



POLICY SUMMARY

The following summary does not contain the full terms and conditions of the contract which can be found in the insuring document. The summary does not form part of your contract of insurance.

INSURANCE UNDERTAKING

This insurance is arranged by UGM Magenta Ltd and Underwritten by Certain Underwriters at Lloyd's.

COMPENSATION

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) should the insurer(s) be unable to meet its/their liabilities under this Insurance. You can get more information about the compensation scheme from the FSCS at www.fscs.org.uk.

LAW APPLICABLE TO THE INSURANCE

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.

CLAIMS

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 your country of domicile in the event of the Bodily Injury or Sickness of a relative fiancé(e) or other business colleague.
- Advice on how and where to contact the local Consulate/Embassy.
- General advice and guidance for relatives and for you if hospitalised abroad: -
One Assist Tel : (+44) 01992 621500 Fax: (+44) 01992 645133
- For all other claims queries please call Davies Managed Systems (DMS): (+44) 0844 856 2188

COMPLAINTS

If you have any complaint about your policy or the handling of a claim, in the first instance, contact the Managing Director, UGM, St Frances House, Olding Road, Bury St Edmunds, Suffolk IP33 3TA.

In the event that you remain dissatisfied other avenues will be open to you and these are set out in the policy schedule and ultimately, if your complaint cannot be resolved, it may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

SCHEDULE OF BENEFITS

Maximum Sum Insured Payable

Medical Expenses including Travel & Replacement Expenses		£5,000,000
	<i>Excess: £50 each and every claim</i>	
Cancellation/Curtailment Section		£3,000
Personal Baggage Section	<i>Excess: £50 each and every claim</i>	£1,500
- Single Article Limit		£250
- Spectacles Sub limit		£75
- Valuables limit		£250 in all
- Delayed Baggage		£100
Travel & Business Document		£500
Personal Money Section	<i>Excess: £50 each and every claim</i>	£500
Cash Limit		£100
Personal Liability Section		£2,000,000
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	
Missed Departure		£500
Legal Expenses Section		£25,000
Personal Accident: -	Death, Loss of Limb, Loss of Sight, Loss of Speech, Loss of Hearing or Permanent Total Disablement	£5,000
	For Insured Persons under age 16 the Death benefit is restricted to	£2,500
Piste Closure	£200 Limit any one day	£20

CANCELLATION

You have the right to cancel your policy within 14 days of receiving it and you will only be charged pro rata plus £10 provided the documents are returned to us within 14 days of receipt by you. Please note that this right does not apply if your policy is a short term insurance of less than one month in duration.

SIGNIFICANT FEATURES

The following conditions will apply:-

- All incidents that may give rise to a claim under this insurance should be notified to us immediately but in any event within thirty days from the date you first become aware of the loss or arrival back from an insured journey,
- As soon as practicable after the occurrence of an incident which may be the subject of a claim under this insurance you shall give notice to us and supply without cost to us such certificates, receipts or evidence which thereafter may be required.
- In the event of a claim for medical expenses you shall place yourself under the care of a qualified medical practitioner whose advice you must follow,
- If any claim is in any respect fraudulent or if any fraudulent means or devices are used by you or anyone acting on their behalf to obtain any benefit under this insurance all benefits under this insurance shall be forfeited,
- If your business occupation or pursuits change from that previously advised to us 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 us in writing and any additional premium required has been paid or agreed to be paid,
- You shall give immediate notice in writing to us of any alterations which materially affect the risk insured,
- All sums insured and limits stated in this insurance are inclusive of VAT (where applicable),
- It is a general condition of this insurance that the period of travel for which the cover is affected is not booked or commenced contrary to medical advice nor after receipt of a terminal prognosis,
- Each individual shall be deemed a separate insurance,
- We will only be liable under the cancellation and curtailment provisions to the extent of your contractual liability,
- We shall only be liable under the delayed departure provisions if you have obtained written confirmation from the carriers or their agents stating the actual date and time of departure and the reasons for delay,
- 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 you,
- We will only be liable for Legal Expenses incurred with our consent which shall not be unreasonably withheld. Nevertheless we reserve the right to withdraw at any stage and thereafter we shall not be liable for any further expenses,

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

We will not be liable for:-

- 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 your nationality 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 your nationality whether war be declared with that state or not,
- 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.

We shall not be liable for death, disablement, loss, claim or expense:-

- 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, international overland journeys in Asia or Africa (other than by rail), professional entertaining, or aviation except when travelling by air as a passenger,
- 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,
- Arising from your suicide or attempted suicide or intentional self injury or deliberate exposure to exceptional danger (except in an attempt to save human life) or from your 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.),
- Incurred if you have attained the age of seventy years unless declared to and accepted by us.

Exclusions applicable to Medical, Travel & Other Expenses inc Hospital Daily Benefit & Cancellation & Curtailment

We shall not be liable for:-

- 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,
- Loss, liability or expense if you are travelling against the advice of a qualified medical practitioner,
- Expenses incurred after twelve months from the time of incurring the first expense,
- Your use of drugs (unless taken in accordance with treatment prescribed by a registered qualified medical practitioner other than for drug addiction) or alcoholism,
- The excess as detailed in the Schedule of Benefits,
- 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 your journey unless declared to and accepted by us in writing,
- Claims arising out of pregnancy or any condition connected with pregnancy within two months of the estimated date of delivery.

Exclusions applicable to Cancellation and Curtailment

We shall not be liable for claims attributable to any medical condition or set of circumstances known to you at the time that the travel and accommodation arrangements are 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 Cancellation and Curtailment, Personal Baggage, Personal Money and Travel Delay

We shall not be liable for any claim:-

- Caused or contributed to by, happening through or in consequence of i) the failure of, or ii) the fear of failure of, or iii) the inability of any 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,
- 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 the earlier.

Exclusions applicable to Personal Baggage

We shall not be liable for:-

- Wear and tear, atmospheric or climatic conditions or gradual deterioration, mechanical or electrical failure or any process of cleaning, restoring, repairing or alteration,
- Loss of cash, currency, bank notes, travellers' cheques, passports, driving licences, green cards, petrol coupons, tickets, securities, documents and household effects,
- 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 your 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,
- Losses not reported to the police or hotel/motel security within 48 hours of discovery and a report obtained,
- More than the single article limit unless declared to and accepted by us,
- 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,
- Valuables left unattended unless left locked in your personal accommodation,
- More than the pro-rata proportion of the total value of the set where the lost or damaged article is part of a set,
- Items hired by the insured,
- Unsubstantiated losses,
- The excess as detailed in the schedule of benefits,
- Loss arising from confiscation or detention by customs or other authority.

Exclusions applicable to Personal Money

We shall not be liable for:-

- Any loss not reported to the police within 48 hours of discovery and a report obtained,
- Money lost in exchange, or through errors or omissions in transactions or purchases,
- Devaluation of currency or shortages due to errors or omissions during monetary transactions,
- More than the cash limit in respect of coins or bank notes unless declared to and accepted by us,
- Personal money left unattended unless locked in your personal accommodation,
- Unsubstantiated losses,
- The excess as detailed in the schedule of benefits,
- Loss arising from confiscation or detention by Customs or other authority.

Exclusions applicable to Personal Liability

We shall not be liable for :-

- Bodily Injury sustained by you or any member of your family or business colleague,
- Any person who is under a contract of service with you and which arises out of and in the course of such person's employment with you,
- Loss or damage to property owned by or in the care, custody or control of you or your family, your servants, agents or employees,
- Liability arising out of the possession, ownership or use of any land or buildings or out of the ownership of any animal,
- Any liability arising out of possession, ownership or use of any mechanically propelled vehicle, aircraft, hovercraft or watercraft,
- Liability emanating from your criminal, wilful or malicious act or omission or insanity, or 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),
- Liability arising out of your trade, business or profession,
- Liability attaching to you by reason of any express term of any contract unless such liability would have attached to you notwithstanding such term,
- Liability for which indemnity is provided under any other contract of insurance in your name.

Exclusions applicable to Missed Departure

We 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 Legal Expenses

We shall not be liable for:-

- Costs incurred in pursuance of any claim against a travel agent, carrier, employer or against an Insurer direct,
- Legal expenses incurred without the prior agreement of us,
- Any claim reported more than 180 days after the commencement of the incident giving rise to such claim,
- Any claim where, in our sole opinion, there is insufficient prospect of success in obtaining a reasonable benefit,
- Costs incurred in pursuance of a claim against a person with whom you had arranged to travel.