



TRAVEL INSURANCE DOCUMENT

Underwritten by
Certain Underwriters at Lloyd's

Arranged by UGM
St Frances House,
Olding Road,
Bury St Edmunds,
Suffolk IP33 3TA

Authorised and regulated by the Financial Services Authority

TRAVEL INSURANCE CERTIFICATE

THE INSURED IS ASKED TO READ THIS CERTIFICATE AND, IF IT IS INCORRECT, RETURN IT IMMEDIATELY FOR ALTERATION

In all communications the Certificate Number appearing on your Schedule should be quoted.

THIS IS TO CERTIFY that in accordance with the authorization granted under Agreement Number 046WF0842259T to UGM Magenta Ltd by certain Underwriters at Lloyd's whose names and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the Seal of Lloyd's Certificate Signing Office, and in consideration of the premium specified herein, the said Underwriters are hereby bound, each for his own part and not one for another, their Heirs, Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon, the Security being 100% Underwritten at Lloyd's.

EMERGENCY ASSISTANCE

An Emergency twenty-four hour assistance service is available relating to the following aspects of travel :-

Medical Emergencies (including Repatriation).

Help with the arrangements of the return flights to the Insured Person's country of domicile in the event of the Bodily Injury or Sickness of a relative fiancé(e) or other business colleague of the Insured Person.

Advice on how and where to contact the local Consulate/Embassy.

General advice and guidance for relatives and for the Insured Person if hospitalised abroad.

One Assist Tel : (+44) 01992 444 337

Fax: (+44) 01992 708 721

For all other claims queries please call Davies Managed Systems (DMS): (+44) 0844 856 2188

SCHEDULE OF BENEFITS

Maximum Sum Insured Payable

A. Emergency Medical Expenses Section including Travel and Repatriation Expenses	:	£5,000,000	Excess: £50 each and every claim
B. Cancellation/Curtailment Expenses Section	:	£3,000	
C. Personal Baggage Section	:	£1,500	}
Single Article Limit	:	£ 250	}
Spectacles Sub limit	:	£ 75	} Excess: £50 each and every claim.
Valuables limit	:	£ 250 in all}	
Delayed Baggage	:	£ 100	}
D. Travel & Business Document Indemnity Section	:	£ 500	
E. Personal Money Section	:	£ 500	} Excess: £50 each and every claim
Cash Limit	:	£ 100	}
F. Personal Liability Section	:	£2,000,000	
G. Travel Delay Section	:	£20 for the first twelve hour period and a further £10 for each subsequent twelve hour period up to a maximum of £100	
H. Missed Departure Section	:	£500	
I. Legal Expenses Section	:	£25,000	
J. Personal Accident Section			
(i) Death	}		
(ii) Loss of Limb	}		
(iii) Loss of Sight	}	£5,000	
(iv) Loss of Speech	}		
(v) Loss of Hearing	}		
(vi) Permanent Total Disablement	}		
For Insured Persons under age 16 the Death benefit is restricted to £2,500			
K. Piste Closure Section	:	£200	
Limit any one day	:	£20	

EU DISCLOSURE CLAUSE (UK)

Notice to the Proposer/Insured Persons

The Parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

Any enquiry or complaint should be addressed in the first instance to

Managing Director, UGM, St Frances House, Olding Road, Bury St Edmunds, Suffolk IP33 3TA

If you are not satisfied with the way a complaint has been dealt with, you may ask the Complaints Department at Lloyd's to review your case without prejudice to your rights in law. The address is

Complaints Department Lloyd's, One Lime Street, London, EC3M 7HA

GENERAL DEFINITIONS

(Applicable to all Sections unless stated to the contrary.)

Insured Person means any person shown on the Certificate Schedule.

Bodily Injury shall mean bodily injury which is caused by an accident occurring at an identifiable time and place during the Period of Insurance and which solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by, such bodily injury, results in the Insured Person's death or disablement as provided for under this Insurance within twelve months of the date of such accident.

Insured Journey means from the time the Insured Person leaves his home or place of business whichever occurs the later, for the purposes of proceeding beyond the confines of the United Kingdom, and will terminate at the time he returns to his home or place of business whichever occurs the earlier, from door to door. For the purposes of this Insurance the United Kingdom shall mean England, Scotland, Wales and Northern Ireland.

Hi-Jack means that the control of a conveyance in which the Insured Person is travelling is involuntarily passed from the regular crew to a person or persons who has (have) used or threatened to use violent means to obtain such control.

Kidnap means the illegal taking and holding captive of the Insured Person by persons who then demand specifically from assets of the Insured Person a ransom as a condition of the Insured Person's release.

Proposal means any signed Proposal Form and declaration and/or any information in connection with this contract supplied by or on behalf of the Insured Person.

Excess means the first amount of each and every claim for which Underwriters will not be liable.

A. Emergency Medical Expenses Section

DEFINITION **Medical Expenses** shall mean all reasonable costs necessarily incurred outside the Insured Person's country of domicile for medical surgical or remedial treatment given or prescribed by a qualified medical practitioner and hospital or nursing home treatment and ambulance charges which cannot be reasonably delayed until the Insured Person's return to their country of domicile including dental expenses in respect of emergency treatment only for the immediate relief of pain up to £200.

Travel Expenses shall mean all reasonable additional costs necessarily incurred in travel accommodation and repatriation of the Insured Person plus the costs of a close business associate relative or friend (net of any such costs saved) to travel with or remain with the Insured Person as a direct consequence of the Insured Person having suffered Bodily Injury or Sickness and where the qualified medical practitioner treating the Insured Person advises that the Insured Person be so accompanied.

COVER **Medical Expenses** If during the Period of Insurance and Operative Time of Cover the Insured Person sustains Bodily Injury or Sickness whilst on an Insured Journey Underwriters will indemnify the Insured Person in respect of consequential Medical Expenses and Travel Expenses necessarily incurred in returning to the Insured Person's country of domicile up to the amount stated in the Schedule of Benefits.

EXTENSION **Hospital Benefit** In addition to the Benefits contained herein Underwriters will pay £25 for each complete twenty-four hour period the Insured Person spends in hospital outside the United Kingdom up to a maximum of £1,500.

Funeral Costs In addition to the Benefits contained herein Underwriters will pay up to the reasonable funeral costs incurred in the burial or cremation of the Insured Person's body overseas and / or the reasonable cost of transporting such body or the Insured Person's ashes to the Insured Person's country of domicile if the Insured Person dies during the Period of Insurance and Operative Time of Cover provided reasonable notice has been given to Underwriters before interment or cremation takes place.

EXCLUSIONS Please refer to the General Conditions and Exclusions.

B. Cancellation/Curtailment Expenses Section

COVER

If, during the Period of Insurance and the Operative Time of Cover, the Insured Person incurs loss of irrecoverable expense paid in advance as a direct and necessary result of cancellation, curtailment or rearrangement of any part of an Insured Journey as an unavoidable consequence of:-

1. the Insured Person sustaining bodily injury or becoming ill,
2. the death, injury or illness of the Insured Person's relative, fiancé(e) or business colleague or of any person with whom the Insured Person had arranged to travel or reside, or of the relative, fiancé(e) or business colleague of such person,
3. the Insured Person or any person with whom the Insured Person had arranged to travel or reside being:
 - i) quarantined or called for witness or jury service.
 - ii) made redundant (provided that such redundancy qualifies for payment under the United Kingdom's Redundancy Payments Acts).
 - iii) called for emergency duty as a member of the armed forces, the defence or civil administration, the police force, or the fire, rescue, public utility or medical services.
 - iv) required to be present at his home or place of business in the United Kingdom following burglary or major damage,
4. the cancellation or delayed departure for 24 hours or more of an aircraft, sea vessel or other publicly licensed form of passenger transport in which the Insured Person had previously booked to travel, caused by any of the following contingencies: strike, industrial action, hi-jack, terrorist act, criminal act, bomb scare, riot, civil commotion, fire, flood, earthquake, landslide, avalanche, adverse weather conditions or mechanical breakdown, provided that these had not occurred, commenced or been announced before the date on which the original travel and accommodation arrangements were made,

the Underwriters will indemnify the Insured Person up to the amount in the Schedule of Benefits for the unused portion of pre-booked travel connections or pre-booked accommodation or any reasonable pre-paid costs as a part of or in connection with the Insured Journey and for which the Insured Person has a contractual liability up to a maximum of the amount shown in the schedule provided the Insured Person had no notice of the events specified in (2) to (4) above prior to arranging the Insured Journey.

Curtailment Expenses shall mean the premature return to the United Kingdom by the Insured Person as a result of one of the above mentioned consequences.

CONDITIONS

As soon as is practicable after the occurrence of Bodily Injury or Sickness which may be the subject of compensation under the Certificate the Insured Person shall place himself under the care of a qualified medical practitioner whose advice he must follow.

ALL REPATRIATIONS AND CURTAILMENTS SHALL BE SUBJECT TO THE PRIOR APPROVAL OF THE EMERGENCY ASSISTANCE COMPANY.

EXCLUSIONS

Please refer to the General Conditions and Exclusions.

C. Personal Baggage Section

DEFINITION

Personal Baggage means clothing and personal effects belonging to an Insured Person or for which he is responsible which are taken by him when travelling or acquired whilst travelling.

Valuables means jewellery, gold, silver, precious metal or precious stone articles, watches, binoculars, telescopes, also audio, photographic, video, computer, television and telecommunication equipment including discs and cassettes.

COVER

If during the Period of Insurance and the Operative Time of Cover the Insured Person sustains accidental loss or damage of Personal Baggage or effects which are his property or responsibility during an Insured Journey Underwriters will indemnify the Insured Person in respect of such loss or damage up to the amount stated in the Schedule of Benefits.

EXTENSION

In the event of the Insured Person losing or temporarily mislaying his property during an Insured Journey Underwriters shall reimburse the Insured Person in respect of emergency purchases of essential clothing and toiletry articles up to the amount shown in the Schedule of Benefits provided that the Personal Baggage is outside his control for at least twelve hours.

CONDITIONS

- 1) The Insured Person shall take all reasonable precautions for the safety of any insured Personal Baggage or effects.
- 2) Underwriters shall be entitled to take and keep possession of any property and to deal with salvage of such following a claim for such property being settled under this Certificate.
- 3) Underwriters have the option to repair or replace any property damaged or lost for which they are liable but the payments shall not exceed the Single Article Limit.
- 4) Claims will be dealt with on the basis of the intrinsic value (that is market value taking into account age and condition) of the article, or the cost of repair, whichever is the lesser. If any article is proven to be beyond economical repair a claim will be dealt with under this Certificate as if the article had been lost.

EXCLUSIONS

Please refer to the General Conditions and Exclusions.

D. Travel and Business Document Indemnity Section

COVER If, after the Insured Person's departure on an Insured Journey, the Insured Person loses his Travel or Business Documents (including the Insured Person's Passport) Underwriters will indemnify the Insured Person for the necessary additional costs of replacing the documents.

Underwriters will indemnify the Insured Person up to the maximum shown in the Schedule of Benefits.

EXCLUSIONS Please refer to the General Conditions and Exclusions.

E. Personal Money Section

DEFINITION **Money** means coins, bank notes, postal and money orders, letters of credit, travel tickets, credit cards, petrol coupons and other coupons which have a monetary value.

COVER If during the Period of Insurance and Operative Time of Cover the Insured Person sustains accidental loss of Money during an Insured Journey Underwriters will indemnify the Insured Person for such loss up to the amount stated in the Schedule of Benefits.

EXTENSION Foreign currency and signed travellers cheques obtained from a bank for the purpose of an Insured Journey shall be covered by Underwriters against accidental loss from seventy-two hours prior to the commencement of that journey and up to seventy-two hours after the completion of that journey.

CONDITIONS

- 1) The Insured Persons shall take all reasonable precautions for the safety of any Money.
- 2) The Insured Persons shall take all reasonable steps to recover any Money lost or stolen.
- 3) Safe deposit boxes where available must be used for Money.

EXCLUSIONS Please refer to the General Conditions and Exclusions.

F. Personal Liability Section

COVER The Underwriters will indemnify the Insured Person up to the amount shown in the Schedule of Benefits against legal liability of the Insured Person for damages in respect of:-

- 1) accidental Bodily Injury to any third party other than a member of the Insured Person's family or an employee of the Insured Person,
- 2) accidental loss of or damage to tangible property belonging to any third party happening during an Insured Journey,

The Underwriters will also pay:-

- 1) all costs and expenses recoverable by a claimant from the Insured Person,
- 2) all costs and expenses incurred by the Insured Person with the written consent of the Underwriters.

CONDITIONS No admission, offer, promise, payment or indemnity shall be made without the written consent of Underwriters who shall be entitled to take over and conduct in the Insured Person's name the defence or settlement of any claim or to prosecute in the Insured Person's name 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, and the Insured Person shall give all information and assistance as Underwriters may require. Every letter, claim, writ, summons and process shall be forwarded to the Underwriters immediately on receipt. Written notice shall also be given to Underwriters immediately the Insured Person shall have notice of any prosecution or inquest in connection with any circumstances which may give rise to a claim under this Section.

Underwriters may at any time pay to the Insured Person in connection with any claim or series of claims the Limit shown in the Certificate Schedule (after deduction of any sum(s) already paid) or any lesser amount for which such claim(s) can be settled, and upon such payment being made Underwriters shall relinquish the conduct and control of and be under no further liability in connection with such claim(s) (except for the payment of costs and expenses recoverable or incurred prior to the date of such payment).

EXCLUSIONS Please refer to the General Conditions and Exclusions.

G. Travel Delay Section

COVER In the event that the Insured Person's departure on an Insured Journey is delayed for at least twelve hours as a consequence of:-

- a) delayed departure of aircraft or sea vessel from the specified itinerary supplied due to strike, industrial action, civil commotion or adverse weather conditions, or
- b) mechanical breakdown and/or derangement of aircraft or sea vessel,

Underwriters will compensate the Insured Person up to the amount stated in the Schedule of Benefits.

EXCLUSIONS Please refer to the General Conditions and Exclusions.

H. Missed Departure Section

COVER

In the event of the Insured Person arriving at the departure/arrival port or airport too late to join the service on which the Insured Person is booked to travel as a direct failure of scheduled public transport services due to strike, industrial action, adverse weather or mechanical breakdown or due to an accident involving the vehicle in which the Insured Person is travelling, Underwriters will indemnify the Insured Person in respect of reasonable additional transport and accommodation charges necessarily incurred to enable the Insured Person to reach the intended destination up to the amount shown in the Schedule of Benefits.

Journey Disruption Extension: If, at the commencement of an Insured Journey, the Insured Person misses their pre-booked international flight, voyage or rail journey through any of the following contingencies Underwriters will pay a maximum of £500 in respect of all reasonable additional travel and accommodation expenses incurred by the Insured Person in meeting a pre-booked overseas travel connection or reaching a pre-booked overseas accommodation

1. if travel is by non-scheduled transport - accident, mechanical breakdown, fire, flood, landslide, strike, industrial action, criminal act, bomb scare, riot, or civil commotion, provided that these have not occurred commenced or been announced before the Insured Journey was commenced **or**
2. if travel is by scheduled public transport service, the contingencies specified in 1) and adverse weather conditions, provided that these have not occurred commenced or been announced before the Insured Journey was commenced, or before the original travel booking was made.

EXCLUSIONS Please refer to the General Conditions and Exclusions.

I. Legal Expenses Section

COVER

To pay legal costs and expenses incurred by or on behalf of the Insured Person in the pursuit of compensation and/or damages against third parties arising out of the Bodily Injury, Sickness or Death of the Insured Person by an incident occurring during an Insured Journey up to the amount stated in the Schedule of Benefits.

CONDITIONS

Underwriters shall have complete control over legal proceedings and the appointment and control of a solicitor and the Insured Person shall give all information and assistance required.

EXCLUSIONS Please refer to the General Conditions and Exclusions.

J. Personal Accident Section

DEFINITIONS

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

Loss of Sight means total and permanent loss of sight in one or both eyes.

Loss of Speech means total and permanent loss of speech.

Loss of Hearing means total and permanent loss of hearing in both ears.

Permanent Total Disablement means total and absolute disablement which prevents the Insured Person from engaging in or giving attention to any occupation and, having lasted for twelve consecutive months from the date of the accident, has been proved to Underwriters' satisfaction to be beyond the hope of improvement.

Excess Period means the period at the commencement of each and every period of disablement for which no Benefit shall be payable.

COVER

If, during the Period of Travel, the Insured Person sustains Bodily Injury Underwriters will compensate the Insured Person up to the amount stated in the Schedule of Benefits.

Disappearance If, during the Period of Travel the Insured Person disappears, and after twelve months it is reasonable to believe such Insured Person has died as a direct result of an accident then compensation under Benefit (i) will become payable, subject to a signed undertaking that, if the belief is subsequently found to be wrong, the compensation paid will be refunded to Underwriters.

Exposure If, during the Period of Insurance, the Insured Person sustains Bodily Injury as a direct result of unavoidable exposure to the elements, then compensation shall become payable under Benefit (i) to (vi).

Hijack Underwriters will pay £50 for each complete twenty-four hour Period that the Insured Person is detained up to a maximum of 28 days due to hijack, kidnap or being held hostage subject to a maximum shown in the schedule, provided such detention begins during the Insured Journey. Compensation will not be payable under the Extension until the full amount has been agreed.

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J. Personal Accident Section *Continued*

CONDITIONS No claim will be payable under more than one item in the Schedule of Compensation in respect of the consequences of the same accident.

In the event of a claim under this insurance the Insured Person will permit Underwriters' own appointed medical adviser or advisers to examine him as often as may be deemed necessary. If disablement results or may result the Insured Person must place himself as early as possible under the care of a qualified medical practitioner.

In interpreting this Insurance words in the masculine gender shall include the feminine.

EXCLUSIONS Underwriters shall not be liable to pay compensation in respect of Bodily Injury which arises from or in connection with:-

1. suicide, attempted suicide, intentional self injury, deliberate exposure to exceptional danger (except in an attempt to save human life) or the Insured Person's own criminal act
2. the Insured Person engaging in riding or driving in any kind of race, or in any form of operational duties as a member of the armed forces, or in mountaineering or rock climbing normally requiring the use of ropes or guides
3. Radioactive Contamination
4. the Insured Person engaging in aviation except when travelling by air as a passenger
5. the Insured Person's use of drugs (unless taken in accordance with treatment prescribed by a registered qualified medical practitioner other than for drug addiction) or alcoholism

Please also refer to the General Conditions and Exclusions

K. Piste Closure Section

COVER If the Schedule indicates that Winter Sports is covered Underwriters will pay up to the limits shown in the Schedule of Benefits to cover the cost of travel to, and ski passes at, an alternative resort in the event that the Insured Person is unable to ski in the pre-booked resort for a complete day because of lack of snow during the Period of Insurance and the Operative Time of Cover.

EXCLUSIONS Please refer to the General Conditions and Exclusions.

GENERAL EXCLUSIONS

Exclusions applicable to all Sections

The Underwriters shall not be liable for:-

1. loss, damage or liability directly or indirectly occasioned by, happening through or in consequence of war (whether declared or not), invasion, acts of an enemy foreign to the nationality of the Insured Person or the country in (or over) which the act occurs, civil war, riot, rebellion, insurrection, revolution, overthrow of the legally constituted government, terrorist activity of any kind, explosions of war weapons, release of weapons of mass destruction that do not involve an explosive sequence, or murder or assault subsequently proved in a legally constituted court to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not
2. loss or destruction of or damage to any property whatsoever or any loss or expense by whatsoever nature directly or indirectly caused by or contributed to by or arising from:-
 - a) ionising radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear components thereof, or
 - b) pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds
3. loss, damage, liability or any expense arising directly or indirectly from travel outside the Geographical Limits indicated in the Schedule.

The Underwriters shall not be liable for death, disablement, loss, claim or expense

4. arising from mountaineering or rock climbing normally requiring the use of ropes or guides, racing, any form of operational duties as a member of the armed forces (except for the cover specifically provided under Sub-section B 3 paragraph (iii)), international overland journeys in Asia or Africa (other than by rail), professional entertaining, or aviation except when travelling by air as a passenger,
5. arising from winter sports, unless shown on the Schedule as covered, but in any event excluding ski-jumping, ski-flying, ski acrobatics and stunting, ice hockey, freestyle ski-ing, ski-joring, or the use of skeletons or bobsleighs,
6. arising from the Insured Person's suicide, attempted suicide, intentional self injury, deliberate exposure to exceptional danger (except in an attempt to save human life) or from the Insured Person's own criminal act; or expense incurred either directly or indirectly in the treatment or diagnosis or counselling of either Acquired Immune Deficiency Syndrome (A.I.D.S.) or A.I.D.S. Related Complex (A.R.C.),
7. incurred if the Insured Person has attained the age of seventy years unless declared to and accepted by underwriters.

Exclusions applicable to Section A, Medical, Travel and Other Expenses including Hospital Daily Benefit Sub-Section, and Section B. Cancellation and Curtailment.

The Underwriters shall not be liable for:-

1. the cost of continuing regular medication incurred anywhere in the world in respect of any condition for which medical advice or treatment is being followed at the time that the original travel and accommodation arrangements were made,
2. the Insured Person travelling against the advice of a qualified medical practitioner,
3. expenses incurred after twelve months from the time of incurring the first Expense,
4. the Insured Person's use of drugs (unless taken in accordance with treatment prescribed by a registered qualified medical practitioner other than for drug addiction) or alcoholism,
5. the Excess as detailed in the Schedule of Benefits,
6. any condition which is aggravated by any physical defect, infirmity or condition for which medical advice or treatment has been received within the twelve months prior to the commencement of an Insured Journey unless declared to and accepted by Underwriters in writing.
7. claims arising out of pregnancy or any condition connected with pregnancy within two months of the estimated date of delivery.

Exclusions applicable to Section B. Cancellation and Curtailment.

The Underwriters shall not be liable for claims attributable to any medical condition or set of circumstances known to the Insured Person at the time that the travel and accommodation arrangements were made where such condition or circumstances could reasonably have been expected to give rise to cancellation or curtailment of the Period of Travel.

Exclusions applicable to Section B. Cancellation and Curtailment, Section C. Personal Baggage, Section E. Personal Money and Section G. Travel Delay

The Underwriters shall not be liable under this Insurance for any claim:-

1. caused, contributed to by, happening through or in consequence of:
 - i) the failure of, or
 - ii) the fear of failure of, or
 - iii) the inability ofany equipment or any computer program, to recognise, interpret correctly, or process any date as its true calendar date, or to continue to function correctly beyond that date
2. where the intent or announcement of strike or industrial action was foreseeable at the time of arranging the Insured Journey or at the inception date of this Insurance whichever is the earlier.

Exclusions applicable to Section C. Personal Baggage

The Underwriters shall not be liable for:-

1. wear and tear, atmospheric or climatic conditions or gradual deterioration, mechanical or electrical failure or any process of cleaning, restoring, repairing or alteration,
2. loss of cash, currency, bank notes, travellers' cheques, passports, driving licences, green card, petrol coupons, tickets, securities, documents and household effects,
3. loss or theft or damage to contact or corneal lenses, sunglasses, dentures, hearing aids, mobile telephones, samples or merchandise or property used in connection with the Insured Person's business or trade, bonds, coupons, securities, stamps, or documents of any kind, pedal cycles, vehicles or accessories, antiques, pictures, sports equipment whilst in use, boats and/or ancillary equipment including windsurfing equipment and sailboards, caravan awnings, glass, china or any articles of a fragile nature,
4. losses not reported to the Police or Hotel/Motel security within 48 hours of discovery and a report obtained,
5. more than the Single Article Limit unless declared to and accepted by the Underwriters,
6. Personal Baggage left unattended unless left locked in your personal accommodation, or left locked in the glove compartment or boot of a vehicle, but excluding any loss of Personal Baggage left in such vehicle overnight between the hours of 9.00pm and 7.00am local time,
7. Valuables left unattended unless left locked in your personal accommodation,
8. more than the pro-rata proportion of the total value of the set where the lost or damaged article is part of a set,
9. items hired by the insured,
10. unsubstantiated losses,
11. the Excess as detailed in the Schedule of Benefits,
12. loss arising from confiscation or detention by Customs or other authority.

Exclusions applicable to Section E. Personal Money

The Underwriters shall not be liable for:-

1. any loss not reported to the Police within 48 hours of discovery and a report obtained,
2. money lost in exchange, or through errors or omissions in transactions or purchases,
3. devaluation of currency or shortages due to errors or omissions during monetary transactions,
4. more than the Cash Limit in respect of coins or bank notes unless declared to and accepted by the Underwriters,
5. Personal Money left unattended unless locked in your personal accommodation,
6. unsubstantiated losses,
7. the Excess as detailed in the Schedule of Benefits,
8. loss arising from confiscation or detention by Customs or other authority.

Exclusions applicable to Section F: Personal Liability

The Underwriters shall not be liable for:-

1. Bodily Injury sustained by the Insured Person or any member of the Insured Person's family or business colleague,
2. any person who is under a contract of service with the Insured Person and which arises out of and in the course of such person's employment with the Insured Person,
3. loss or damage to property owned by or in the care, custody or control of the Insured Person, his or her family, the servants or agents or employees of the Insured Person,
4. arising out of the possession, ownership or use of any land or buildings or out of the ownership of any animal,
5. liability arising out of possession, ownership or use of any mechanically propelled vehicle aircraft, hovercraft or watercraft,
6. liability emanating from the Insured Person's criminal, wilful or malicious act or omission or insanity, or his being under the influence of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered qualified medical practitioner other than for drug addiction),
7. liability arising out of the Insured Person's trade business or profession,
8. liability attaching to the Insured Person by reason of any express term of any contract unless such liability would have attached to the Insured Person notwithstanding such term,
9. liability for which indemnity is provided under any other contract of insurance in the name of the Insured Person.

Exclusions applicable to Section H. Missed Departure

Underwriters shall not make any payment for claims arising from strike, riot or civil commotion in respect of which a warning or announcement has been given prior to the commencement of the planned holiday/trip.

Exclusions applicable to Section I. Legal Expenses

Underwriters shall not be liable for:-

- 1) costs incurred in pursuance of any claim against a travel agent, carrier, employer or against an Insurer direct,
- 2) legal expenses incurred without the prior agreement of Underwriters,
- 3) any claim reported more than 180 days after the commencement of the incident giving rise to such claim,
- 4) any claim where, in Underwriter's sole opinion, there is insufficient prospect of success in obtaining a reasonable benefit,
- 5) costs incurred in pursuance of a claim against a person with whom the Insured Person had arranged to travel.

Exclusions applicable to Section K. Piste Closure

Underwriters shall not be liable for claims arising other than between the 15th December and the 15th April of the next following year.

GENERAL CONDITIONS

1. All incidents that may give rise to a Claim under this Certificate should be notified to Underwriters immediately but in any event within thirty days (30) from the date the Insured Person first becomes aware of the loss or arrival back from an Insured Journey.
2. As soon as practicable after the occurrence of an Incident which may be the subject of a claim under this Certificate the Insured Person shall give notice to Underwriters and supply without cost to Underwriters such certificates, receipts or evidence which thereafter may be required.
3. In the event of a claim for Medical Expenses the Insured Person shall place himself under the care of a qualified medical practitioner whose advice he/she must follow.
4. If any claim is in any respect fraudulent or if any fraudulent means or devices are used by the Insured Persons or anyone acting on their behalf to obtain any benefit under this Certificate all benefits under this Certificate shall be forfeited.
5. If the Business occupation or pursuits of any Insured Person shall change from that previously advised to Underwriters no claim shall be payable in respect of any loss arising out of or in the course of such Business occupation or pursuits unless such change shall have been agreed by Underwriters in writing and any additional premium required has been paid or agreed to be paid.
6. The Insured Person shall give immediate notice in writing to Underwriters of any alterations which materially affect the risk insured.
7. This Insurance shall be governed by the law of England and Wales whose courts alone shall have jurisdiction in any dispute hereunder.
8. All sums insured and limits stated in this Certificate are inclusive of VAT (where applicable).
9. It is a General Condition of this Insurance that the Period of Travel for which the cover is effected is not booked or commenced contrary to medical advice nor after receipt of a terminal prognosis.
10. Each Insured Person shall be deemed a separate insurance.

Conditions applicable to Section B. Cancellation and Curtailment

The Underwriters will only be liable under the cancellation and curtailment provisions to the extent of the Insured Person's contractual liability.

Conditions applicable to Section G. Travel Delay

1. The Underwriters shall only be liable under the delayed departure provisions if the Insured Person has obtained written confirmation from the carriers or their Agents stating the actual date and time of departure and the reasons for delay.
2. For the purposes of claims payment for delay, the period of delay shall be taken as commencing at the departure time of the conveyance as specified in the booking confirmation supplied to the Insured Person.

Conditions applicable to Section I. Legal Expenses

Underwriters will only be liable for Legal Expenses incurred with their consent which shall not be unreasonably withheld. Nevertheless Underwriters reserve the right to withdraw at any stage and thereafter they shall not be liable for any further expenses.