating liquor or drugs (except drugs taken in accordance with treatment prescribed and directed by a **Medical Practitioner** other than for drug addiction), alcoholism, drug addiction, solvent abuse, sexually transmitted diseases, travel contrary to medical advice or where the purpose of travelling is to obtain medical treatment, climbing on or jumping from vehicles, buildings or balconies regardless of the height;
 - c. psychiatric or mental illness, Alzheimer's, anxiety, bi-polar disorder, dementia, depression, eating disorder, mental instability, phobias, psychotic disorders, schizophrenia or related condition.
6. Loss, damage, bodily injury, death, disease, illness, liability costs or expenses attributable to Human Immunodeficiency Virus (HIV) and/ or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivatives or variations thereof.
 7. Death, injury, illness or disablement directly or indirectly resulting from or consequent upon the **Insured Person's** own suicide or attempted suicide or deliberate exposure to danger (except in an attempt to save human life) or the **Insured Person's** own criminal act.
 8. Additional costs or supplements arising from single or private room(s) not approved in advance by the **Assistance Company**.
 9. Any claim caused by or arising from:
 - a. war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war or any act, condition or warlike operation incident to war ;
 - b. warlike action by a regular or irregular military force or civilian agents, or any action taken by any government, sovereign or other authority to hinder or defend against an actual or expected attack;
 - c. insurrection, rebellion, revolution, attempt to usurp power or popular uprising or any action taken by governmental or martial authority in hindering or defending against any of these.
 - d. the discharge, explosion or use of a weapon of mass destruction employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason.
 10. Loss, destruction, damage, liability costs or expenses resulting from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
 11. Any claim caused by, contributed to or arising from:
 - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 12. Any claim caused by, contributed to or arising from a **Journey** to a destination where the Foreign and Commonwealth Office has advised against all travel or all but essential travel prior to booking the **Journey** or commencement of the **Period of Insurance** (whichever is later);
 13. the **Insured Person** whilst engaging in motorcycling as either a driver or a passenger UNLESS the **Insured Person** is wearing a crash helmet; and as driver of the motorcycle the **Insured Person** holds a current valid full driving licence permitting him to drive such a motorcycle and
 - a. the motorcycle has an engine capacity of 125cc or less.

or:

 - b. the engine capacity of the motorcycle is above 125cc and:
 - i. as driver of the motorcycle the **Insured Person** has held a current valid full motorcycle driving licence to drive such motorcycle for at least two years; and
 - ii. as driver of the motorcycle the **Insured Person** has had no motorcycle accidents or convictions in the previous two years.

14. Air travel other than as a passenger in a licensed aircraft being operated by a licensed commercial air carrier.
15. big game hunting, BMX stunt riding, boxing, bungee jumping (unless with a licensed operator), free climb mountaineering, gymnastics (competitive), heli-skiing, high diving (other than from a purpose built diving board over a man-made swimming pool), horse riding involving jumping trials, hunting or racing, jousting, kite-surfing, martial arts, microlighting, motor rallies or competitions, mountaineering (ordinarily necessitating the use of ropes or guides), extreme downhill mountain biking, outdoor endurance, Outward Bound courses, parascending over land or paragliding, rallying or racing in cars, motorcycles or boats, rock climbing, safaris (where the **Insured Person** will be using a firearm), sailing (cross ocean or more than 12 miles from shore), scuba diving below 30 metres or when flying within 24 hours of last dive, show jumping, sky diving, sky surfing, stunt events, underground activities (other than as part of an organised excursion or tour), water-ski jumping, white water rafting (in sea or grade 4 or above) or wrestling.
16. Any organised sports trip or tour whilst the **Insured Person** is playing (this exclusion shall not apply in respect of amateur winter sports not otherwise excluded) or any variations thereof UNLESS declared to and accepted in writing by the **Insurer**.
17. this insurance does not apply whilst the **Insured Person** is engaging in heli-skiing, ski-touring, ski-racing competitions and training therefore (other than properly supervised competitions organised and held on piste by a ski-school as part of their official course, freestyle skiing, ski-jumping, ski flying, ski/snowboard-acrobatics, ski/ snow-board-stunting, extreme skiing/snowboarding, skeletoning and luge or any variations.
18. any claim caused by or arising out of a System Failure if a System Failure forms an identifiable element in the chain of events from which the loss arises whether or not it is the proximate cause of the loss. System Failure shall mean malfunction or non-function of any mechanical and/or electronic system (whether or not the property of the **Insured Person**) caused by:
 - a. the response of a computer to any date or date change or
 - b. the failure of a computer to respond to any date or date change or
 - c. the loss of or denial of access to any data either owned by the **Insured Person** or a third party
 - d. any loss or damage to or change or corruption of data or software
19. any claim caused by or arising out of any computer virus or hacking into or degradation of or breach of security in or denial of access to a computer or computer system or website. Computer includes computer hardware, computer software, microchip, microchip processor, any electronic equipment and any device which gives or processes or receives or stores electronic instructions or information
20. any claim where paying the benefit would breach any sanctions, prohibitions or restrictions imposed by law or regulation
21. any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
22. the **Excess** stated in the Summary of Benefits table on page 3 of this policy wording or any higher amount notified by the medical referral line or by endorsement, in respect of each separate incident giving rise to a claim

What is Covered

Section 1 – Medical and Other Expenses

Sub-section 1 – Journeys outside the United Kingdom or the Channel Islands

1. The **Insurer** shall pay:
 - a. up to £10,000,000 in total in respect of:
 - i. medical, hospital and treatment expenses (including the cost of emergency dental treatment for the immediate relief of pain only but limited to £400 in total), ambulance charges, cost of rescue services, accommodation and/or travelling and/or repatriation expenses to the **United Kingdom** or the Channel Islands (including necessary additional accommodation and travelling expenses including those of one **Relative** or friend required on medical advice to stay or travel with the **Insured Person** or if **You** are a child and require an escort) necessarily incurred outside the **United Kingdom** or the Channel Islands on medical advice as a direct result of the **Insured Person** sustaining accidental bodily injury or suffering the onset of illness during the **Operative Time of Cover**;
 - ii. additional hotel and travel costs incurred in the event of the necessary repatriation of the **Insured Person** to his home within the **United Kingdom** or the Channel Islands as a result of the sudden and unexpected death, serious injury or serious illness occurring during the **Operative Time of Cover** of the **Insured Persons' Relative** or **Close Business Colleague**;
 - b. the necessary charges in the event of death occurring during the **Operative Time of Cover** for:
 - i. burial or cremation of the **Insured Person** in the locality where death occurs not exceeding £1,000 in total; or
 - ii. transporting the **Insured Person's** remains or ashes to his home in the **United Kingdom** or the Channel Islands (excluding funeral or interment costs) not exceeding £20,000 in total;

subject to the prior approval of the **Assistance Company**.

PROVIDED THAT cover under sub-section 1:

1. shall apply only in respect of **Journeys** outside the **United Kingdom** except for residents of the Channel Islands where this cover will apply within the **United Kingdom**;
2. the amount payable shall not exceed the amounts stated or £10,000,000 in total and shall only be in respect of costs incurred within 12 months of the date of the incident giving rise to the claim.
3. The **Insurer** reserves the right to repatriate to the **United Kingdom** or the Channel Islands when in the opinion of the **Insurer's** medical advisers the **Insured Person** is fit to travel.
4. The **Insurer** shall not be liable for the cost of:
 - a. any medical, surgical or remedial treatment or any other costs:
 - i. incurred following completion of such transfer;
 - ii. which would have been incurred had such a transfer not been undertaken;
 - b. transferring the **Insured Person** more than once in respect of any one occurrence of bodily injury or illness to the **Insured Person's** home within the **United Kingdom** or the Channel Islands.
5. The **Insurer** shall pay all costs incurred by the **Assistance Company** in returning:
 - a. the **Insured Person's** personal baggage;
 - b. if applicable – the private motor vehicle driven by the **Insured Person** on the **Journey** during which such accidental bodily injury or illness occurred (subject to the return of the motor vehicle not being otherwise insured);

to the **Insured Person's** home or place of business within the **United Kingdom** or the Channel Islands (whichever is reached first).

Section 1 – Sub Section 1 - Excess

This insurance does not cover the first £250 per **Insured Person** in respect of each separate incident giving rise to a claim except where medical expenses have been reduced by the use of an EHIC or contribution from the **Insured Person's** private health insurance in which case, PROVIDED THAT liability has been accepted by the **Insurer** for such reduced medical expenses the **Excess** will be reduced by the amount of such reduction or contribution up to a maximum reduction of £250 per **Insured Person**.

Sub-section 2 – Journeys within the United Kingdom

1. The **Insurer** shall pay:
 - a. £250 in total in respect of EMERGENCY medical and treatment expenses (including the cost of EMERGENCY dental treatment for the immediate relief of pain only but limited to £100 in total) necessarily incurred within the **United Kingdom** on medical advice as a direct result of the **Insured Person** sustaining accidental bodily injury or suffering the onset of illness during the **Operative Time of Cover**.
 - b. £10,000 in total in respect of accommodation and/or travelling and/or repatriation expenses to the **Insured Person's** home or to the most suitable hospital or nursing home near to the **Insured Person's** home within the **United Kingdom** (including necessary additional accommodation and travelling expenses of one **Relative** or friend required on medical advice to stay or travel with the **Insured Person** or if **You** are a child and require an escort) necessarily incurred on medical advice as a direct result of the **Insured Person** sustaining accidental bodily injury or suffering the onset of illness during the **Operative Time of Cover**.
 - c. £1,000 in total in respect of charges for the cost of transporting the **Insured Person's** remains or ashes to the **Insured Person's** home in the **United Kingdom** (excluding funeral or interment costs) in the event of death occurring during the **Operative Time of Cover**.
 - d. £500 in total in respect of all additional hotel and travel costs incurred in the event of the necessary repatriation of the **Insured Person** to his/ her home or place of business within the **United Kingdom** as a result of the sudden and unexpected death, serious injury or serious illness occurring during the **Operative Time of Cover** of the **Insured Person's Relative** or **Close Business Colleague**.

PROVIDED THAT cover under this sub-section 2:

1. shall apply only in respect of **Journeys** solely within the **United Kingdom** but for residents of the Channel Islands this sub-section will not apply and cover for **Journeys** within the **United Kingdom** will be provided under sub-section 1;
2. the amount payable shall not exceed the amounts stated or £10,000 in total and shall only be in respect of costs incurred within 12 months of the date of the incident giving rise to the claim;
3. the **Assistance Company** is notified PRIOR TO any arrangements being made and has authorised any costs to be incurred

Section 1 – Sub Section 2 - Excess

This insurance does not cover the first £250 per **Insured Person** in respect of each separate incident giving rise to a claim.

Section 1 – Exclusions (also see General Exclusions)

1. Any claim if the **Insured Person** travels against medical advice
2. The following costs and expenses unless they have been authorised in advance by the **Assistance Company**:
 - a. inpatient, hospital, clinic or nursing home expenses;

-
- b. repatriation transportation or additional hotel or travel costs and expenses;
 - c. burial or cremation costs outside the **United Kingdom** or the Channel Islands;
 - d. charges levied for services rendered or treatment received in the **United Kingdom** or the Channel Islands.
3. Any elective medical or dental treatment or exploratory tests.
 4. Dental work involving precious material
 5. Treatment which in the opinion of a medical or dental practitioner could reasonably be delayed until the return of the **Insured Person** to their home or place of business in the **United Kingdom** or the Channel Islands.
 6. Medical, hospital or treatment expenses which the **Insured Person** knows at the time of departure on the **Journey** will be required or required to be continued during the course of such **Journey**;
 7. Charges levied for services rendered or treatment received after 12 months from the date of any incident giving rise to a claim;
 8. Medical expenses where the **Insured Person** elects to receive treatment in a private hospital where public funded hospital treatment or care is available.

Section 1 – Condition

It is a requirement of this insurance that if between the date of purchasing this insurance and the date of the **Journey** the **Insured Person** is first diagnosed as having a medical condition or has a change in medical condition, the **Insured Person** must give details of the condition by calling the DTW1991 medical referral helpline on **01689 892 231** quoting reference Markham Travel. The **Insurer** reserves the right to impose special terms in the light of any such details disclosed.

Section 2 – UK Hospital Transfer and Additional Costs and Expenses

1. The **Insurer** shall pay Hospital Transfer Expenses:

If during the **Operative Time of Cover** the **Insured Person** sustains accidental bodily injury or suffers the onset of illness which results in being:

- i. repatriated to the **United Kingdom** or the Channel Islands by the **Assistance Company** and admitted as an inpatient;
- or
- ii. directly admitted as an inpatient;

to hospital or nursing home more than 35 miles from his home within the **United Kingdom** or the Channel Islands the **Insurer** shall, at the request of the **Insured Person**, pay up to £5,000 in total for costs necessarily incurred on behalf of the **Insurer** by the **Assistance Company** in transferring the **Insured Person**.

Such costs to include the cost of medical, surgical or remedial treatment given or prescribed by a **Medical Practitioner**, hospital, nursing home treatment and ambulance charges necessary to enable such transfer to be undertaken but without which such transfer could not be under taken.

PROVIDED THAT:

1. Such transfer is made with the consent of the **Medical Practitioner** attending the **Insured Person**.
2. In the professional opinion of the **Medical Practitioner** attending the **Insured Person** and/or the **Insurer's** medical advisers the **Insured Person** is likely to remain continuously hospitalised for at least 72 hours following completion of such transfer.
3. Prior to the commencement of such transfer an available bed has been arranged and confirmed at the hospital to which the **Insured Person** is to be transferred.

A. The **Insurer** shall not be liable for the cost of:

- i. any medical, surgical or remedial treatment or any other costs:
 - a. incurred following completion of such transfer;
 - b. which would have been incurred had such a transfer not been under taken;
- ii. transferring the **Insured Person** more than once in respect of any one occurrence of bodily injury or illness;

B. The **Insurer** shall pay:

All costs incurred by the **Assistance Company** in returning:

- i. the **Insured Person's** personal baggage;
- ii. if applicable – the private motor vehicle driven by the **Insured Person** on the **Journey** during which such accidental bodily injury or illness occurred (subject to the return of the motor vehicle not being otherwise insured);

to the **Insured Person's** home or place of business within the **United Kingdom** or the Channel Islands (whichever is reached first).

2. Return Home Costs

If during the **Operative Time of Cover** the **Insured Person** sustains accidental bodily injury or suffers the onset of illness which in the opinion of the **Medical Practitioner** attending the **Insured Person** directly results in the **Insured Person** being physically unable to return for more than 72 hours after the scheduled date and time of return to home or place of business within the **United Kingdom** or the Channel Islands by the same means of transport by which

the outward **Journey** was taken the **Insurer** will at the request of the **Insured Person** pay up to £2,500 in total in respect of all costs necessarily incurred:

- i. with the authority of the **Assistance Company** in respect of the **Insured Person's** additional travel, subsistence and accommodation expenses incurred from the time of the occurrence of such accidental bodily injury or onset of illness until the time of return to home or place of business (whichever is reached first) within the **United Kingdom** or the Channel Islands.
 - ii. by the **Assistance Company** to return to such home or place of business (whichever is reached first) within the **United Kingdom**;
 - iii. the **Insured Person**;
 - iv. the **Insured Person's** personal baggage;
 - v. if applicable – the private motor vehicle driven by the **Insured Person** on the **Journey** during which such accidental bodily injury or illness occurred (subject to the return of the motor vehicle not being otherwise insured).
3. **Additional Expenses – Accompanying Travellers and Visiting Family**
- If during the **Operative Time of Cover** the **Insured Person** sustains accidental bodily injury or suffers the onset of illness which results in a valid claim under sub-section 1 or 2 of this Section the **Insurer** shall pay up to:
- i. £1,000 in total in respect of the additional travel, subsistence and accommodation expenses necessarily incurred by any person or persons with whom the **Insured Person** was travelling on the **Journey** provided that it would not have been necessary to incur such additional costs and expenses had such bodily injury or illness not occurred.
 - ii. £1,000 in total in respect of the additional travel, subsistence and accommodation expenses necessarily incurred by the **Insured Person's** parents(s) or legal guardian(s), partner or spouse or the children of either of them for the purposes of the visiting of the **Insured Person** whilst in a hospital or nursing home within the **United Kingdom** or the Channel Islands

Section 2 – Conditions

1. As soon as practicable after the occurrence of any accidental bodily injury or onset of illness which may be the subject of a claim under this section the **Insured Person** shall place himself under the care of a **Medical Practitioner** whose advice he must follow.
2. All such additional travel, subsistence and accommodation expenses must be authorised by the **Assistance Company** prior to it being incurred.

Section 2 - Excess

This insurance does not cover the first £250 per **Insured Person** in respect of each separate incident giving rise to a claim.

Section 2 – Exclusions (also see General Exclusions)

This insurance does not cover:

1. repatriation, transportation and additional travel, subsistence and accommodation costs and expenses not authorised by the **Assistance Company**;
2. costs incurred or charges levied for services rendered or treatment received after 12 months from the date of any incident giving rise to a claim;
3. all costs recoverable under Section 1 – Medical and Other Expenses.

Section 3 – Cancelled or Curtailed

The **Insurer** shall pay up to £15,000 in total in respect of irrecoverable loss of deposits, instalments and balances paid or contracted to be paid by the **Insured Person** for the **Journey** in respect of travel, accommodation, car hire and pre-booked excursions booked prior to the scheduled date of departure of such **Journey** and incurred as a result of the necessary and unavoidable cancellation or **Curtailement** of the **Journey** during the **Operative Time of Cover** due to:

1. the death, serious injury or serious illness occurring or manifesting itself during the **Operative Time of Cover** of the:
 - a. **Insured Person**;
 - b. Any person with whom the **Insured Person** is travelling or had arranged to stay; or
 - c. **Relative or Close Business Colleague** of the **Insured Person** or of the person with whom the **Insured Person** is travelling or had arranged to stay with;
2. the **Insured Person** or person with whom **You** had arranged to travel or stay with being summoned for jury service, subpoenaed as a witness at a court of law, involuntarily made redundant from permanent employment and entitled to payment under the current redundancy payment law or compulsorily quarantined during the **Operative Time of Cover**;
3. the **Insured Person's** permanent home within the **United Kingdom** or the Channel Islands or the permanent home within the **United Kingdom** or the Channel Islands of any person with whom the **Insured Person** is travelling being rendered uninhabitable by fire, storm or flood up to 14 days before the departure date;
4. the presence of the **Insured Person** or travelling companion being required by the police following burglary at his home or normal place of business in the **United Kingdom** or the Channel Islands.

PROVIDED THAT at the time of effecting this insurance or booking the **Journey** the **Insured Person** was not aware of any reason why such **Journey** may have to be cancelled or **curtailed**.

Section 3 – Conditions

1. Immediate notification of a Cancelled **Journey** must be given:
 - i. verbally or in writing to the **Claims Handler**;
 - ii. in writing to the tour operator or travel agent (or in respect of Journeys not arranged via a tour operator or travel agent directly to the accommodation and transport providers).
2. In the event of the **Journey** being **Curtailed** the circumstances giving rise to the claim must be notified to the **Assistance Company** PRIOR TO the **Insured Person** arranging to return from the **Journey**.
3. The **Insurer** will have the option to replace any incentive gift or promotional vouchers or points that form the subject of a claim under this Section with alternative gift or promotional vouchers or to pay for an equivalent replacement for the unused proportion of travel or accommodation or pay the cash equivalent thereof.
4. It is a requirement of this insurance that if between the date of purchasing this insurance and the date of the **Journey**:
 - a. the **Insured Person**;
 - b. Any person with whom the **Insured Person** is travelling or had arranged to stay with; or
 - c. **Relative or Close Business Colleague** of the **Insured Person** or of the person with whom the **Insured Person** is travelling or had arranged to stay with;

is first diagnosed as having a medical condition, the **Insured Person** must give details of the condition by calling the:

DTW1991 medical referral helpline on **+44 (0) 1689 892 231** quoting reference Markham Travel.

The **Insurer** reserves the right to impose special terms in the light of any such details disclosed.

Section 3 - Excess

This insurance does not cover the first £250 per **Insured Person** in respect of each separate incident giving rise to a claim.

Section 3 – Exclusions (also see General Exclusions)

1. The **Insurer** shall not be liable for more than:
 - a. £15,000 or the otherwise irrecoverable loss of deposits, instalments and balances paid (whichever is less);
 - b. in respect of **Curtailment** claims only – the proportionate part of the total contracted **Journey** cost for each day of the **Journey** foregone up to a maximum of £15,000.
2. Cover under this Section shall not apply in respect of:
 - a. death, injury or illness of any person(s) other than the **Insured Person**, a **Relative** or **Close Business Colleague**;
 - b. **Curtailment** not notified to and authorised by the **Assistance Company**;
 - c. the disinclination to travel of the **Insured Person** or any person with whom he is travelling.

Section 4 – Personal Accident

The **Insurer** shall pay the **Insured Person** the benefit if during the **Operative Time of Cover** the **Insured Person** sustains accidental bodily injury by violent external and visible means (including unavoidable exposure to the natural elements) which independently of any other cause results within 12 months from the date of such bodily injury in the death, loss of limb, loss of sight in one or both eyes or permanent total disablement of the **Insured Person**.

Benefit

1. Death – £50,000.
2. Loss of Limb – meaning total and permanent loss of use by physical separation or otherwise of one or both hands at or above the wrist joint and/or one or both feet at or above the level of the ankle (talo-tibular joint) – £50,000.
3. Loss of Sight in one or both eyes – meaning total and permanent loss of sight which shall be deemed to have occurred:
 - a. in both eyes when the **Insured Person's** name has been added to The Register of Blind Persons on the authority of a registered and fully qualified ophthalmic specialist - £50,000;
 - b. in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale and the **Insurer** is satisfied that the condition is permanent and without expectation of recovery – £50,000.
4. Permanent Total Disablement which prevents the **Insured Person** from engaging in or giving attention to any business or occupation of any and every kind having lasted for 12 consecutive months from the date of the accident and having been proved to the **Insurer's** satisfaction to be beyond the hope of improvement – £50,000.

Section 4 – Conditions

1. The **Insurer** shall not pay more than one benefit in connection with the same accident.
2. For an **Insured Person** under the age of 16 years at the time of bodily injury Benefit 1 Death will be limited to £10,000.
3. In respect of any **Insured Person(s)** motorcycling as either a driver or a passenger the benefits will be limited to £5,000.

Section 5 – Loss of Passport

The **Insurer** shall pay up to £750 in total in respect of the cost of a replacement passport including additional accommodation and travel expenses incurred only by the **Insured Person** as a result of the loss of his or her passport occurring whilst outside the **United Kingdom** or the Channel Islands during the **Operative Time of Cover**.

PROVIDED THAT:

1. Upon discovery notification shall be given as soon as practicable to the nearest British Consulate or if not holding a British passport to the **Insured Person's** nearest embassy and a written report of the loss obtained from them.
2. When not being carried by the **Insured Person** the passport **MUST** be kept in a safe or safety deposit box if one is available within the booked accommodation occupied by the **Insured Person**

Section 5 – Excess

This insurance does not cover the first £250 per **Insured Person** in respect of each separate incident giving rise to a claim.

Sections 5 – Exclusions (also see General Exclusions)

This insurance does not cover:

1. Loss, damage, theft or attempt thereof of:
 - a. Passport(s) left unattended in the open or any public place;
 - b. the **Insured Person's** passport from any **Unattended Vehicle** or from personal baggage unless carried by hand and under the personal supervision of the **Insured Person**;
2. Loss or damage caused by or arising from:
 - a. delay, confiscation or detention by Customs or other officials or authorities;
 - b. fraud or deception.
3. Loss or damage due to wear and tear, gradual deterioration, atmospheric or climatic conditions, insects, parasites, vermin, mechanical or electrical breakdown, scratching, denting or any process of cleaning, drying, alteration or repair.

Section 6 – Delayed Baggage

The **Insurer** shall pay up to £500 in total for the emergency purchase of essential items of clothing and personal necessities if during the **Operative Time of Cover** the **Insured Person** is deprived of personal baggage taken on the **Journey** for 8 hours or more from the time of arrival at the pre-booked destination on the outward leg of the **Journey** due to delay or misdirection by the carrier (for example: airline) such payment being made at the rate of:

- £200 for the first full 8-hour period plus
- £100 for the next full 12 hours; and an additional
- £200 if the period reaches or exceeds 48 consecutive hours

PROVIDED THAT:

1. the non-arrival of the **Insured Person's** personal baggage is reported as soon as practicable to the carrier and a written report (or in the case of an airline a Property Irregularity Report) obtained from them;
2. the **Insured Person** submits to the **Insurer** original receipts for all items purchased together with the carrier's written report (or Property Irregularity Report) and written confirmation from the carrier of the number of hours delay.

Section 7 – Travel Delay

The **Insurer** shall pay up to the limits shown below in total in respect of additional expenses incurred directly as a result of strike, industrial action, riot or civil commotion, adverse weather conditions or mechanical breakdown of the booked mode of transport resulting in a delay of at least 12 hours in the departure of any coach, train, sea vessel or aircraft in which the **Insured Person** is booked to travel during the **Operative Time of Cover** on any leg of the **Journey**.

1. Compensation

The **Insurer** will pay the **Insured Person**:

- £50 for the first 12 hours delay in the **Journey** plus
- £50 for each subsequent period of 12 hours delay in the **Journey**

Subject to an overall maximum total payment of £500

2. Cancellation

If after 24 hours delay in departure on the initial outward leg of the **Journey** the **Insured Person** wishes to cancel his **Journey** the **Insurer** will reimburse the irrecoverable loss of deposits, instalments and balances paid or contracted to be paid of such **Journey** in respect of travel and accommodation up to but not exceeding £15,000 in total.

PROVIDED THAT in respect of 1. Compensation and 2. Cancellation:

1. the **Insured Person** obtains written confirmation from the carrier (or their handling agents) for the number of hours delay in departure of such mode of transport from the time shown in the itinerary and the reasons for such delay;
2. no warning of any such strike, riot, civil commotion, industrial action or inclement weather resulting in a claim under this Section had been given prior to booking the **Journey** or commencement of the **Period of Insurance** (whichever is the later);
3. in respect of Cancellation – if any part of the **Journey** has been booked using incentive, gift or promotional vouchers or points the **Insurer** will have the option to replace such items with alternative vouchers or to pay for the equivalent replacement travel or accommodation or pay the cash equivalent of that.

Section 7 - Excess

This insurance does not cover the first £250 per **Insured Person** in respect of sub-section 2 Cancellation for each separate incident giving rise to a claim.

Section 8 – Missed Departure

The **Insurer** shall reimburse the **Insured Person** up to £1,000 (or 100% of the final invoiced cost of the **Journey** whichever is less) in respect of additional and otherwise irrecoverable travel expenses which the **Insured Person** necessarily incurs during the **Operative Time of Cover** to purchase a ticket for an alternative **Journey** to reach his overseas destination or return from the overseas destination to home or place of business within the **United Kingdom** or the Channel Islands from such overseas destination as a consequence of:

1. mechanical breakdown or strike, riot, civil commotion, industrial action or adverse weather conditions commencing during the **Period of Insurance** and causing interruption of scheduled public transport services.

PROVIDED THAT:

- a. no warning of any such strike, riot, civil commotion, industrial action or inclement weather resulting in a claim under this Section had been given prior to booking the **Journey** or commencement of the **Period of Insurance** (whichever is the later);
2. an accident or mechanical failure of the private motor vehicle in which the **Insured Person** is travelling provided that the private motor vehicle has been serviced in accordance with the manufacturer's recommendations;
3. abnormal and unforeseeable traffic congestion which the **Insured Person** can prove resulted in an increase of more than three hours in the time that such **Journey** would normally take

occurring during the **Operative Time of Cover** and which causes the **Insured Person** to arrive at the coach terminal, rail terminal, port or airport too late to board the coach, train, sea vessel or aircraft upon which he had been booked to travel on:

- a. the final international departure on the outbound **Journey** from the **United Kingdom** or Channel Islands;
- b. final international departure on the return **Journey** to the **United Kingdom** or Channel Islands;
- c. for Northern Ireland residents final international departure on the outbound **Journey** from an airport in Republic of Ireland to a destination outside the **United Kingdom**;
- d. for Northern Ireland residents final international departure on the return **Journey** to an airport in Republic of Ireland from a destination outside the **United Kingdom**.

Section 8 – Excess

This insurance does not cover the first £250 per **Insured Person** in respect of each separate incident giving rise to a claim.

Exclusions applicable to Section 7 and Section 8 (also see General Exclusions)

This insurance does not cover claims arising if the **Insured Person** fails to:

1. take all steps to arrive at the coach terminal, rail terminal, port or airport according to the official itinerary supplied;
2. check in at the coach terminal, rail terminal, port or airport according to the official itinerary supplied and/or;
3. obtain:
 - a. written confirmation from the carriers (or their handling agents) of the number of hours delay and the reason for such delay;
 - b. a repairer's report in the event of a claim in respect of accident, damage to or breakdown of the private motor vehicle in which the **Insured Person** was travelling.

Section 9 – Hospitalisation/Unprovoked Assault/Hijack and Kidnap Benefit

The **Insurer** shall pay the **Insured Person** £100 for each full period of 24 hours during the **Operative Time of Cover** that the **Insured Person**:

1. spends in hospital as an inpatient or is confined to his room on the orders of a **Medical Practitioner** as a result of physical medical incapacity (other than over exposure to the natural elements).

PROVIDED THAT:

- a. the **Insurer** has accepted liability under Section 1 – Medical and Other Expenses for the costs of such hospitalisation or consultation with a **Medical Practitioner** or treatment received from a **Medical Practitioner** or would have accepted liability for such costs had they been incurred outside of the **United Kingdom** or the Channel Islands or were it not for the **Excess** under that Section of this travel extension;
- b. the **Insured Person** provides the **Insurer** within 30 days of returning from the **Journey** a medical certificate confirming the period of hospitalisation or room confinement and the cause of such hospitalisation or confinement.

In the event that the **Insured Person** is hospitalised as a direct result of malicious and unprovoked assault by any person or persons unknown the benefit will be doubled provided that the **Insured Person** reports the matter to the police as soon as practicable and provides the **Insurer** within 30 days of returning from the **Journey** with a police report confirming such.

2. is unlawfully detained against his will (whether hijacked, kidnapped or otherwise) by any person or persons not known to him provided that the **Insured Person** reports the matter to the police as soon as practicable upon his release and provides the **Insurer** within 30 days of returning from the **Journey** with a police report confirming the he was unlawfully detained and the dates of such detention;

subject to a maximum overall benefit of £1,000 (proportionately increased in respect of any successful claim under benefit 1 above due to malicious and unprovoked assault by any person or persons not known to the **Insured Person** subject to an overall maximum benefit of £2,000).

Section 10 – Catastrophe/Crisis

The **Insurer** shall pay the **Insured Person** £100 for each full period of 24 hours up to a maximum of £1,000 in total in respect of additional and otherwise irrecoverable accommodation expenses incurred by the **Insured Person** as a result of being forced to move from the accommodation booked in advance for the **Journey** following an emergency or a government, provincial government, municipal or local declaration of such emergency occurring during the **Operative Time of Cover**.

Activities Covered

Selected Activities are covered (excluding organised sports trips and tours and engaging in an activity as a professional and where **You** receive any financial reward or gain)

In respect of each **Insured Person** the following activities are covered as standard as long as undertaken on a recreational and non-professional basis as part of their leisure holiday during the **Period of Insurance**.

Abseiling	Athletics (amateur)	Angling
Aerial Safaris (with a licensed operator)	Archery (properly supervised)	Badminton
Banana Boating	Baseball	Basketball
Beach Games	Boardsailing	Bowling
Bowls	Bungee Jumping (with a licensed operator)	Camel Riding (supervised)
Clay Pigeon Shooting (supervised)	Climbing (indoor climbing wall only)	Cricket
Croquet	Curling	Cycling (leisure, sportives and etapes)
Elephant Riding/Trekking (supervised with a licenced operator)	Eton fives	Fencing
Fell Running	Fell Walking	Fishing
Football (amateur)	Glacier Walking	Go Karting (with a licenced operator)
Golf	Gymnastics (non-competitive)	Handball
Hang Gliding (tandem with licensed organisation)	High Diving (from a purpose-built diving board over a man-made pool)	High Ropes (with a licensed operator)
Hiking (established, documented, paths/tracks, mapped routes)	Hockey (amateur)	Hot Air Ballooning (with a licenced operator)
Horse Riding (protective headgear must be worn. Excluding jumping trials, hunting, show jumping and competitive riding)	Ice Skating (leisure, non-competitive)	Ice Hockey (leisure, non-competitive)
Jet Boating (as a passenger)	Jet Skiing (with a licensed operator)	Marathon Running (in major cities)
Mountain Biking (excluding competitions. Protective headgear to be worn)	Netball	Paintballing (wearing eye protection such as goggles)
Paragliding (tandem with a licensed operator)	Parasailing (towed by boat with a licensed operator)	Parachuting (static line or tandem with a licensed operator excluding sky diving)
Polo (protective headgear to be worn)	Pony Trekking (protective headgear to be worn)	Racket Ball
Rambling (established mapped routes)	River Canoeing, Kayaking and Rafting (in calm water excluding sea or white water grade 4 or above)	Roller Blading
Rounders	Rowing	Rugby (amateur)
Running (including marathons in major cities)	Safaris (provided that the Insured Person will not be using a firearm or	Sailing and Yachting (inshore/ coastal waters – within 12 miles coastline)

	bow and arrows and with a licensed operator)	
Scuba Diving (up to a depth of 10metres or up to 30 metres maximum if Padi or equivalent qualified) as long as not flying within 24 hours of last dive	Sail Boarding	Sand Surfing
Sand Safari	Skate Boarding	Skating
Snorkelling	Soccer (amateur)	Softball
Squash	Surfing (non-competitive)	Swimming (including with dolphins under supervision)
Table Tennis	Tennis	Ten Pin Bowling
Trampolining	Trekking (established, documented, paths/ tracks/ mapped routes with a licensed professional local guide)	Tug-of-War
Underground Activities (as part of an organised excursion or tour)	Via Ferrata	Volleyball
Wakeboarding	War Games	Water Polo
Water Skiing (excluding jumping)	Weightlifting (non-competitive)	Wind Surfing (non-competitive = leisure only)
Zorbing		

The travel extension includes as standard cover for the following leisure holiday winter sports activities

Selected Activities are covered (excluding organised sports trips and tours and engaging in an activity as a professional and where **You** receive any financial reward or gain)

In respect of each **Insured Person** the following activities are covered as standard as long as undertaken on a recreational and non-professional basis as part of their leisure holiday during the **Period of Insurance**.

Bobsleighting	Cross Country Skiing (on recognised paths)	Curling
Husky Sledging (as a passenger with a licensed organisation)	Ice Hockey (amateur only, indoor ice rink, full protective clothing must be worn)	❖ Off-piste Skiing
❖ Ski Boarding	❖ Sledging	❖ Snowboarding
❖ Snow Shoeing	❖ Snow Skiing	❖ Snow Mobile

❖ (only in areas considered safe by the ski resort management or local ski school)

Helpful Hints for your Winter Sports Journey

1. Whilst skiing is fun there are rules and regulations that apply and **You** can be prosecuted for behaving in a reckless or dangerous manner. **You** should read and understand the 10 International Ski Federation (FIS) rules for the Conduct of Skiers and Snowboarders.

2. If **You** are not skiing with an instructor or guide You should check that the area **You** wish to ski in is suitable for a skier of **Your** level – obtain advice from the local ski school.
3. When leaving skis in racks try to liaise with a friend to ensure that skis are not left in pairs – ‘mix and match them’ as thieves prefer only to take pairs.

NEVER SKI IN CLOSED AREAS – IT IS EXTREMELY DANGEROUS AND INSURANCE COVER MAY BE INVALIDATED.

Section 11 – Ski Equipment

The **Insurer** shall pay up to £750 in total (after taking into account a deduction for wear and tear and depreciation) in respect of accidental permanent loss of or damage to **Ski Equipment** being the property or responsibility of the **Insured Person** occurring during the **Operative Time of Cover**.

PROVIDED THAT:

1. the **Insurer** shall not be liable for more than:
 - a. £500 in total in respect of **Ski Equipment** hired by or to the **Insured Person**;
 - b. £500 in total in respect of any one article, pair or set irrespective of single or joint ownership.
2. The **Insurer** shall have the option of repair, replacement, reinstatement or cash payment based on the underlying value of the article(s) in question.

Section 11 – Excess

This insurance does not cover the first £250 per **Insured Person** in respect of each separate incident giving rise to a claim.

Section 11 – Exclusions (also see General Exclusions)

This insurance does not cover:

1. Loss or damage caused by or arising from:
 - a. delay, confiscation or detention by Customs or other officials or authorities;
 - b. fraud or deception.
2. Loss of or damage to sports equipment whilst in use.
3. Loss or damage due to wear and tear, gradual deterioration, atmospheric or climatic conditions, insects, parasites, vermin, mechanical or electrical breakdown, scratching, denting or any process of cleaning, drying, alteration or repair.
4. Shortages due to error, omission or depreciation in value.
5. theft or attempt thereof of **Ski Equipment** from any **Unattended Vehicle**:
 - i. between the hours of 8pm and 9am local time;
 - ii. at any other time unless such vehicle has been secured from unauthorised entry and the **Ski Equipment** is:
 - a. hidden from view within the vehicle; or
 - b. secured within a purpose-built lockable container fastened to the exterior of the vehicle and there is evidence that such theft involved violent and forcible means;
6. theft or loss of **Ski Equipment** not reported to the local police within 24 hours and a written report obtained from them.

Section 12 – Ski Equipment Hire Charges

The **Insurer** shall pay up to £500 in total in respect of the necessary charges for the emergency hire of **Ski Equipment** if during the **Operative Time of Cover** the **Insured Person** is deprived of the **Ski Equipment** taken on the **Journey** for 12 hours or more from the time of arrival at the booked destination on the outward leg of the **Journey** due to delay or misdirection by the carrier (e.g. airline)

PROVIDED THAT:

1. the non-arrival of the **Insured Person's Ski Equipment** is reported as soon as practicable to the carrier and a written report (or in the case of an airline a Property Irregularity Report) obtained from them;
2. the **Insured Person** submits to the **Insurer** the original receipts for all hire charges together with the carrier's written report (or Property Irregularity Report) and written confirmation from the carrier of the number of hours delay.

Section 13 – Piste Closure

This Section is only valid for **Journeys** during peak season of the ski resort the **Insured Person** is skiing/snowboarding in.

The **Insurer** shall pay up to £500 in total if during the **Operative Time of Cover** it is not possible for the **Insured Person** to ski in the pre-booked resort in which he had intended to ski due to the total closure of all on-piste skiing facilities solely and directly as a result of lack of snow or excessive snow or avalanche or threat of avalanche such payment being in respect of:

1. the cost of transfer to an alternative ski resort up to a maximum of £50 per day for each full day that the **Insured Person** is unable to ski in such resort plus up to £50 per day for the purchase of a lift pass or if no alternative on-piste skiing areas are available;

or

2. compensation at the rate of £50 per day for each full day that the **Insured Person** is due to ski in such resort but is unable to do so as a result of such total closure of all on-piste skiing facilities; up to the maximum £500 stated above provided that the **Insured Person** provides the **Insurer** within 30 days of returning from the **Journey** with written confirmation from the tour operator's representative (or if unavailable – the ski lift operators) of the dates of closure and reason for closure of such on piste skiing facilities

Section 14 – Unused Ski Pack

The **Insurer** shall pay up to £750 in total in respect of the proportional return of the irrecoverable pre-booked cost of the lift pass, ski-school or **Ski Equipment** hire as a direct result of the **Insured Person** sustaining accidental bodily injury or suffering the onset of illness during the **Operative Time of Cover** which prevents him from using skiing facilities whilst certified medically unfit to do so

PROVIDED THAT:

The **Insurer** has accepted liability under Section 1 – Medical and Other Expenses for the medical, hospital or treatment costs or expenses incurred in respect of such injury or illness or would have accepted liability for such costs or expenses had they been incurred outside of the **United Kingdom** or the Channel Islands or were it not for the **Excess** under that Section of this travel extension.

