

**LEGAL & GENERAL TRAVEL INSURANCE**

**POLICY  
WORDING.**

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## Introduction

This is **your** travel insurance policy. It contains details of what is covered, special conditions and what is not covered, for each **insured person** and is the basis on which all claims will be settled. It is validated by the issue of the certificate and schedule which is separate from this document.

In return for having accepted **your** premium **we** will in the event of **bodily injury**, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the **period of insurance** provide insurance in accordance with the operative sections of **your** policy as referred to in **your** certificate and schedule.

The schedule, certificate and any endorsements are all part of the policy. **Your** policy is evidence of the contract of insurance.

This policy is **NOT** a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in **your** country of residence after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available.

## Important conditions relating to health

**You** must comply with the following conditions to have the full protection of **your** policy.

**You** must tell **us** of all **your pre-existing medical conditions**. If **you** fail to declare all **pre-existing medical conditions** **we** may refuse to deal with or reduce the amount of any relevant claims, even if a claim is not related to an undisclosed **pre-existing medical condition**.

It is a condition of this policy that **you** will not be covered under Section A – Cancellation or curtailment charges, Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident for any claims arising:

### Throughout the duration of the policy

1.
  - a) From any **medical condition** **you** have in respect of which a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought their advice), but despite which **you** still travel.
  - b) From any surgery, treatment or investigations for which **you** intend to travel outside of **your home area** to receive (including expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures).
  - c) From any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
  - d) If **you** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider

At the time of purchasing **your** policy **you** will not be covered for any claim arising directly or indirectly:

2.
  - a) If **you** or any **insured person** has suffered from or received any form of medical advice or treatment or medication for any of the following conditions:
    - Any heart or circulatory condition; or
    - Any respiratory condition; or
    - Any cancerous condition; or
    - Any terminal prognosis.
    - **You** have a medical condition for which **you** are taking prescribed medication; or

- **You** have consulted a hospital specialist or needed inpatient treatment within the last 12 months.
- **You** have been diagnosed or treated for any psychological or psychiatric condition including stress, anxiety or depression.

Unless **you** contact us on Tel: 0370 0600 344 or complete an online Medical Screening at Website [www.legalandgeneral.com/travel-insurance](http://www.legalandgeneral.com/travel-insurance) and **we** have agreed, in writing, to cover **your medical condition(s)**.

### United Kingdom residents

This policy is only available to **you** if **you** are permanently resident in the **United Kingdom** and registered with a **medical practitioner** in the **United Kingdom**.

### The law applicable to this policy

**You** and **we** can choose the law which applies to this policy. **We** propose that the law of England and Wales applies. Unless **we** and **you** agree otherwise the law of England and Wales will apply to this policy.

### Checking for changes to your cover

If **you** have purchased additional cover to the basic terms of **your** policy, this will be stated on **your** policy certificate. Please check **your** certificate and schedule thoroughly to ensure **you** have the correct level of cover for **your** needs.

### Age eligibility

If **you** are aged under 18 **you** are only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult).

No sports and activities cover can be provided if anyone on the policy is aged over 65 years at time of purchase or renewal.

### Annual multi trip

This policy is not available to anyone aged 86 or over if annual multi trip cover is selected.

If **you** reach any of the ages mentioned above during the **period of insurance**, cover will continue until the next renewal date but not after that.

### Single trip

If single trip cover is selected, this policy is not available to anyone aged 86 or over.

### Policy excess

Under most sections of the policy, claims will be subject to an **excess**. This means that **you** will be responsible for paying the first part of each and every claim per incident claimed for, under each section by each **insured person**, unless **you** have paid the additional premium to waive the **excess** as stated in **your** policy **certificate and** schedule.

Under section E1 – **Gadget** Cover and E2 – **Gadget** Cover Extension the **excess** is the amount detailed in **your** insurance **certificate and** schedule **you** must contribute towards each and every claim **you** make on **your** policy, except for group policies where this applies per claim per **insured person**.

### Policy information or advice

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, please contact the Legal & General Travel Insurance customer helpline on 0370 0600 344 or by emailing [legalandgeneral@hoodtravel.co.uk](mailto:legalandgeneral@hoodtravel.co.uk)

### Providers under this policy

All of this policy is underwritten by HCC International Insurance Company plc, a subsidiary of HCC Insurance Holdings, Inc., HCC International Insurance Company plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Registered in England and Wales No. 01575839. Registered office: 1 Aldgate, London, EC3N 1RE. Financial Services Register number 202655.

These details can be checked on the Financial Services Register by visiting: [www.fca.org.uk](http://www.fca.org.uk) or contacting the Financial Conduct Authority on 0800 111 6768.

## How your information will be used by HCC International Insurance Company plc and who we share it with

### Introduction

Please make sure you read and understand this Data Protection Notice as it explains to you what we will do with the information you give us. If you apply for our products and /or services it is highly likely that we will need both personal and sensitive data about yourself and anyone else who is covered by this application form and who is also to be covered under the policy in order to administer the Insurance policy and any claims which may arise. You should show this notice to any other person who is covered under your insurance policy. If your application includes other individuals then we will assume they have given their consent to you to give their information to us.

### Protection of your Personal Data

The security of your personal information is very important to us and we are compliant with all current data protection legislation. All personal information that you supply to us either in respect of yourself or other individuals in connection with our products will be treated in strictest confidence by us and will be held by us for the purpose of providing and administering our products and services. This may involve the collection and processing of sensitive data (as defined in the Data Protection Act 1998) and if you complete an application form for our products and/or services you will be giving your consent to such information being processed by us (which may include other companies within our group of companies) or our agents.

It may be necessary to pass your personal and sensitive data to other companies for processing on your behalf. Some of these companies may be based outside the European Union in countries which may not have the legislation or laws to protect your personal data but in all cases we will ensure that it is kept securely and only used for the purposes for which it was provided. To ensure that your personal data is kept securely should it leave the European Union and be passed to a company outside of that we will ensure that we have entered into an agreement with that company to ensure your personal and sensitive data is kept safe and secure.

**We** will collect certain information about **you** in the course of considering **your** application and conducting **our** relationship with **you**. This information will be processed for the purposes of underwriting **your** insurance cover, managing any insurance issued, administering claims and fraud prevention. **We** may pass **your** information to a qualified **medical practitioner**, other insurers, reinsurers, other parties who provide services under policy and loss adjusters for these purposes.

Some of the information may be classified as 'sensitive' – that is information about physical and mental health and employment records. Data protection laws impose specific conditions in relation to sensitive information including, in some circumstances, the need to obtain **your** explicit consent before the information may be processed. By finalising **your** insurance application, **you** consent to the processing and transfer of information described in this notice.

Without this consent **we** would not be able to consider **your** application.

**We** agree to adhere to the provisions of the Data Protection Act 1998 and all successor legislation during the term of the policy.

### Gadget Providers Data Transfer Consent

By purchasing this insurance policy, **you** have consented to the use of **your** data as described below.

## Data Protection Policy

For more information on the parties involved within the provision of Gadget Cover, including Taurus, please see pages 36-40.

Taurus are committed to protecting **your** privacy including sensitive personal information; please read this section carefully as acceptance of this insurance policy will be regarded as having read and accepted these Terms and Conditions.

Taurus and the claims administrator do not pass any personal data about **you** to any third parties without **your** consent. When **you** apply for insurance and/or make a claim, **you** will be required to disclose relevant personal data about **you** to Taurus or their agents (in particular **us** and the claims administrator), including data which is deemed "sensitive" under the Data Protection Act 1998.

All information provided by **you** will be used by Taurus, its agents and associated companies, other insurance providers, regulators, industry and public bodies (including the police) and agencies to process this cover and any upgrade to cover, handle claims relating to this cover and to prevent fraud.

## Sensitive Information

Some of the personal information **we** ask **you** for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). **We** will not use such sensitive personal data about **you** or others except for the specific purpose for which **you** provide it and to provide the services described in **your** policy documents.

## How we use and protect your information and who we share it with

**We** will use **your** information to manage **your** insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, administrators, third party underwriters and reinsurers.

**Your** information comprises of all the details **we** hold about **you** and **your** transactions and includes information obtained from third parties. **We** may use and share **your** information with other members of our group companies. **We** will provide an adequate level of protection to **your** data.

**We** do not disclose **your** information to anyone outside of our group company except:

- Where **we** have **your** permission
- Where **we** are required or permitted to do so by law
- To credit reference and fraud prevention agencies
- Other companies that provide a service to **us** or **you**
- Where **we** may transfer rights and obligations under this agreement.

**We** may transfer **your** information to other countries and jurisdictions where required to manage a claim on the basis that anyone to whom **we** pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

## Processing of your data by Legal & General Distribution Services Limited

In the event that a change is made to the party that arranges and administers **your** policy, **we** will transfer **your** data to Legal & General Distribution Services Limited and/or the new party appointed by it to arrange and administer **your** policy to allow them to provide **you** with a renewal quote following the change and allow continuity of **your** insurance cover. **We** will only transfer a copy of **your** information to Legal & General Distribution Services Limited and/or the new party appointed by it when **your** travel insurance cover is due for renewal. **We** will continue to retain **your** information in accordance with the terms of this Data Protection notice.

Legal & General Distribution Services Limited will write to **you** before any such change explaining why a change has been made and giving **you** details of the new arranger and administrator and/or new insurer.

Legal & General Distribution Services Limited will be the sole data controller of **your** personal information that is received by them for the purpose of providing **your** renewal quote and any subsequent insurance cover, as well as for any marketing and research purposes performed by them as detailed below.

### Marketing and market research

Taurus and the claims administrator will not use **your** data for marketing purposes. All information provided is used to manage **your** insurance policy only.

Where **you** have consented, Legal & General Distribution Services Limited and their agents may use **your** information to keep **you** informed by post, telephone, email or text messages about products which may be of interest to **you**. **Your** information may also be used for these purposes after **your** policy has lapsed.

In addition, Legal & General Distribution Services Limited and their agents may use your information to carry out market research, statistical analysis and customer profiling. Your information may also be used for these purposes after your policy has lapsed.

If **you** do not wish **your** information to be used for marketing purposes shown above please write to the Data Protection Officer at the address below;

Legal & General Travel Insurance  
1st Floor,  
Maitland House,  
Warrior Square,  
Southend-on-Sea,  
Essex,  
SS1 2JY

### Hood Travel Limited

This policy is sold and administered by Hood Travel Limited, which is authorised and regulated by the Financial Conduct Authority under registration number 597211.

Hood Travel may use **your** information to help:

- administer the policy of insurance
- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- develop its services, systems and relationships with **you**;
- understand its customers' requirements;
- develop and test products and services;

**Your** information may also be used for these purposes after **your** policy has lapsed.

**Your** information will not be disclosed to anyone where this is not required to provide **you** with the services defined in this agreement except:

- Where **you** have given your permission; or
- Where Hood Travel is required or permitted to do so by law; or
- To fraud prevention agencies and other companies that provide a service to Hood Travel, its partners or to **you**; or

Hood Travel may transfer **your** information to other countries on the basis that anyone it is passed to provides an adequate level of protection. In such cases, Hood Travel will ensure it is kept securely and used only for the purpose for which **you** provided it. Details of the companies and countries involved can be provided on request.



From time to time Hood Travel may change the way it uses **your** information. Where it is believed that **you** may not reasonably expect such a change, Hood Travel shall write to **you**. If **you** do not object, **you** will consent to that change.

Hood Travel will not keep **your** information for longer than is necessary.

### Data subject access requests

On payment of a £10.00 fee, **you** are entitled to receive a copy of the information held about you in relation to this policy. If **you** have any questions, or **you** would like to find out more about this notice **you** can write to:

Hood Travel Limited,  
1st Floor Maitland House,  
Warrior Square,  
Southend-on-Sea,  
Essex,  
SS1 2JY

### Fraud prevention

To keep premiums low **we** do participate in a number of industry initiatives to prevent and detect fraud. To help prevent crime **we** may:

1. Share information about **you** with other organisations and public bodies including the police.
2. Share information about **you** with **our** associated companies and with other insurers.
3. Pass **your** details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where **your** details may be checked and updated.
4. Load **your** details and any information and documents you provide us to the Insurance Fraud Register. This may affect future applications for insurance products.
5. Check **your** details with fraud prevention agencies and databases. If **you** give **us** false or inaccurate information and **we** suspect fraud, **we** may record this with fraud prevention agencies.
6. Search records held by fraud prevention and credit agencies to:
  - a) Help make decisions about credit services for **you** and members of **your** household.
  - b) Help make decisions on insurance policies and claims for **you** and members of **your** household.
  - c) Trace debtors, recover debt, prevent fraud and to manage **your** insurance policies.
  - d) Check **your** identity to prevent money laundering.
7. Undertake credit searches and additional fraud searches.

### Financial Services Compensation Scheme (FSCS)

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **we** cannot meet our obligations to **you**. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

## Schedule of benefits

The table below shows the maximum benefits you can claim for each insured person (unless otherwise stated).

\* **Excess** - The amount stated in the schedule of benefits below that you will be responsible for paying under each section, by each insured person, per incident in the event of a claim. Unless you have paid the additional premium to waive the excess as stated in your policy certificate and schedule.

Sections marked \*\* are optional.

Your policy certificate and schedule will show if **you** selected any of these options.

### Benefits for Single Trip and Annual Multi-Trip

Section	Benefits	Bronze Cover		Silver Cover		Gold Cover	
		Sum insured per person	Excess per person*	Sum insured per person	Excess per person *	Sum insured per person	Excess per person *
A	Cancellation and curtailment charges	£1,500	£100	£5,000	£75	£7,500	£50
B	Emergency Medical and other expenses	£10,000,000	£100	£12,500,000	£75	£15,000,000	£50
	Emergency Dental	£150	Nil	£250	Nil	£500	Nil
	Funeral Expenses Abroad	£3,000	£100	£4,500	£75	£7,000	£50
	Return of ashes/remains	£7,000	£100	£7,000	£75	£7,000	£50
C	Hospital Benefit	£20 for each 24 hour period up to £500	Nil	£25 for each 24 hour period up to £750	Nil	£50 for each 24 hour period up to £1,000	Nil
D	Personal Accident:						
	Permanent Total Disablement	£10,000 (65 and under) Nil (Over 65)	Nil	£15,000 (65 and under) Nil (Over 65)	Nil	£30,000 (65 and under) Nil (Over 65)	Nil
	Loss of limb(s)/sight	£10,000 (65 and under) Nil (Over 65)	Nil	£15,000 (65 and under) Nil (Over 65)	Nil	£30,000 (65 and under) Nil (Over 65)	Nil
	Death	£7,500 (age 18-65) £2,500 (under 18) Nil (Over 65)	Nil	£10,000 (age 18-65) £5,000 (under 18) £1,000 (Over 65)	Nil	£15,000 (age 18-65) £7,500 (under 18) £1,000 (Over 65)	Nil
E	Baggage	£1,000	£100	£2,000	£75	£3,000	£50
	Single Item/Pair/Set Limit	£150	£100	£200	£75	£250	£50
	Valuables limit	£150	£100	£200	£75	£250	£50
	Baggage Delay Over 12 hours	£50 after each 12 hour period up to £200	Nil	£75 after each 12 hour period up to £500	Nil	£150 after each 12 hour period up to £750	Nil
E1	Gadget Cover (cover per policy except groups where it applies per person)	£200	£100	£250	£75	£300	£50

## Benefits for Gadget – Extended Cover\*\*

Section	Benefits	Bronze Cover		Silver Cover		Gold Cover	
		Sum insured per policy (except groups where it applies per person)	Excess per policy *	Sum insured per policy (except groups where it applies per person)	Excess per policy *	Sum insured per policy (except groups where it applies per person)	Excess per policy *
E2	Accidental Damage/Theft, Malicious Damage and Loss	£1,000	£100	£2,000	£75	£3,000	£50
	Single Article Limit	£500		£750		£1,000	
	Unauthorised Usage	£1,000	Nil	£1,000	Nil	£1,000	Nil

## Benefits for Single Trip and Annual Multi-Trip

Section	Benefits	Bronze Cover		Silver Cover		Gold Cover	
		Sum insured per person	Excess per person *	Sum insured per person	Excess per person *	Sum insured per person	Excess per person *
F	Personal money	£250	£100	£500	£75	£750	£50
	Cash Limit (over 18)	£150	£100	£250	£75	£500	£50
	Cash Limit (under 18)	£50	Nil	£75	Nil	£100	Nil
	Replacement Passport and Travel Documents	£100	Nil	£200	Nil	£250	Nil
G	Personal Liability	£2,000,000	£100	£2,000,000	£75	£2,000,000	£50
H	Delayed Departure	£25 for each 12 hour delay, up to £250	Nil	£30 for each 12 hour delay, up to £300	Nil	£50 for each 12 hour delay, up to £500	Nil
I	Holiday Abandonment	£1,500	£100	£3,000	£75	£7,500	£50
J	Missed Departure	£300	£100	£500	£75	£750	£50
K	Pet Care	£25 for each 24 hour period up to £250	Nil	£50 for each 24 hour period up to £500	Nil	£75 for each 24 hour period up to £750	Nil
L	Legal Expenses	£15,000 (max £10,000 for 2 or more insureds)	£100	£25,000 (max £40,000 for 2 or more insureds)	£75	£50,000 (max £60,000 for 2 or more insureds)	£50
M1	Hijacking	£100 for each 24 hour period up to £1,000	Nil	£150 for each 24 hour period up to £1,500	Nil	£200 for each 24 hour period up to £2,000	Nil
M2	Mugging	£150	Nil	£250	Nil	£500	Nil

### Benefits for Scheduled Airline Failure Insurance

Section	Benefits	Bronze Cover		Silver Cover		Gold Cover	
		Sum insured per person	Excess per person *	Sum insured per person	Excess per person *	Sum insured per person	Excess per person *
N1	Insolvency of Scheduled Airline (prior to or after departure)	£2,500	Nil	£2,500	Nil	£2,500	Nil
N2	End Supplier Failure	Nil	Nil	Nil	Nil	£2,500	Nil

### Benefits for Winter Sports Cover\*\*

Section	Benefits	Bronze Cover		Silver Cover		Gold Cover	
		Sum insured per person	Excess per person *	Sum insured per person	Excess per person *	Sum insured per person	Excess per person *
O	Ski equipment owned	£500	£100	£750	£75	£1,000	£50
	Ski equipment hired	£150	£100	£200	£75	£400	£50
	Single Item/Pair/Set Limit	£250	£100	£375	£75	£500	£50
P	Ski Hire	£15 per day to £250	Nil	£20 per day to £400	Nil	£25 per day to £500	Nil
Q	Ski Pack	£15 per day to £250	Nil	£20 per day to £400	Nil	£25 per day to £500	Nil
R	Piste Closure	£15 per day to £250	Nil	£20 per day to £400	Nil	£25 per day to £500	Nil
S	Avalanche and Landslide Closure	£15 per day to £250	Nil	£20 per day to £400	Nil	£25 per day to £500	Nil
T	Physiotherapy in the United Kingdom	£150	Nil	£350	Nil	£500	Nil

### Benefits for Natural Catastrophe Cover\*\*

Section	Benefits	Bronze Cover		Silver Cover		Gold Cover	
		Sum insured per person	Excess per person	Sum insured per person	Excess per person	Sum insured per person	Excess per person
U1	Cancellation	£3,000	Nil	£5,000	Nil	£7,500	Nil
U2	Stranded at your home country departure point	£100 after 24 hours	Nil	£100 after 24 hours	Nil	£100 after 24 hours	Nil
U3	Costs to reach your intended destination	£200	Nil	£200	Nil	£200	Nil
U4	Stranded on international connection	£150 for each 24 hours up to £750	Nil	£150 for each 24 hours up to £750	Nil	£150 for each 24 hours up to £750	Nil
U5	Stranded on your return journey home	£150 for each 24 hours up to £750	Nil	£150 for each 24 hours up to £750	Nil	£150 for each 24 hours up to £750	Nil

Section	Benefits	Bronze Cover		Silver Cover		Gold Cover	
		Sum insured per person	Excess per person	Sum insured per person	Excess per person	Sum insured per person	Excess per person
U6	Travel expenses to get home	£2,000	Nil	£2,000	Nil	£2,000	Nil
U7	Additional car parking costs	£50 for each 24 hours up to £250	Nil	£50 for each 24 hours up to £250	Nil	£50 for each 24 hours up to £250	Nil
U8	Additional kennel or cattery fees	£50 for each 24 hours up to £250	Nil	£50 for each 24 hours up to £250	Nil	£50 for each 24 hours up to £250	Nil

### Benefits for Golf Cover\*\*

Section	Benefits	Bronze Cover		Silver Cover		Gold Cover	
		Sum insured per person	Excess per person *	Sum insured per person	Excess per person *	Sum insured per person	Excess per person *
V	Golf Equipment	£1,000	£100	£1,500	£75	£2,000	£50
	Single Item/Pair/Set Limit	£250	£100	£375	£75	£500	£50
	Golf Equipment Hire	£25 per day up to £250	Nil	£40 per day up to £400	Nil	£50 per day up to £500	Nil
	Non Refundable Golf Fees	£25 per day up to £250	Nil	£40 per day up to £400	Nil	£50 per day up to £500	Nil

### Benefits for Wedding Cover\*\*

Section	Benefits	Bronze Cover		Silver Cover		Gold Cover	
		Sum insured per person	Excess per person *	Sum insured per person	Excess per person *	Sum insured per person	Excess per person *
W	Wedding rings	£500	£100	£750	£75	£1,000	£50
	Wedding gifts	£500 (£150 cash)	£100	£750 (£150 cash)	£75	£1,000 (£150 cash)	£50
	Single Item/Pair/Set Limit	£250	£100	£375	£75	£500	£50
	Wedding attire	£1,000	£100	£1,500	£75	£2,000	£50
	Photographs/video recordings	£500	£100	£750	£75	£1,000	£50

## Benefits for Cruise Cover\*\*

Section	Benefits	Bronze Cover		Silver Cover		Gold Cover	
		Sum insured per person	Excess per person *	Sum insured per person	Excess per person *	Sum insured per person	Excess per person *
X	Missed Port	£50 per port up to £500	£100	£75 per port up to £750	£75	£100 per port up to £1,000	£50
	Stateroom/cabin confinement	£50 per 24hours up to £250	£100	£75 per 24hours up to £375	£75	£100 per 24hours up to £500	£50
	Emergency airlift cover	Included under the standard emergency medical benefit					
	Baggage	£2,500	£100	£3,000	£75	£3,500	£50
	Single Item/Pair/Set Limit	£400	Nil	£500	Nil	£750	Nil
	Valuables Limit	£500	Nil	£500	Nil	£500	Nil
	Unused Excursions	£300	£100	£500	£75	£750	£50

## Geographical Areas

One of the following areas will be shown on **your schedule**. This describes the area of the world which this policy provides cover for **you** to travel to:

### Europe

Shown as 'Europe inc UK', 'Europe (1)' or 'Europe (2)' on **your** policy certificate.

The continent of Europe, including all countries west of the Ural Mountains, islands in the Mediterranean, Madeira, the Azores and Iceland but not including Egypt, Israel, Morocco and Tunisia.

### Australia / New Zealand

**Worldwide excluding USA, Canada and the Caribbean**

**Worldwide including USA, Canada and the Caribbean**

## Definitions

These definitions apply to the whole of **your** policy except for cover provided under sections E1 and E2 **Gadget Cover** where different definitions apply.

If a word or phrase has a defined meaning it will be highlighted in bold print and will have the same meaning wherever it is used in the policy.

**We** have listed the definitions alphabetically.

### Baggage

Means luggage, clothing, personal effects and other articles (but excluding **valuables, ski equipment, golf equipment, business equipment, gadgets, personal money** and documents of any kind) which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any **trip**.

See definition of **ski equipment, golf equipment, gadgets** and **personal money** for articles covered under either Section O ski equipment, Section V Golf Cover, Section E1 and E2 **Gadget Cover** or Section F Personal Money, Passport and Documents when the appropriate premium has been paid as detailed in your policy certificate and schedule.

### Bodily injury

Means an identifiable physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

### Close business associate

Means any person whose absence from business for one or more complete days at the same time as **your** absence prevents the proper continuation of that business.

### Close relative

Means mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, domestic partner or fiancé/fiancée.

### **Couple**

Means **you** and **your close relative** who lives with **you** in a domestic relationship at the same address as **you** for at least six months at the time of purchasing this policy.

### **Curtailement /curtail/curtailed**

Means either:

- a) **You** abandoning or cutting short the **trip** after **you** leave **your home** by direct early return to **your home**, in which case claims will be calculated from the day **you** returned to **your home** and based on the number of complete days of **your trip** **you** have not used,

Or

- b) **You** attending a hospital outside **your home area** as an in-patient or being confined to **your** accommodation abroad due to compulsory quarantine or on the orders of a **medical practitioner**, in either case for a period in **excess** of 48 hours. Claims will be calculated from the day **you** were admitted to hospital or confined to **your** accommodation and based on the number of complete days for which **you** were hospitalised, quarantined or confined to **your** accommodation.

Curtailement claims under paragraph b) will only be paid for the ill/ injured/ quarantined/ confined **insured person**, but where **we** or the Emergency Medical Assistance Service agree for another **insured person** (including any children travelling with them) to stay with **you**, **we** will also pay for that **insured person's** proportion only of any travel and accommodation costs and expenses (including excursions up to £250) they have incurred, but not used by remaining with **you**.

### **Excess**

Means that **you** will be responsible for paying the first part of each and every claim per incident claimed for, under each section by each **insured person**, unless **you** have paid the additional premium to waive the **excess** as stated in **your** policy **certificate and** schedule.

Under section E1 – **Gadget** Cover and E2 – **Gadget** Cover Extension the **excess** is the amount detailed in **your** insurance certificate and schedule **you** must contribute towards each and every claim **you** make on **your** policy, except for group policies where this applies per claim per **insured person**.

### **Family cover**

Means up to two adults and up to 9 of their children, step children or foster children aged under 18 accompanying the parents or legal guardian insured on the same policy travelling on any **trip** to the same destination. The children are only insured when travelling with one or both of the insured adults, (or accompanied by another responsible adult) but under annual multi **trip** cover either adult is also insured to travel on their own.

### **Gadget**

Means the following item(s) purchased by **you** insured under the **Gadget** insurance sections E1 and E2 as shown in **your** policy certificate and schedule:

Mobile phones, smart phones, laptops, tablets, desktops, digital cameras, PC monitors, MP3 players, CD/DVD players, games consoles, video cameras, camera lenses, bluetooth headsets, satellite navigation devices, PDAs, E-readers, head/ear phones, wearable technology (such as a smart watch or a health and fitness tracker).

### **Golf equipment**

Means golf clubs, golf balls, golf bag, golf trolley and golf shoes.

### **Home**

Means **your** normal place of residence in the **United Kingdom**.

### **Home area**

For residents of the **United Kingdom** excluding Channel Islands and the Isle of Man, **your home area** means the **United Kingdom** excluding Channel Islands and the Isle of Man. For residents of the Channel Islands and the Isle of Man, **your home area** means either the particular Channel Island on which **you** live or the Isle of Man depending on where **your home** is.

**Insured person**

See definition of **you/your/yourself/insured person**.

**Loss of limb**

Means loss by permanent severance of an entire hand or foot or the total, complete and permanent loss of use of an entire hand or foot.

**Loss of sight**

Means total and irrecoverable loss of sight which shall be considered as having occurred:

- a) In both eyes, if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- b) In one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what **you** should see at 60 metres).

**Medical condition**

Means any disease, illness or injury.

**Medical practitioner**

Means a registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **you** or any person who **you** are travelling with.

**Mugging**

Means a violent, threatening attack by a third party causing actual bodily harm.

**Package**

Means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a) Transport
- b) Accommodation
- c) Other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package

As more fully described under the **package** Travel, **package** Holidays and **package** Tour Regulations 1992.

**Period of insurance**

Means if annual multi **trip** cover is selected: the period of 12 months for which **we** have accepted the premium as stated in the certificate and schedule. During this period any **trip** not exceeding the maximum **trip** duration as detailed in **your** policy certificate and schedule, but limited to 21 days in total in each **period of insurance** for winter sports (provided **you** have paid the appropriate winter sports premium to include this cover). Under these policies Section A - Cancellation cover will be operative from the date stated in the certificate and schedule or the time of booking any **trip** (whichever is the later date) and terminates on commencement of any **trip**.

Means if single **trip** cover is selected: the period of the **trip** and terminating upon its completion, but not in any case exceeding the period shown in the certificate and schedule. Under these policies Section A - Cancellation cover will be operative from the time **you** pay the premium.

For all other sections of the policy including Section A – **curtailment** cover, whichever cover is selected, the insurance starts when **you** leave **your home** to start the **trip** and ends at the time of **your** return to **your home** on completion of the **trip**.

However any **trip** that had already begun when **you** purchased this insurance will not be covered, except where this policy replaces or **you** renew an existing annual multi **trip** policy which fell due for renewal during the **trip**.

The **period of insurance** is automatically extended for the period of the delay in the event that **your** return to **your home area** is unavoidably delayed due to an event insured by this policy.

**Personal money**

Means bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money



orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phone cards, money cards and credit/debit or pre-pay charge cards all held for private purposes.

### **Permanent total disablement**

Means an injury sustained, resulting in total and permanent disability which medical evidence confirms will prevent **you** from undertaking **your** usual occupation or a similar one for which **you** are qualified and suitably experienced.

### **Pre-paid charges**

Means charges **you** have paid before **you** travel, or are contracted to pay for, including but not limited to the following: car hire, car parking, airport accommodation, airport lounge access, kennel and cattery fees, excursions, (where cover under Section U – Golf cover is operative) green fees and (where the appropriate winter sports premium has been paid) ski school fees, lift passes and hired **ski equipment**.

### **Pre-existing medical conditions**

Means:

This policy contains conditions relating to **your** health. In particular, claims will not be covered where at the time of purchasing this insurance **you** or any **insured person** has suffered from or received any form of medical advice or treatment or medication for any of the following conditions unless the condition has been declared to **us** and accepted by **us** in writing:

- Any heart or circulatory condition; or
- Any respiratory condition; or
- Any cancerous condition; or
- Any terminal prognosis.

A declaration must also be made to **us** and **we** must agree to provide cover in writing if any of the following circumstances apply to **you** or to any **insured person** on this policy at the time of purchasing this insurance:

- **You** have a medical condition for which **you** are taking prescribed medication; or
- **You** have consulted a hospital specialist or needed inpatient treatment within the last 12 months.
- **You** have been diagnosed or treated for any psychological or psychiatric condition including stress, anxiety or depression.

To declare any of the above, **you** must screen the conditions, either within the Legal & General website, or where requested on one of **our** partner sites. **You** MUST declare ALL conditions and answer the questions contained therein. In the event that the condition(s) can be covered, the conditions will be detailed per **person** on the certificate.

Any additional premium required to cover the conditions will be charged as part of the overall price (including IPT). In the event that the condition(s) cannot be covered, then **we** will advise **you** of an alternative website where **you** may be able to source an alternative travel insurance product.

### **Public transport**

Means any publicly licensed aircraft, sea vessel, train, coach or bus on which **you** are booked or had planned to travel.

### **Secure baggage area**

Means any of the following, as and where appropriate:

- a) The locked dashboard, boot or luggage compartment of a motor vehicle
- b) The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats
- c) The fixed storage units of a locked motorised or towed caravan
- d) A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof

### **Ski equipment**

Means skis (including bindings), ski boots, ski poles and snowboards.

### **Terrorism**

Means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or

governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

### **Trip**

Means any holiday, pleasure **trip** or journey made by **you** within the area of travel shown in the certificate and schedule which begins and ends in **your home area** during the **period of insurance**, but excluding one way trips or journeys.

However any **trip** that had already begun when **you** purchased this insurance will not be covered, except where this policy replaces or **you** renew an existing annual multi trip policy which fell due for renewal during the **trip**.

If annual multi **trip** cover is selected any **trip** not exceeding the maximum **trip** length as confirmed in **your** policy certificate and schedule is covered, but limited to 21 days in total in each **period of insurance** for winter sports (provided **you** have paid the appropriate winter sports premium to include this cover). If any **trip** exceeds the maximum **trip** length as confirmed in **your** policy certificate and schedule days (or 21 days in the case of winter sports) there is no cover under this policy for any additional days over the maximum **trip** length as confirmed in **your** policy certificate and schedule (or 21 day period in respect of winter sports trips), unless **you** have contacted **us** and **we** have agreed in writing to provide cover.

In addition, any **trip** solely within **your home area** is only covered where **you** have pre - booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each **trip** under annual multi **trip** cover is considered to be a separate insurance, with the terms, definitions, what is not covered and conditions contained in this policy applying to each **trip**. Where **we** have agreed to cover **your medical condition**, this applies to each **trip** during the **period of insurance**.

### **Unattended**

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

### **United Kingdom**

Means England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

### **Valuables**

Means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, CD's, DVD's, tapes, films, cassettes, cartridges, computer games, telescopes and binoculars.

### **Violent and forcible entry**

Means entry evidenced by visible damage to the fabric of the building, room, or vehicle at the point of entry.

### **We/us/our**

Means HCC International Insurance Company PLC, a subsidiary of HCC Insurance Holdings, Inc., HCC International Insurance Company plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Registered in England and Wales No. 01575839. Registered office: 1 Aldgate, London, EC3N 1RE. Financial Services Register number 202655. These details can be checked on the Financial Services Register by visiting: [www.fca.org.uk](http://www.fca.org.uk) or contacting the Financial Conduct Authority on 0800 111 6768.

### **You/your/yourself/insured person**

Means each person travelling on a **trip** whose name appears in the policy certificate and schedule.

### **Policy options**

#### **Individual**

One person who is 18 years of age or over.

#### **Couple**

An individual and their partner provided they have lived together for at least six months or longer. A partner would include a civil partner.

#### **Family**

An individual and their partner provided they live together and up to six of their dependent children (which can

include fostered or adopted children) who are 17 years of age or under at the date of buying this policy and are either in full time education or living with them; or  
An individual and their partner provided they live together for at least six months or longer and up to six grandchildren who are travelling with them for the full duration of the trip, and who are 17 years of age or under at the date of buying this policy and are either in full time education or living with them.

### **Single parent family**

An individual and up to six of their dependent children (which can include fostered or adopted children) who are 17 years of age or under at the date of buying this policy and are either in full time education or living with them; or An individual and up to six of their grandchildren who are travelling with them for the full duration of the trip, and who are 17 years of age or under at the date of buying this policy and are either in full time education or living with them.

### **Group travel**

A group of individuals who may not all be related and are named on one policy certificate and schedule under a Single Trip policy. All members of the group must travel together.

## **Upgrades**

The following upgrades are available by paying an additional premium:

### **Cruise cover**

You can buy cover for the duration of your trip on all types of policies. Please see section X for full details of cover.

### **Excess waiver**

In the event of a claim, if the excess waiver premium has been paid, your claim will not be subject to a policy excess, with the exception of gadget cover if you have selected this option. Please see the table of benefits on pages 9 to 13 for full details of the excesses which are usually payable.

### **Gadget cover**

You can buy cover for up to 94 days on Single Trip policies. On Annual Multi-Trip policies, cover can be provided throughout the period of cover provided each trip lasts no longer than 31, 45 or 62 days (depending on the level of cover you have purchased). Please see sections E1 and E2 for full details of cover.

### **Golf cover**

You can buy cover for up to 31 days on Single Trip policies. On Annual Multi-Trip policies, cover can be provided throughout the period of cover provided each golfing holiday lasts no longer than 31 days. Please see section V for full details of cover.

### **Natural Catastrophe cover**

You can buy cover for the duration of your trip on all types of policies. Please see sections U1 to U8 for full details of cover.

### **Sports and activities cover**

You can buy additional cover for a selection of sports and activities as detailed on pages 23 to 25. No sports and activities cover can be provided if anyone on the policy is aged 66 years or over at time of purchase or renewal.

### **Wedding cover**

You can buy cover for up to 31 days on Single Trip and Annual Multi-Trip policies. Please see section W for full details of cover.

### **Winter sports cover**

For Single Trip policies you can buy cover for the duration of your trip. For Annual Multi-Trip policies you can buy cover for up to 17 days in total within the period of cover. No winter sports cover can be provided if anyone on the policy is aged 66 years or over at time of purchase or renewal.

Please see page 25 for a full list of winter sports activities which are covered by this policy. If the winter sport you intend to take part in is not shown in the list, please check that cover will be provided by contacting the

Travel Sales and Support Team on 0800 197 6829 or by e-mailing [legalandgeneral@hoodtravel.co.uk](mailto:legalandgeneral@hoodtravel.co.uk)

Please see sections O to T for full details of cover.

## General conditions applicable to the whole policy

These conditions apply throughout **your** policy.

**You** must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may cancel the policy as detailed under this section or refuse to deal with any relevant claims or reduce the amount of any relevant claim payments.

### 1. Dual insurance

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

### 2. Reasonable precautions

At all times **you** must take all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard **your** property from loss or damage and to recover property lost or stolen.

### 3. Cancellation

#### Statutory cancellation rights

**You** may cancel this policy within 14 days of receipt of the policy documents (new business) and for annual policies the renewal date (the **cancellation period**) by writing to the address shown below or calling us on 0370 0600 344. Any premium already paid will be refunded to **you** by Hood Travel Limited providing **you** have not travelled, no claim has been made or is intended to be made.

Hood Travel Limited  
1<sup>st</sup> Floor Maitland House,  
Warrior Square,  
Southend-on-Sea, Essex,  
SS1 2JY

Reference: Legal & General Travel Insurance

#### Cancellation outside the statutory period

**You** may cancel this policy at any time after the **cancellation period** by writing to the address detailed above or calling us on 0370 0600 344. If **you** cancel after the **cancellation period** no premium refund will be made.

**We** reserve the right to cancel the policy by providing 21 days' notice by registered post to **your** last known address on the following grounds:

- a) If **you** make a fraudulent claim as set out in paragraph 4. Fraudulent claims below.
- b) If **you** are or have been engaged in criminal or unlawful activities.
- c) If any policy in **your** name is added to the Insurance Fraud Register. In each case no refund of premium will be made.

### 4. Fraudulent claims

Throughout **your** dealings with **us we** expect **you** to act honestly. If **you** or anyone

acting for **you**:

- a) Knowingly provides information to **us** as part of **your** application for **your** policy that is not true and complete to the best of **your** knowledge and belief; or
- b) Knowingly makes a fraudulent or exaggerated claim under **your** policy; or
- c) Knowingly makes a false statement in support of a claim; or
- d) Submits a knowingly false or forged document in support of a claim; or
- e) Makes a claim for any loss or damage caused by **your** wilful act or caused with **your**

agreement, knowledge or collusion.

Then

- a) **We** may prosecute fraudulent claimants;
- b) **We** may make the policy void from the date of the fraudulent act;
- c) **We** will not pay any fraudulent claims;
- d) **We** will be entitled to recover from **you** the amount of any fraudulent claim already paid under **your** policy since the start date;
- e) **We** may inform the Police of the circumstances.

#### 5. Automatic renewals on annual multi trip policies and how to opt out

By purchasing this policy **you** have provided **us** with the consent to set up a continuous payment authority. This means **we** are authorised to automatically renew **your** policy and apply for renewal payments from **your** account every year, even if **your** card has expired, until **you** instruct **us** to stop.

**We** will contact **you** by letter and email at least 21 days before the end of **your period of insurance**. If **you** still meet **our** eligibility criteria, **we** will seek to automatically renew **your** policy by using the latest details **you** provided to **us**. **You** will also be provided with a renewal invitation which **you** should check to ensure all **your** details are still correct and relevant. **Your** renewal invitation will have information on how **you** can make changes to **your** details or tell **us** if **you** do not wish to renew **your** insurance before **your** renewal date.

#### How to opt-out

Call us on 0370 0600 344 or by emailing [legalandgeneral@hoodtravel.co.uk](mailto:legalandgeneral@hoodtravel.co.uk)

## Claims Conditions

#### The first thing you must do

We recommend that **you** check **your** cover. This policy booklet contains details of what is covered and how **we** settle claims. **Your** policy certificate and schedule will show what sections are in force.

The following claims conditions apply to all sections other than Section E1 and E2 **Gadget** Cover of this policy.

**You** must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may void the policy and refuse to deal with any relevant claims or reduce the amount of any relevant claim payment. **You** must contact **us** by phone if **you** want to make a claim using the relevant number given below, depending on the type of claim:

For sections E1 and E2 Gadget Cover separate conditions apply.

#### Claims

To make a claim under all sections (except, Section E1 and E2 **Gadget** cover) please contact:

Claims Settlement Agencies  
308-314 London Road  
Hadleigh  
Benfleet  
Essex  
SS7 2DD

[www.submitclaim.co.uk/LG](http://www.submitclaim.co.uk/LG)

To make an Emergency medical assistance claim whilst **you** are abroad please contact:

Healix International Emergency Medical Assistance Service

+44 (0)203 823 1431 from anywhere in the world Available to **you** 24 hours a day, 365 days a year.

To make an Emergency medical assistance claim whilst you are in North America please contact: 866-968-4668 (this is toll free number) Available to you 24 hours a day, 365 days a year



Further details on how to contact us in an emergency, for a medical assistance claim, can be found on page 26.

To make the claims process as quick as possible please have **your** policy number to hand. This will ensure that **you** are helped quickly and efficiently.

The claim notification must be made within 31 days or as soon as possible after that following any **bodily injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this policy.

**You** must also tell **us** if **you** are aware of any court claim form, summons or impending prosecution. Every communication relating to a claim must be sent to **us** as soon as possible. **You** or anyone acting on **your** behalf must not negotiate, admit or refuse any claim without **our** permission in writing and cooperate fully with **us** in **our** investigations into the circumstance of **your** claim.

Each section of this policy contains Special conditions relating to claims. **You** should refer to the particular section under which **you** are claiming for further details of what **you** must do following the incident or event which has caused the claim.

**You** or **your** legal representatives must supply at **your** own expense, all information relevant to the claim detailed under Claims evidence at the end of each section. **You** should refer to the particular section under which **you** are claiming for further details of the evidence that **we** need to deal with **your** claim.

**We** reserve the right to require **you** to undergo an independent medical examination at **our** expense.

**We** may also request and will pay for a post mortem examination.

**You** must retain any property which is damaged, and if requested, send it to **us** at **your** own expense. If **we** pay a claim for the full value of the property and it is then recovered it will then become **our** property.

**We** may refuse to reimburse **you** for any property which **you** cannot provide proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements.

### **Transferring of rights**

**We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

### **How to make a claim for Gadget Cover**

To make a claim for Section E1 and E2 **Gadget** Cover please see page 39 where details of how to make a claim under this section can be found.

## **What is not covered - applicable to all sections of the policy**

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

### **1. War risks, civil commotion and terrorism**

War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion and/or civil unrest assuming the proportions of or amounting to an uprising, military or usurped power

but this exclusion shall not apply to losses under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.

## 2. Radioactive contamination

Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

## 3. Sonic boom

Loss, destruction or damage directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

## 4. Winter sports

**Your** participation in winter sports unless the appropriate winter sports premium has been paid, then cover will apply under those sections shown as covered for winter sports in **your** certificate and schedule for:

- a) The winter sports specified in the list on page 25 and
- b) Any other winter sports shown as covered in **your** certificate and schedule
- c) For a period of no more than 21 days in total in each **period of insurance** under annual multi **trip** policies and for the period of the **trip** under single **trip** policies.

## 5. Professional sports or entertaining

**Your** participation in or practice of any professional sports or professional entertaining.

## 6. Other sports or activities

**Your** participation in or practice of any other sport or activity, manual work, driving any motorised vehicle or racing unless:

- a) Specified in the list on pages 23 to 25 or
- b) Shown as covered in **your** certificate and schedule.

## 7. Suicide, drug use or solvent abuse

**Your** wilfully self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for the treatment of drug addiction) and putting **yourself** at needless risk (except in an attempt to save human life).

## 8. Alcohol abuse/misuse

**You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** physical ability and/or judgement resulting in a claim. **We** do not expect **you** to avoid alcohol on **your** trips or holidays, but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected or **you** are suffering from alcohol dependence or directly or indirectly from the symptoms of alcohol withdrawal and/or **you** need to make a claim as a result.

## 9. Jumping from vehicles, buildings, bridges, scaffolding or balconies

**You** climbing on or jumping from a vehicle, building, bridge, scaffolding, balcony or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.

## 10. Unlawful action

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

## 11. Additional loss or expense

Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury**, illness or disease.

## 12. Armed Forces

Operational duties of a member of the Armed Forces (other than claims arising from authorised leave



being cancelled due to operational reasons, as provided for under sub section 4. of Section A – Cancellation or **curtailment** charges).

### 13. Travelling against FCO advice

**You** travel to a country, specific area or event when the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or regulatory authority in a country to/from which **you** are travelling has advised against all, or all but essential travel (other than claims arising from **you** not being able to travel and use **your** booked accommodation or **curtailing** the **trip** before completion, as provided for under subsections 1. and 6 c). of what is covered under Section S – Travel disruption cover when operative).

### 14. Unauthorised access to controlled or restricted areas or the unauthorised use of swimming pools

**You** gaining access to controlled or restricted areas and/or the unauthorised use of swimming pools outside of the specified opening times.

## Sports and activities covered

The following lists detail the sports and activities that this policy will cover without charge when **you** are participating on a recreational and non- professional basis during any **trip**. Any involvement in these sports and/or activities is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as helmet, harness, knee and/or elbow pads and eye protection).

If **you** are participating in any other sports or activities not mentioned, please telephone **our** customer helpline on 0370 0600 344 as **we** may be able to offer cover for an additional premium. Details of those sports and activities which **you** have purchased cover for will be added to **your** policy certificate and schedule.

No cover under Section G – Personal liability for those sports or activities marked with \*

\*\* A piste is a recognised and marked ski run within the resort boundaries.

#### Covered as standard without charge

- Abseiling (within organisers guidelines)
- \*Administrative, clerical or professional occupations
- Aerobics
- Airboarding
- Amateur athletics (track and field)
- Archaeological diggings (use of hand tools only)
- Archery
- Badminton
- Ballooning – hot air (organising pleasure rides only)
- Banana boating/donuts/inflatables behind power boat
- Baseball (amateur)
- Basketball (amateur)
- Battle re-enactment
- Beach games
- Billiard/snooker/pool
- Body boarding (boogie boarding)
- Bowls
- \*Camel riding
- \*Camp America – counsellor
- Canoeing (up to grade 2 rivers)
- \*Catamaran sailing (if qualified and no racing)
- \*Clay pigeon shooting
- Climbing (indoors on climbing wall only)
- Cricket (amateur)
- Croquet
- Cross country running (non-competitive)
- Curling (amateur)
- Cycling (wearing a helmet and no racing)
- Dancing (including instruction)
- Deep sea fishing
- \*Dinghy sailing (no racing)
- \*Driving motorised vehicles (excluding quadbikes) for which you are licenced to drive in the United Kingdom (other than races, motor rallies or competitions) and wearing a helmet if driving a motorbike, moped or scooter, or wearing a seatbelt when travelling in a motorised vehicle where a seatbelt is available for use.
- Elephant riding/trekking
- Falconry
- Fell walking/running (up to 2,500 metres above sea level)
- Fencing (training only)
- Fishing
- Fives
- Flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- Flying fox (cable car)
- Football (American) – amateur only and not main purpose of trip.
- Frisbee/ultimate Frisbee (including competitions)
- Gaelic football – amateur only and not main purpose of the trip
- \*Glass bottom boats/bubbles
- \*Go karting (within organisers guidelines)
- Golf
- Handball (amateur)



- Hiking up to 2,500 metres above sea level
- \*Hobie catting (if qualified and no racing)
- Horse riding (wearing a helmet and excluding competitions, racing, jumping and hunting)
- Hot air ballooning (organised pleasure rides only)
- \*Hovercraft driving/passenger
- Hurling (amateur only and not main purpose of trip)
- Husky/horse/reindeer sledging or sleigh riding as an activity as a passenger only with a local driver and not on snow
- Hydro zorbing
- Indoor climbing (on climbing wall)
- In-line skating/roller blading (wearing pads and helmets)
- Indoor skating/skateboarding (wearing pads and helmets)
- Javelin throwing (amateur)
- \*Jet boating (no racing)
- Jogging
- Jousting
- \*Karting (wearing a helmet and no racing)
- Kayaking (up to grade 2 rivers)
- Korfball (amateur)
- Netball (amateur)
- Octopush
- Orienteering
- \*Paint balling/war games (wearing eye protection)
- Parasailing/parascending – over water
- Pedalos
- Pilates
- Pony trekking (wearing a helmet)
- \*Power boating (no racing and non-competitive)
- Racket ball
- Rambling
- Refereeing (amateur only)
- Rifle range shooting
- Ringos
- Roller skating/blading/in line skating (wearing pads and helmets)
- Rounders (amateur)
- Rowing (no racing)
- Running (non-competitive and not a marathon of any type)
- Safari trekking/tracking in the bush (must be organised tour)
- \*Sailing/yachting (if qualified or accompanied by a qualified person and no racing)
- Sail boarding/wind surfing
- Sand boarding/sand dunes/surfing/skiing
- \*Sand yachting (no racing)
- Scuba diving up to depth of 18 metres (if qualified or accompanied by qualified instructor and not diving alone, not involved in air travel until more than 24 hours have elapsed after your last dive)
- \*Shooting/small bore target/rifle range shooting (within organisers guidelines)
- Skateboarding (wearing pads and helmets)
- Snorkelling
- Softball (amateur)

- Spear fishing (without tanks)
- \*Speed sailing (no racing)
- Sphering
- Squash
- Surfing (including on board surf simulators)
- Swimming
- Swimming with dolphins
- Swimming/bathing with elephants
- Sydney harbour bridge (organised and walking across clipped onto a safety line)
- Table tennis
- \*Tall ship crewing (no racing)
- Ten pin bowling
- Tennis
- Trampolining
- Tree canopy walking
- Trekking/hiking/walking/hill walking up to 2,500 metres above sea level
- Tug of war
- Volleyball
- Wake boarding
- Walking up to 2,500 metres above sea level
- \*War games/paintballing (wearing eye protection)
- Water polo (amateur)
- Water skiing/water ski jumping
- Whale watching
- Wicker basket tobogganing
- Wind surfing/sailboarding
- Wind tunnel flying (pads and helmets to be worn)
- \*Yachting (if qualified)

**Covered if the appropriate additional premium has been paid, as shown in your policy certificate and schedule. Please call 0370 0600 344 to add these sports and activities to your policy.**

- Bamboo rafting
- Bar/restaurant work
- \*Blokarting
- Body building
- Bungee jumping (within organisers guidelines)
- Bungee slingshot
- Bungee swoop
- Bungee trampolining
- Canoeing (grade 3, 4 rivers and above)
- Capoeira dance movement only
- Dune/wadi buggying/bashing
- Dune sliding
- Elephant polo
- Field hockey
- Fruit or vegetable picking
- Gorilla trekking
- Grass skiing
- Gymnastics
- Heptathlon – amateur only
- High diving
- Hiking between 2501 and 3500 metres above sea level
- Hockey

- Husky dog sledding (not on snow)
- Jet skiing
- Judo
- Karate
- Kayaking (grade 3,4 rivers and above)
- Kite boarding
- Lacrosse
- Land skiing
- \*Manual work (but not including the use of manual tools or machinery)
- Marathon running (not professional)
- Minjin swinging
- Mud buggying
- Ostrich riding or racing
- Paragliding
- Paramotoring
- Parapenting/paraponting
- Parasailing/parascending – overland
- Parasailing/parascending – over water
- Polo
- Polo cross
- Pot holing/caving
- Quad biking
- Rap jumping/running (within organisers guidelines)
- \*Restaurant/bar work
- \*Retail trade including manual work (but not including the use of manual tools or machinery)
- Rhino trekking
- River tubing
- Roller hockey
- Rugby – amateur only and not main purpose
- Scuba diving up to 40 metre (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving)
- Sea canoeing/kayaking (within sight of land)
- Shinty sky jumping (from sky tower in Auckland, New Zealand only)
- Sledging/tobogganing (not on snow)
- Street hockey (wearing pads and helmets)
- Street luge
- Superintendence of manual work
- Swimming with killer whales/orcas
- Tai chi
- Telemarking
- Trekking between 2501-3500 metres above sea level
- Tubing
- Via ferrata
- Wadi/dune buggying/bashing
- Walking between 2501-3500 metres above sea level
- Weightlifting
- White water canoeing/kayaking/touring up to grade 4
- White water rafting (within organisers guidelines) up to grade 4

**Covered if the appropriate winter sports premium has been paid, as shown in your policy certificate and schedule. Please call 0370 0600 344 to add these sports and activities to your policy.**

- Big foot skiing
- Blade skating
- Dry slope Skiing
- Glacier skiing/walking
- Husky dog sledding (organised, non-competitive and with experienced local driver)
- Ice cricket (wearing appropriate Batting pads/gloves/spiked shoes)
- Ice fishing
- \*Ice go karting (within organisers guidelines)
- Ice skating
- \*Ice windsurfing
- Kick sledging
- Ski - biking
- Ski – blading
- Ski boarding
- \*Ski - dooing
- Ski run walking
- Ski – touring
- Skiing alpine
- Skiing - big foot
- Skiing - cross country
- Skiing – mono
- Skiing - Nordic
- Skiing on piste\*\*
- Skiing - off piste\*\* with a guide
- Sledging/tobogganing on snow
- \*Sledging/sleigh riding as a passenger (pulled by horse or reindeer)
- Snow biking
- Snow blading
- Snow boarding on piste\*\*
- Snow boarding - off piste\*\* with a guide snow bobbing
- \*Snow go karting
- \*Snow mobiling (skidoo)
- \*Snow scooting
- Snow shoe walking
- \*Snowcat driving
- Tandem skiing
- Telemarking

## How to contact us in an emergency

**International Emergency Medical Assistance Service**  
**Available to you 24 hours a day, 365 days a year**  
**Call +44 (0)203 823 1431 from anywhere in the world**

You should contact the Emergency Medical Assistance Service when **you** are abroad:

- a) If **you** are ill or have an accident which means that **you** need to be admitted to hospital as an in-patient; or
- b) To arrange transport **home** if this is considered medically necessary; or
- c) To arrange transport **home** if **you** are told about the illness or death of a **close relative**.

It is very important that **you** call the Emergency Medical Assistance Service as soon as possible. If **you** cannot make the call **yourself**, because the condition requires emergency treatment, **you** or someone on **your** behalf should contact the Emergency Medical Assistance Service within 24 hours of hospitalisation or as soon as possible after that.

### Reciprocal Health Agreements

#### State in-patient treatment - EU, EEA or Switzerland

**IMPORTANT:** If **you** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **you** should obtain a European Health Insurance Card (EHIC). **You** can apply for an EHIC either online at [www.ehic.org.uk](http://www.ehic.org.uk) or by telephoning 0300 3301350. The EHIC entitles **you** to certain free or reduced costs health services in the EU,

EEA or Switzerland. Details of the countries where **you** can use the EHIC are shown at the end of this section together with information on how to replace **your** EHIC if it is lost or stolen while **you** are abroad.

If **you** are admitted to a state hospital or clinic as an in-patient while within the EU, EEA or Switzerland, **you** have a right to state provided emergency treatment if **you** have an EHIC.

If at any time **you** or someone acting on **your** behalf is being pressured to sign for excessive treatment or charges, please call the Emergency Medical Assistance Service for guidance.

#### COUNTRIES WHERE YOU CAN USE THE EHIC

The European Economic Area (EEA) is a free trade zone between countries of the European Union (EU), Iceland, Norway and Liechtenstein. The regulations on access to healthcare in the EEA also apply in Switzerland. Specific guidance on how to access healthcare in the countries listed below is available online at [www.ehic.org.uk](http://www.ehic.org.uk)

Austria	Finland	Latvia	Portugal
Belgium	France	Liechtenstein	Romania
Bulgaria	Germany	Lithuania	Slovakia
Croatia	Greece	Luxembourg	Slovenia
Cyprus	Hungary	Malta	Spain
Czech Republic	Iceland	Netherlands	Sweden
Denmark	Ireland	Norway	Switzerland
Estonia	Italy	Poland	

#### State in-patient and out-patient treatment – Australia

If **you** need medical treatment in Australia, **you** must enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive, but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital will then be available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website on

www.medicareaustralia.gov.au. or by emailing medicare@ medicareaustralia.gov.au. Alternatively please call the Emergency Medical Assistance Service for guidance.

If **you** are admitted to hospital **you** should contact the Emergency Medical Assistance Service as soon as possible for any treatment not available under MEDICARE.

#### **State in-patient and out-patient treatment – New Zealand**

**United Kingdom** citizens on a short term visit to New Zealand are eligible for treatment (medical, hospital and related) on the same basis as citizens of New Zealand. If the treatment relates to an existing **medical condition** or a new condition arises, then a **medical practitioner** must agree in each case that prompt treatment is needed before **your trip** ends, if treatment is to be provided under the reciprocal agreement. **You** will also need to show **your** UK passport.

**You** will however have to pay the same charges as New Zealanders for treatment at a doctor's surgery or for prescribed medication.

#### **Private treatment – Worldwide**

If **you** are admitted to a private hospital or clinic and no medically suitable state facility is available, **you** or someone on **your** behalf should contact the Emergency Medical Assistance Service as soon as possible before knowingly incurring any expenses over £500.

The Emergency Medical Assistance Service will then arrange for the medical expenses covered by the policy to be paid direct to the hospital/clinic.

#### **Outpatient Treatment Excluding North America and the United Kingdom**



If **you** require outpatient treatment **you** must provide a copy of **your** policy certificate and schedule to the treating doctor /clinic at the time of treatment so that they can contact HealthWatch S.A (except for North America and the **United Kingdom**) to obtain authorisation for **your** treatment, in line with **your** policy wording **you** will need to pay any **excess** at the time of treatment. Please note: Some clinics may not wish to settle their bill directly with **us** and **you** may be asked to pay for **your** treatment and claims this back upon **your** return.

For **United Kingdom** and North America outpatient cases please contact Tel: **+44 (0)203 823 1431**

#### **Instructions to Doctors/Clinics:**

In order to have **your** invoices paid quickly, please send **your** invoice together with a copy of the policy certificate and schedule (clearly showing the policy number and names) and any supporting documentation related to the outpatient treatment (Medical report, cost breakdown) by email to [newcase@healthwatch.gr](mailto:newcase@healthwatch.gr) **you** must include **your** bank account details, IBAN no's and /or Swift code for payment to be processed electronically.

Out Patient Department  
Fax: +30 (0)231 025 6455 or +30 (0)231 025 4160  
E-mail: [newcase@healthwatch.gr](mailto:newcase@healthwatch.gr)  
Out Patient Department  
Tel: +30 (0)231 025 6454

## Section A – Cancellation or curtailment charges

### What is covered

**We** will pay **you** up to the amount shown in the schedule of benefits for **your** proportion only of any irrecoverable unused travel and accommodation costs and other **pre-paid charges** which **you** have paid or are contracted to pay, together with **your** proportion only of any reasonable additional travel expenses incurred if:

- a) Cancellation of the **trip** is necessary and unavoidable or
- b) The **trip** is **curtailed** before completion as a result of any of the following events:
  1. The death, **bodily injury**, illness, disease, or complications arising as a direct result of pregnancy of:
    - a) **You**
    - b) Any person who **you** are travelling or have arranged to travel with
    - c) Any person who **you** have arranged to stay with
    - d) **Your close relative**
    - e) **Your close business associate.**
  2. **You** or any person who **you** are travelling or have arranged to travel with being quarantined, called as a witness at a Court of Law or for jury service attendance.
  3. Redundancy of **you** or any person who **you** are travelling or have arranged to travel with which qualifies for payment under current **United Kingdom** redundancy payment legislation, and at the time of booking the **trip** there was no reason to believe anyone would be made redundant.
  4. **You** or any person who **you** are travelling or have arranged to travel with, are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled or are called up for operational reasons, provided that the cancellation or **curtailment** could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.
  5. The Police or other authorities requesting **you** to stay at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

If the same costs, charges or expenses are also covered under Section U – Natural Catastrophe cover, or Section V – Golf cover **you** can only claim for these under one section for the same event.

### Special conditions relating to claims

1. **You** must get the prior approval of the Emergency Medical Assistance Service to confirm the necessity to return **home**, prior to **curtailment** of the **trip** due to death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy.
2. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
3. If **you** cancel the **trip** due to:
  - a) Stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide (at **your** own expense) a medical certificate from either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field or
  - b) Any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner**

Stating that this necessarily and reasonably prevented **you** from travelling. **We** need the medical

certificate completed as soon as **you** find out it is necessary to cancel the **trip**, as any delay in seeing a **medical practitioner** could mean that **your** symptoms are no longer present. If **you** cannot get an immediate appointment, please make one for as early as possible and keep all details of this to help substantiate **your** claim.

### What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy certificate and schedule.
2. **We** will only consider the unused pre-paid expenses of a person who is insured under this policy. For example, if **you** are travelling with someone who is not insured under this policy **we** will only pay **your** proportion of the costs not theirs, regardless who has paid for the booking.
3. The cost of **your** unused original tickets where:
  - a) The Emergency Medical Assistance Service or **we** have arranged and/or paid for **you** to come **home** following **curtailment** of the **trip**, or
  - b) **We** have paid **you** for any reasonable alternative and/or additional travel costs incurred by **you** to come **home** following **curtailment** of the **trip**.

If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight (based on the cost applicable on the date **you** come **home**) from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.

4. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
5. Any claims arising directly or indirectly from:
  - a) **Your** misconduct or misconduct by any person who **you** are travelling with or have arranged to travel with leading to dismissal, **your**/their resignation, voluntary redundancy, **you**/them entering into a compromise agreement, or where **you**/they had received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**.
  - b) Circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.
6. Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
7. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by **you**, as part of **your** involvement in such schemes is not covered.
8. Anything mentioned in What is not covered applicable to all sections of the policy.

**You** should also refer to the Important conditions relating to health.

### Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder, either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field) explaining why it was necessary for **you** to cancel or **curtail** the **trip**.
- In the case of death causing cancellation or **curtailment** of the **trip**, the original death certificate.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.



- In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.
- Receipts or bills for any costs, charges or expenses claimed for.
- In the case of compulsory quarantine, a letter from the relevant authority or the treating **medical practitioner**.
- In the case of jury service or witness attendance, the court summons.
- The letter of redundancy for redundancy claims.
- A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- In the case of serious damage to **your home** a report from the police or relevant authority. Where flooding or other damage is so widespread that the Police or other authorities could not be present, then a report from **your** household insurers or the contractor engaged to carry out repairs to **your home**.
- Details of any travel, private medical or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)370 0600 345  
Or Register your claim online: [www.submitclaim.co.uk/LG](http://www.submitclaim.co.uk/LG)

## Section B – Emergency medical and other expenses

### What is covered

**We** will pay **you** up to the amount shown in the schedule of benefits for the following expenses which are necessarily incurred during a **trip** but not covered by any reciprocal health agreement, as a result of **you** suffering unforeseen **bodily injury**, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your home area**.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to the amount shown in the schedule of benefits incurred outside of **your home area**.
3. Costs of telephone calls:
  - a) To the Emergency Medical Assistance Service notifying and dealing with the problem for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **you** telephoned
  - b) Incurred by **you** when **you** receive calls on **your** mobile phone from the Emergency Medical Assistance Service for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls.
4. The cost of taxi fares for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments and/or for collection of medication prescribed for **you** by the hospital.
5. If **you** die:
  - a) Outside **your home area** the reasonable additional cost of funeral expenses abroad up to the amount shown in the schedule of benefits plus the reasonable cost of returning **your** ashes to **your home**, or the additional costs of returning **your** body to **your home**
  - b) Within **your home area** the reasonable additional cost of returning **your** ashes or body to **your home** up to the amount shown in the schedule of benefits.
6. Reasonable additional transport and/or accommodation expenses incurred, up to the standard of **your** original booking (for example full or half board, all inclusive, bed and breakfast, self-catering or room only), if it is medically necessary for **you** to stay beyond **your**

scheduled return date.

This includes, with the prior authorisation of the Emergency Medical Assistance Service, reasonable additional transport and/or accommodation expenses for a travelling companion, friend or **close relative** to stay with **you** or travel to **you** from the **United Kingdom** or escort **you**. Also additional travel expenses to return **you** to **your home** or a suitable hospital nearby if **you** cannot use the return ticket.

7. With the prior authorisation of the Emergency Medical Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home** if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless the Emergency Medical Assistance Service agree otherwise.

### Special conditions relating to claims

1. To enable **us** to direct **you** to the most appropriate medical facility **you** must obtain the prior authorisation of the Emergency Medical Assistance Service or **us** before knowingly incurring any expenses (including any out-patient treatment) over £500. If this is not possible because the condition requires emergency treatment **you** or someone on **your** behalf must contact the Emergency Medical Assistance Service as soon as possible.
2. **You** must tell the Emergency Medical Assistance Service as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
3. If **you** suffer **bodily injury**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **trip**. **We** will do this, if in the opinion of the Emergency Medical Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), **you** can be moved safely and / or travel safely to **your home area** or a suitable hospital nearby to continue treatment.
4. The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until **your** return to **your home area**. **Our** decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your home area**) will be based on this.

If **you** do not accept **our** decisions and do not want to be repatriated, then **we** will cancel **your** cover under the medical related sections being Section A – Cancellation or **curtailment** charges, Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident of **your** policy and refuse to deal with claims from **you** for any further treatment and/or **your** repatriation to **your home area**.

Cover for **you** under all other operative sections will however continue for the remainder of **your trip**.

### What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy certificate and schedule.
2. This policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in **your home area** after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available.
3. Normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
4. The cost of **your** unused original tickets where:



- a) The Emergency Medical Assistance Service or **we** have arranged and/or paid for **you** to return to **your home**, or
- b) **We** have paid **you** for any reasonable alternative and/or additional travel costs incurred by **you** to return to **your home**

If **you** cannot use the return ticket.

If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight (based on the cost applicable on the date **you** come home) from any additional costs **we** have incurred to return **you** to **your home**.

5. Any claims arising directly or indirectly for:
  - a) The cost of treatment or surgery, including exploratory tests, which are not related to the **bodily injury** or illness which necessitated **your** admittance into hospital.
  - b) Any expenses which are not usual, reasonable or customary to treat **your bodily injury**, illness or disease.
  - c) Any form of treatment or surgery which in the opinion of the Emergency Medical Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
  - d) Expenses incurred in obtaining or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside of **your home area**.  
Where possible and with the agreement of **your medical practitioner**, **you** should always travel with plenty of extra medication in case of travel delays.
  - e) Additional costs arising from single or private room accommodation.
  - f) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Medical Assistance Service.
  - g) Any costs incurred by **you** to visit another person in hospital.
  - h) Any expenses incurred after **you** have returned to **your home area**.
  - i) Any expenses incurred in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands which are:
    - i. For private treatment, or
    - ii. Are funded by, or are recoverable from the Health Authority in **your home area**, or
    - iii. Are funded by a reciprocal health agreement (RHA) between these countries and/or islands.
  - j) Expenses incurred as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.
  - k) Any expenses incurred after the date on which **we** exercise **our** rights under this section to move **you** from one hospital to another and/or arrange for **your** repatriation but **you** decide not to be moved or repatriated.
6. Anything mentioned in What is not covered applicable to all sections of the policy.

**You** should also refer to the Important conditions relating to health.

### Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
- In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
- Receipts or bills or proof of purchase for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to the Emergency Medical Assistance Service.
- Details of any travel, private medical or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)370 0600 345

Or Register your claim online: [www.submitclaim.co.uk/LG](http://www.submitclaim.co.uk/LG)  
For medical assistance and/or repatriation claims +44 (0)203 823 1431

## Section C – Hospital benefit

### What is covered

**We** will pay **you** up to the amount shown in the schedule of benefits for every complete 24 hours **you** have to stay in hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine or on the orders of a **medical practitioner** outside **your home area**, up to a maximum amount shown in the schedule of benefits as a result of **bodily injury**, illness or disease **you** sustain.

**We** will pay the amount above in addition to any amount payable under Section B – Emergency medical and other expenses. This payment is meant to help **you** pay for additional expenses such as taxi fares and phone calls incurred by **your** visitors during **your** stay in hospital.

**You** can only claim benefit under this section or subsection 3 of Section X – Cruise cover for the same event, not both.

### Special conditions relating to claims

1. **You** must tell the Emergency Medical Assistance Service as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **your** accommodation on the orders of a **medical practitioner**.

### What is not covered

1. Any claims arising directly or indirectly from:
  - a) Any additional period of hospitalisation, compulsory quarantine or confinement to **your** accommodation:
    - i) Relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** admittance into hospital.
    - ii) Relating to treatment or services provided by a convalescent or nursing **home** or any rehabilitation centre.
    - iii) Following **your** decision not to be repatriated after the date, when in the opinion of the Emergency Medical Assistance Service it is safe to do so.
  - b) Hospitalisation, compulsory quarantine or confinement to **your** accommodation:
    - i) Relating to any form of treatment or surgery which in the opinion of the Emergency Medical Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
    - ii) As a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.
    - iii) Occurring in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands relation to either:
      - i. Private treatment; or
      - ii. Tests, surgery or other elective or planned treatment the costs of which are funded by or recoverable from the Health Authority in **your home area**.
2. Anything mentioned in What is not covered applicable to all sections of the policy.

### Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- Confirmation in writing from the hospital, relevant authority or the treating **medical practitioner** of the dates when **you** were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to **your** accommodation.

To make a claim under this section please call: +44 (0)370 0600 345  
Or Register your claim online: [www.submitclaim.co.uk/LG](http://www.submitclaim.co.uk/LG)  
For medical assistance and/or repatriation claims +44 (0)203 823 1431

## Section D – Personal accident

### What is covered

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

### Special conditions relating to claims

1. **Our medical practitioner** may examine **you** as often as they consider necessary if **you** make a claim.
2. Benefit is not payable to **you**:
  - a) If the permanent loss of use of an entire hand or foot is only partial and not total and complete (being 100%).
  - b) Until one year after the date **you** sustain **bodily injury**.
3. This benefit will be paid to the deceased **insured person's** estate.

### What is not covered

1. Anything mentioned in What is not covered applicable to all sections of the policy.
2. Any claim under permanent total disablement if at the date of the accident **you** are over the statutory age of retirement and not in full time paid employment.
3. Any claim arising from any event which exacerbates a previously existing **bodily injury**.

### Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- In the event of death, the original death certificate.
- A medical certificate or report in relation to claims for loss of limb, loss of sight or permanent total disablement.

To make a claim under this section please call: +44 (0)370 0600 345  
Or Register your claim online: [www.submitclaim.co.uk/LG](http://www.submitclaim.co.uk/LG)  
For medical assistance and/or repatriation claims +44 (0)203 823 1431

## Section E – Baggage

### What is covered

1. **We** will pay **you** up to the amount shown in the schedule of benefits for the accidental loss of, theft of or damage to **baggage** and **valuables** during **your trip**. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged **baggage** and/or **valuables**.

The maximum **we** will pay **you** for any one article, pair or set of items articles is shown in the schedule of benefits.

The maximum amount **we** will pay for all **valuables** is shown in the schedule of benefits.

2. **We** will also pay **you** up to the amount shown in the schedule of benefits, for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **baggage** was delayed.

If the loss is permanent **we** will deduct the amount paid from the final amount to be paid under this section.

If items of **baggage** and/or **valuables** are also covered under Section W – Wedding/Civil partnership cover or Section X– Cruise cover **you** can only claim for these under one section for the same event.

### Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage** and/or **valuables**.
2. If **baggage** and/or **valuables** are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
3. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).

### What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** (except claims under subsection 2 of What is covered) unless the **excess** waiver has been purchased as detailed in **your** policy certificate and schedule.
2. Loss, theft or damage to **gadgets**. Claims for **gadgets** should be made under section E1 or E2 - **Gadget** Cover.
3. Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
4. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:
  - a) Overnight between 9 pm and 9 am (local time) or
  - b) At any time between 9 am and 9 pm (local time) unless:
    - i) It is locked out of sight in a **secure baggage area** and
    - ii) **Violent and forcible entry** has been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.
5. Loss or damage due to delay, confiscation or detention by customs or any other authority.
6. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, motor accessories, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment, golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
7. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
9. Loss, theft of or damage to **business equipment**, business goods, samples, tools of

trade and other items used in connection with **your** business, trade, profession or occupation.

10. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

11. Anything mentioned in what is not covered applicable to all sections of the policy.

### Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from your tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements for items lost, stolen or damaged and for all items of clothing, medication and toiletries replaced if your baggage is temporarily lost in transit for more than 12 hours.
- A letter from the carrier confirming the number of hours your baggage was delayed for.
- Repair report where applicable.
- Details of any household, travel or other insurance under which you could also claim.

To make a claim under this section please call: +44 (0)370 0600 345

Or Register your claim online: [www.submitclaim.co.uk/LG](http://www.submitclaim.co.uk/LG)

### Section E1 – Gadget Cover & \*Section E2 – Gadget Cover extension (only operative if indicated in your certificate schedule)

**Please note:** The following sections apply to **your** standard **Gadget Cover** benefit within **your** Travel Insurance Policy and also if **you** have paid the required premium for the **Gadget Cover** extension which will be shown in **your** certificate and schedule.

### Gadget Cover

#### Terms and conditions

This **gadget** insurance is arranged by Taurus Insurance Services Limited (**Taurus**) who have entered into a binding authority with HCC International Insurance Company PLC, a subsidiary of HCC Insurance Holdings, Inc., HCC International Insurance Company plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Registered in England and Wales No. 01575839. Registered office: 1 Aldgate, London, EC3N 1RE. Financial Services Register number 202655.

These details can be checked on the Financial Services Register by visiting: [www.fca.org.uk](http://www.fca.org.uk) or contacting the Financial Conduct Authority on 0800 111 6768.

**Taurus** have arranged and provided Hood Travel Limited with delegated authority to sell and administer this insurance.

The **claims administrator** is Taurus Insurance Services Limited Suite 2209-2217 Eurotowers, Europort Road, Gibraltar

#### Confirmation of cover

When **you** purchased **your Gadget Insurance** **you** selected the level of cover suitable for **you**. **Your** level of cover will be confirmed in **your** certificate and schedule. Please ensure **you** keep **your** certificate and schedule together with this **Gadget Insurance Policy** in a safe place.

## Introduction

**Gadget** Insurance provides cover for **your gadget** against **theft, loss, accidental damage** and **malicious damage** when **you** are on a **trip** that is covered by **your travel insurance policy**. The **gadget** must be in good condition and full working order at the time of **your trip**

## Definitions

The words and phrases defined below are additional definitions and specific to this section of cover and have the same meaning wherever they appear in **bold** in this **gadget** cover section. All other definitions can be found on page 13.

**Accidental damage** - means any damage, including fire and liquid damage, caused to the **gadget** which was not deliberately caused by **you** or bound to happen.

**Claims Administrator** – Taurus Insurance Services Limited.

**Gadget** – the item(s) **insured** by this gadget Insurance Policy, purchased by **you** and shown within the relevant **proof of purchase**.

For the purpose of this policy a **gadget** can be any one of the following items:

Mobile phones, smart phones, laptops, tablets, desktops, digital cameras, PC monitors, MP3 players, CD/DVD players, games consoles, video cameras, camera lenses, bluetooth headsets, satellite navigation devices, PDAs, E-Readers, head/ear phones, wearable technology (such as a smart watch or a health and fitness tracker).

**Loss** - means that the **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

**Malicious Damage** - the intentional or deliberate actions of another party which causes damage to **your gadget**.

**Proof of Purchase** – the original purchase receipt provided at the point of sale that gives details of the **gadget** purchased, or similar documents that provide proof that **you** own the **gadget**.

**Proof of Usage** – evidence that shows **your gadget** has been in use before the event giving rise to the claim. Where the **gadget** is a mobile phone this evidence can be obtained from **your** phone network provider. For other **gadgets**, such as laptops, in the event of an **accidental damage** claim, this may be determined through inspection by **our** repairers.

**Taurus** – Taurus Insurance Services Limited, an insurance intermediary licenced and authorised in Gibraltar by the Financial Services Commission under Licence Number FSC00757B and authorised by the Financial Conduct Authority in the UK under registration number 444830

**Theft** - Means the dishonest removal of the gadget from **your** possession by a third party with the intention of permanently depriving **you** of it.

**Travel Insurance Policy** – **your** Legal & General Travel Insurance Policy.

**Violent and forcible entry** – entry evidenced by visible damage to the fabric of the building, room, or vehicle at the point of entry.

**We, us, our** – the Insurer, HCC International Insurance Company plc,

## What we will cover

### 1. Accidental Damage

**We** will pay the repair or replacement costs if **your gadget** is damaged as the result of an accident.

### 2. Theft



If **your gadget** is stolen **we** will replace it. Where only part or parts of **your gadget** have been stolen, **we** will only replace that part or parts.

### 3. Malicious Damage

If **your gadget** is damaged as a result of intentional or deliberate actions of someone else **we** will repair it. Where only part or parts of **your gadget** are damaged, **we** will only replace that part or parts.

### 4. Loss

If **your gadget** is lost **we** will replace it. Where only part or parts of **your gadget** have been lost, **we** will only replace that part or parts.

### 5. Unauthorised Usage

If **your gadget** is lost or stolen, and the **loss** or **theft** is covered by **your** policy, **we** will refund the cost of unauthorised calls, messages and downloads made from it after the time it was lost or stolen. Cover will only apply to unauthorised usage within 24 hours of discovery of the **loss** or **theft** of **your gadget**. Itemised bills must be provided to support **your** claim. This cover will only apply if there is no protection from such losses from **your** network provider.

### The limits of our liability

The most **we** will pay for any one claim will be the replacement value of **your gadget** and in any case shall not exceed **our** maximum liability for **your** chosen level of cover, as shown in your certificate and schedule.

In the event that **your** claim is authorised It will be at **our** sole discretion to either repair **your gadget**, or if **your gadget** is deemed beyond economical repair or subject to a **theft** or **loss** and will therefore have to be replaced, **we** will endeavour to replace it with an identical fully refurbished item or new item where a refurbished is not available. Should this not be possible the **claims administrator** will replace it with a fully refurbished or new item of a comparable specification or the equivalent value.

**Please note** it may not always be possible to replace **your gadget** with the same colour.

All replacement **gadgets** are issued with a 12 month warranty (any faults must be taken up with the **claims administrator** in the first instance).

All repairs to **gadgets** are issued with a 3 month warranty (any faults must be taken up with the **claims administrator** in the first instance).

### What we will not cover:

1. The amount of the **excess** which applies to each and every claim.
2. Any **loss, theft** or **accidental damage** of the **gadget** left as checked in **baggage**.
3. Any **loss, theft** or **accidental damage** to the **gadget** as a result of confiscation of detention by customs, other officials or authorities.
4. Any **theft** unless accompanied by a Police Crime Reference number. Lost Property numbers are not acceptable in support of a **theft** claim.
5. Any claim that occurs whilst not on a **trip**.
6. Any damage which occurred to **your gadget** prior to commencement of **your trip**.
7. Any claim for **loss** where the circumstances of the **loss** cannot be clearly identified, i.e. where **you** are unable to confirm the time and place of the **loss**.
8. Any claim where proof of usage cannot be provided or evidenced (applicable only where the **gadget** is a mobile phone or in respect of a laptop/tablet where user history is available).
9. Any claim involving **theft** unless reported to the appropriate local Police authorities and the Network (if applicable) within 24 hours of discovering the incident.
10. **Theft** of the **gadget** from an unoccupied premises, unless there is evidence of **violent and forcible entry** to the premises.
11. **Theft** of the **gadget** from the person unless force or threat of violence or pickpocket is used.
12. **Loss, theft** or accidental damage to the **gadget** whilst in the possession of anyone else.
13. **Loss, theft** of or accidental damage to accessories other than SIM or PCIMA cards which were in the **gadget** at the time of the **loss, theft** or damage.
14. Loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from

any computer virus or similar mechanism or as a result of any failure of the Internet, or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss

15. Repair or other costs for:

- routine servicing, inspection, maintenance or cleaning;
- loss caused by a manufacturer's defect or recall of the **gadget**;
- replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
- repairs carried out by anyone not authorised by **us**;
- wear and tear or gradual deterioration of performance;
- claims arising from abuse, misuse or neglect;
- a **gadget** where the serial number has been tampered with in any way.

16. Any kind of damage whatsoever unless the damaged **gadget** is provided for repair.

17. The VAT element of any claim if **you** are registered for VAT.

18. Reconnection costs or subscription fees of any kind.

19. The cost of replacing any personalised ring tones or graphics, downloaded material or software.

20. Any expense incurred as a result of not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget**.

### Conditions and limitations

1. **You** are required to take all reasonable precautions at all times.
2. The **gadget** must have valid **proof of purchase** when the insurance started.
3. **You** must provide **us** with any receipts, documents or **proof of purchase**, that it is reasonable for **us** to request.
4. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.

### Gadget Claims procedure

Please comply with the following procedures to obtain authorisation with the minimum delay. Failure to observe these procedures might invalidate **your** claim.

### Theft and Malicious Damage Claims:

Notify the appropriate local Police authority within 24 hours of discovering the incident and obtain a Crime Reference Number and a copy of the Police Crime report. Should **you** be claiming for the theft of **your** telephone you must also contact your network provider within 24 hours of discovering the incident to place a call bar on the handset.

### For all claims (including theft, loss and malicious damage):

Contact the **claims administrator** on 0330 880 1752 (local rate call) within 2 working days of discovering the incident (or in the event of an incident occurring outside of the **United Kingdom**, within 2 working days of returning to the **United Kingdom**).

Complete the claim form in accordance with their instructions, and in any event within 30 days of notifying the claim together with any requested supporting documentation including:

- Police Crime Reference Number (if applicable).
- Any other requested documentation.
- Proof of violent and forcible entry (if applicable).
- Proof of travel dates

The **claims administrator** will assess **your** claim, and as long as **your** claim is valid, will authorise the repair or replacement of the **gadget** as appropriate.

**Please note:** If **we** replace **your gadget** the damaged or lost item becomes ours. If it is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.

To help improve its service, the **claims administrator** may record or monitor telephone calls.



## Gadget Complaints

It is always the intention to provide **you** with a first class service. However, if **you** are not happy with the service, in the first instance:

If **your** complaint is about the sale of the insurance, please write to the Legal & General Travel Complaints Team. Their contact details are:

Legal & General Travel Insurance Complaints Team  
1st Floor Maitland House, Warrior Square,  
Southend-on-Sea, Essex,  
SS1 2JY  
Phone: +44 (0)370 0600 345  
E-mail: [legalandgeneral@hoodtravel.co.uk](mailto:legalandgeneral@hoodtravel.co.uk)

If **your** complaint is in relation to a claim, please write to the **claims administrator**. Their contact details are:

Taurus Insurance Services Limited  
Suite 2209-2217 Eurotowers, Europort Road, Gibraltar  
Phone: 0330 880 1752  
E-mail: [gadget.complaints@taurus.gi](mailto:gadget.complaints@taurus.gi)

If **you** are not happy with the response or **your** complaint has not been resolved within eight weeks **you** have the right to ask the Financial Ombudsman Service to review **your** complaint: Their contact details are:

Financial Ombudsman Service Exchange Tower  
London E14 9SR  
Tel: 0800 0234 567

These procedures do not affect **your** legal rights.

## Section F – Personal money, Passport and Documents

### What is covered

1. **We** will pay **you** up to the amounts shown in the schedule of benefits for the accidental loss of, theft of or damage to **personal money** and documents (including the unused portion of passports, visas and driving licences). **We** will also cover foreign currency during the 72 hours immediately before **your** departure on the outward journey.

The maximum **we** will pay **you** for bank notes, currency notes and coins is shown in the schedule of benefits.

The maximum amount **we** will pay for all other **personal money** and documents (including the cost of the emergency replacement or temporary passport or visa obtained outside **your home area** and the value of the unused portion of **your** passport, visa or driving licence) is shown in the schedule of benefits.

2. **We** will pay **you** up to the amount shown in the schedule of benefits for reasonable additional travel and accommodation expenses necessarily incurred outside **your home area** to obtain a replacement of **your** passport (known as an emergency travel document) or visa which has been lost or stolen outside **your home area**.  
This includes reasonable additional travel and accommodation expenses incurred because **you** were unable to board the **public transport** on which **you** were booked to return to the **United Kingdom** or continue **your trip** as a result of the accidental loss of, theft of or damage to **your** passport and/or visa.

### Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **personal money**, passports or documents.
2. If **personal money**, passports or visas are lost, stolen or damaged while in the care of a hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.
3. If documents are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
4. If documents are lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).

### What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy certificate and schedule.
2. Loss, theft of or damage to **personal money** or **your** passport or visa if left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to travellers' cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.
6. Travel, event or entertainment tickets paid for using any airline mileage or supermarket reward scheme, unless evidence of specific monetary value can be provided.
7. Anything mentioned in What is not covered applicable to all sections of the policy.

### Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Proof of ownership such as an original receipt or bank or credit card statements for items lost, stolen or damaged.
- Receipts or bills or proof of purchase for any transport and accommodation expenses claimed for.
- Receipts or bills or proof of purchase for any replacement or temporary passport or visa claimed for.
- Receipt for all currency and travellers cheques transactions.
- Details of any household, travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)370 0600 345

Or Register your claim online: [www.submitclaim.co.uk/LG](http://www.submitclaim.co.uk/LG)

## Section G – Personal liability

### What is covered

**We** will pay **you** up to the amounts shown in the schedule of benefits (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental:

1. **Bodily injury**, death, illness or disease to any person who is not in **your** employment or who is not a **close relative** or persons residing with **you** but not paying for their accommodation.
2. Loss of or damage to property that does not belong to and is neither in the charge of nor under the control of **you**, a **close relative** and/or anyone in **your** employment other than any temporary holiday accommodation occupied (but not owned) by **you**.

### Special conditions relating to claims

1. **You** must give **us** written notice of any incident, which may result in a claim as soon as possible.
2. **You** must send **us** every court claim form, summons, letter of claim or other document as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against any third party. **We** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** will give **us** all necessary information and assistance which **we** may require.
5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

### What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy certificate and schedule.
2. Compensation or legal costs arising directly or indirectly from:
  - a) Liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
  - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
  - c) Ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
  - d) The transmission of any contagious or infectious disease or virus.
3. Anything mentioned in What is not covered applicable to all sections of the policy.

### Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- Full details in writing of any incident.
- Any court claim form, summons, letter of claim or other document must be sent to **us** as soon as **you** receive it.
- Details of any household, travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)370 0600 345  
Or Register your claim online: [www.submitclaim.co.uk/LG](http://www.submitclaim.co.uk/LG)

## Section H – Delayed departure

### What is covered

If the **public transport** on which **you** are booked to travel:

1. Is delayed at the final departure point from or to the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland (but not including delays to any subsequent outbound or return connecting **public transport**) for at least 12 hours from the scheduled time of departure, or
2. Is cancelled before or after the scheduled time of departure

As a result of any of the following events:

- a) Strike or
- b) Industrial action or
- c) Adverse weather conditions or
- d) Mechanical breakdown of or a technical fault occurring in the **public transport** on which **you** are booked to travel

**We will pay you:**

1. Up to the amounts shown in the schedule of benefits for the first completed 12 hours delay and each full 12 hours delay after that, up to the maximum amount shown in the schedule of benefits (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually travel, or
2. Up to up to the amounts shown in the schedule of benefits for **your** proportion only of any irrecoverable unused travel and accommodation costs and other **pre-paid charges** which **you** have paid or are contracted to pay, if:
  - a) After a delay of at least 12 hours, or
  - b) Following cancellation, no suitable alternative **public transport** is provided within 12 hours of the scheduled time of departure

**And you** choose to abandon **your trip** before departure from the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland.

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

**You** can only claim under one of either Section H – Delayed departure, Section J – Missed departure or Section U – Natural Catastrophe cover for the same event.

### Special conditions relating to claims

1. **You** must check in according to the itinerary given to **you** unless **your** tour operator has requested **you** not to travel to the airport.
2. **You** must comply with the terms of contract of the travel agent, tour operator, carrier or transport provider and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under EU Air Passenger Rights legislation in the event of cancellation or long delay of flights.

### What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy certificate and schedule.
2. Claims arising directly or indirectly from:
  - a) Strike or industrial action existing or being publicly announced by the date **you** purchased

- this insurance or at the time of booking any **trip**.
- b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
  - c) Any delays to any subsequent outbound or return connecting **public transport** following **your** departure from the final departure point from or to the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland.
  - d) Volcanic eruptions and/or volcanic ash clouds.
3. For subsection 2. only of What is covered:
- a) The cost of Air Passenger Duty (APD) whether irrecoverable or not.
  - b) Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
  - c) **We** will only consider the unused pre-paid expenses of a person who is insured under this policy. For example, if **you** are travelling with someone who is not insured under this policy **we** will only pay **your** proportion of the costs not theirs, regardless who has paid for the booking.
  - d) Accommodation costs paid for using any timeshare, holiday property bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by **you**, as part of **your** involvement in such schemes are not covered.
  - e) Any costs incurred by **you** which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which **you** receive or are expected to receive compensation or reimbursement.
  - f) Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
  - g) Any costs incurred by **you** which are recoverable from **your** credit/debit card provider or for which **you** receive or are expected to receive compensation or reimbursement.
  - h) Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements within 12 hours of the scheduled time of departure.
  - i) Any cost if **your trip** was booked as part of a **package** holiday except for any pre-paid costs or charges which do not form part of **your package** holiday.
  - j) Anything mentioned in What is not covered applicable to all sections of the policy.

### Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- Full details of the travel itinerary supplied to **you**.
- Written confirmation from the carriers (or their handling agents) of the cancellation, number of hours of delay and the reason for these together with confirmation of **your** check in times and details of any alternative transport offered.
- In the case of cancellation claims, **your** booking confirmation together with written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation, Air Passenger Duty (APD), taxes, duties, surcharges and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Where applicable written confirmation from the **public transport** operator (or their handling agents) and/or provider of accommodation (or their booking agents) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.
- Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)370 0600 345

Or Register your claim online: [www.submitclaim.co.uk/LG](http://www.submitclaim.co.uk/LG)

## Section I – Holiday Abandonment

**Please note:** Section I does not apply to **trips** taken solely within **your home country**.

### What is covered

**We will pay** up to the amount shown in the table of benefits for the following costs which **you** have already paid for and cannot get back:

- Travel and accommodation expenses;
- Excursions, tours and activities; and
- Visas.

If it is necessary for **you** to cancel **your trip** if **your** final international departure from **your home country** by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

**Please note:** If payment has been made using frequent flyer points, Air Miles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

**You** may claim under only one of the following sections for the same event: Section B – Cancelling **your trip**; Section I – Abandoning **your trip**; Section H – Delayed departure; or Section J - Missed departure.

## Section J – Missed departure

### What is covered

**We will pay you** up to the amounts shown in the schedule of benefits for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination (or in the case of a cruise joining **your** ship at the next possible port of call) or returning to the **United Kingdom**, if **you** fail to arrive at the departure point (including for residents of Northern Ireland any departure point in the Republic of Ireland) in time to board the **public transport** on which **you** are booked to travel on for the initial international outbound and return legs only of the **trip** as a result of:

1. The failure of other **public transport** or
2. An accident to or breakdown of the vehicle in which **you** are travelling or
3. An accident or breakdown happening ahead of **you** on a public road which causes an unexpected delay to the vehicle in which **you** are travelling or
4. Strike, industrial action or adverse weather conditions.

If the same expenses are also covered under Section H – Delayed departure or Section S – Travel disruption cover **you** can only claim under one section for the same event.

### Special conditions relating to claims

1. **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.

### What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy certificate and schedule.
2. Claims arising directly or indirectly from:
  - a) Strike or industrial action existing or being publicly announced by the date **you**



- purchased this insurance or at the time of booking any **trip**.
- b) An accident to or breakdown of the vehicle in which **you** are travelling when a repairers report or other evidence is not provided.
  - c) Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
  - d) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
  - e) **Your** failure to arrive at the departure point in time to board any connecting **public transport** after **your** departure on the initial international outbound and return legs of the **trip**.
  - f) Volcanic eruptions and/or volcanic ash clouds (except claims under subsection 1. of What is covered).
  - g) **Trips** solely within the **United Kingdom**.
  - h) Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements within 12 hours of the scheduled time of departure.
3. Anything mentioned in What is not covered applicable to all sections of the policy.

### Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- A letter from the **public transport** provider detailing the reasons for failure.
- A letter from the relevant **public transport** provider, carrier or authority confirming details of the strike, industrial action or adverse weather conditions.
- **Your** unused travel tickets.
- Receipts or bills or proof of purchase for any transport, accommodation or other costs, charges or expenses claimed for.
- In the case of an accident to or breakdown of the vehicle in which **you** are travelling a repairers or breakdown company's report or other evidence from the relevant highway authority or local authority.
- In the case of the breakdown of any vehicle owned by **you** a copy of the last service report confirming that the vehicle has been serviced properly and maintained in accordance with manufacturer's instructions.
- Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)370 0600 345

Or Register your claim online: [www.submitclaim.co.uk/LG](http://www.submitclaim.co.uk/LG)

## Section K– Pet care

### What is covered

**We** will **pay** up to the amount shown in the table of benefits for extra kennel or cattery fees if **you** are hospitalised due to an accident or illness that is covered under Section B (Emergency medical and other expenses), which results in a delay to **your** planned return journey to **your home country** of more than 24 hours, or if **your** final booked return international journey by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

**Please note:** In the event **you** should need to submit a claim due to a delay in **your** return travel due to transport failure, **you** must get written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

**You** must keep all receipts for the extra kennel or cattery fees **you** pay.

### What is not covered

1. Any kennel or cattery fees **you** pay outside **your home country** as a result of quarantine regulations.
2. Any claims relating to travel delay where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time. (However, if **you** are unable to

check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact us to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.)

3. Any loss or expenses directly or indirectly caused by:

- a) Any fees, if **your** pet's stay does not exceed the pre-booked period of accommodation in the kennel or cattery;
- b) Any fees which did not form part of the original pre-booked duration for **your** pet;

Please also refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

### Claims evidence

- Proof of travel (confirmation invoice, flight tickets);
- An official letter confirming the cause and length of the delay;
- Invoices and receipts for **your** extra kennel or cattery fees.

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section L – Legal expenses and assistance

### Special definition relating to this section

#### Lawyer

Means the legal representative or other appropriately qualified person acting for **you**. **You** have the right to choose the lawyer acting for **you** in the following circumstances:

- a) Where the commencement of court proceedings to pursue **your** claim is required.
- b) Should any conflict of interest or dispute over settlement arise.

Where **we** appoint a lawyer to act on **your** behalf **we** will nominate **our** legal representatives to pursue any claim.

### What is covered

**We** will pay up to the amounts shown in the schedule of benefits for legal costs to pursue a civil action for compensation, against someone else who causes **you** **bodily injury**, illness or death.

Where there are two or more **insured persons** insured by this policy, then the maximum amount **we** will pay for all such claims shall not exceed the amount shown in the schedule of benefits.

### Prospects of success

**We** will only provide cover where **your** claim or any appeal **you** are pursuing or defending is more likely than not to be successful. If **you** are seeking damages or compensation, it must also be more likely than not that any judgement obtained will be enforced.

If **we** consider **your** claim is unlikely to be successful or any judgement will not be enforced **we** or **you** may request a second opinion from an independent **lawyer**. If **you** seek independent legal advice any costs incurred will not be covered by this policy.

If the independent **lawyer** agrees **your** claim is unlikely to be successful or any judgement is unenforceable then **you** cannot make a claim under this section.

### Special conditions relating to claims

1. **We** shall have complete control over the legal case through agents **we** nominate, by appointing agents of **our** choice on **your** behalf with the expertise to pursue **your** claim.
2. **You** must follow **our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **us** of any offers of settlement made by the negligent third party and **you** must



not accept any such offer without **our** permission.

4. **We** may include a claim for **our** legal costs and other related expenses.
5. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any legal costs incurred under this policy. **You** must give **us** any assistance **we** require from **you** and any amount recovered shall belong to **us**.

### What is not covered

**We** shall not be liable for:

1. Legal costs and expenses incurred in pursuit of any claim against **us**, **our** appointed agents, Healix group, Claims Settlement Agencies, someone **you** were travelling with, a person related to **you**, or another **insured person**.
2. Legal costs and expenses incurred prior to **our** written acceptance of the case.
3. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
4. Any claim where legal costs and expenses are variable depending on the outcome of the claim.
5. Legal costs and expenses incurred if an action is brought in more than one country.
6. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
7. The cost of any appeal.
8. Claims by **you** other than in **your** private capacity.
9. Anything mentioned in What is not covered applicable to all sections of the policy.

### Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- Relevant documentation and evidence to support **your** claim, including photographic evidence.
- Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)370 0600 345

Or Register your claim online: [www.submitclaim.co.uk/LG](http://www.submitclaim.co.uk/LG)

## Section M1 – Hijacking

### Special definitions relating to this section

#### Hijack

Means the unlawful seizure or wrongful exercise of control of an aircraft or sea vessel that **you** are travelling on as a fare paying passenger.

### What is covered

If **you** are prevented from reaching **your** scheduled destination as a result of **hijack** of the aircraft or ship in which **you** are travelling **we** will pay **you** the amount shown in the schedule of benefits for the first full 24 hours of delay and the amount shown in the schedule of benefits for each subsequent full 24 hours of delay up to the amount shown in the schedule of benefits. This benefit is only payable if no claim is made under Section A – Cancellation or **curtailment** charges or Section H – Delayed departure.

### Special conditions relating to claims

1. **You** have not engaged in any political or other activity which would prejudice this

insurance.

2. **You** have no family or business connections that could be expected to prejudice this insurance or increase **our** risk.
3. All **your** visas and documents are in order.
4. **You** must report the matter to the Police within 24 hours of **your** release or as soon as possible after that and provide **us** within 30 days of returning from the **trip** with a Police report confirming that **you** were unlawfully detained and the dates of such detention.

### What is not covered

1. Any claim relating to payment of ransom monies.
2. Any claim arising out of any act(s) by **you** which would be considered an offence by a court of the **United Kingdom** if they had been committed in the **United Kingdom**.
3. Any claim where the detainment, internment or **hijack** of **you** has not been reported to or investigated by the local Police or local authority.
4. Anything mentioned in What is not covered applicable to all sections of the policy.

### Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- A report from the local Police or local authority in the country where the incident occurred confirming that **you** were unlawfully detained and the dates of such detention.
- Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)370 0600 345

Or Register your claim online: [www.submitclaim.co.uk/LG](http://www.submitclaim.co.uk/LG)

For medical assistance and/or repatriation claims +44 (0)203 823 1431

## Section M2 – Mugging benefit

### Special definition relating to this section

#### Mugging/mugged

Means a violent attack on **you** with a view to theft by the person(s) not previously known to **you**.

### What is covered

**We** will pay **you** the amounts shown in the schedule of benefits if **you** need medical treatment in a hospital outside the **United Kingdom** as a result of **you** sustaining **bodily injury** whilst being **mugged** if **you** are admitted to a hospital as an inpatient for a period of up to 24 hours and the amount shown in **your** certificate and schedule for each additional 24 hour period that **you** remain as an inpatient.

**You** may claim only under Section M2 – **Mugging** benefit or Section C – Hospital benefit for the same event, not both. Depending on the cover **you** have selected, **you** should always check which section is more specific to the event and/or provides the highest level of cover before claiming.

### Special conditions relating to claims

1. **You** must give notice as soon as possible to the emergency medical assistance service or **us** of any **bodily injury** which necessitates **your** admittance to hospital as an in-patient.
2. **You** must obtain a written report of the **mugging** from the local Police within 24 hours of the incident or as soon as possible after that.

### What is not covered

- Any claims arising directly or indirectly from:
- Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** which necessitated **your** admittance

into hospital.

- Hospitalisation relating to any form of treatment or surgery which in the opinion of emergency medical assistance service or **us** (based on information provided by **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
- Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing **home** or any rehabilitation centre.
- Any additional period of hospitalisation following **your** decision not to be repatriated after the date, when in the opinion of emergency medical assistance service it is safe to do so.
- Anything mentioned in What is not covered applicable to all sections of the policy.

### Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- Confirmation in writing from the hospital, relevant authority or the treating **medical practitioner** of the dates when **you** were admitted and subsequently discharged from hospital, together with details of **your** injuries.
- Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)370 0600 345

Or Register your claim online: [www.submitclaim.co.uk/LG](http://www.submitclaim.co.uk/LG)

For medical assistance and/or repatriation claims +44 (0)203 823 1431

## Section N1 – Schedule Airline Failure Insurance (only operative if indicated in your certificate and schedule)

### What is covered

**We** will pay up to the amount shown in the table of benefits for each **insured person** named on the Invoice and Airline Ticket for:

1. Irrecoverable sums paid in advance in the event of Insolvency of the scheduled airline not forming part of an inclusive holiday prior to departure; or
2. In the event of Insolvency after departure:
  - a) Additional pro rata costs incurred by **you** in replacing that part of the flight arrangements to a similar standard of transportation as enjoyed prior to the **curtailment** of the travel arrangements; or
  - b) If **curtailment** of the **trip** is unavoidable – The cost of return flights to **your home** country to a similar standard of transportation as enjoyed prior to the **curtailment** of the travel arrangements.

Provided that in the case of a. and b. above where practicable **you** have obtained **our** approval prior to incurring the relevant costs by contacting **us** as set below.

### What is not covered

1. Scheduled flights not booked within **your home** country prior to departure.
2. Any costs resulting from the insolvency of:
  - a) Any scheduled airline which is insolvent or in respect of which any prospect of insolvency is known at the date of **your** application under this policy;
  - b) Any scheduled airline that is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
  - c) Any scheduled airline in Chapter 11, its equivalent or any threat of insolvency being known as at the date of **your** application under this policy.
3. The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked a scheduled flight.
4. Any loss for which a third party is liable or which can be recovered by other legal means.

5. Any losses which are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach a pre-booked hotel, villa, car hire or cruise following the financial failure of an airline. Please also refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

## Section N2 – End Supplier Failure (only operative if indicated in your certificate and schedule)

### What is covered

**We** will pay up to the amount shown in the table of benefits for each **insured person** named on the Invoice for:

1. Irrecoverable sums paid in advance in the event of insolvency of the scheduled airline, hotel, train operator including Eurostar, car ferries, villas abroad & cottages in the UK, coach operator, car hire company, caravan sites, campsites, mobile home, camper rental, safaris, excursions, eurotunnel, theme parks such as Disney Land Paris all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure; or
2. In the event of insolvency after departure:
  - i. Additional pro rata costs incurred by **you** in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the **curtailment** of the travel arrangements; or
  - ii. If **curtailment** of the holiday is unavoidable - the cost of return transportation to the **United Kingdom** to a similar standard of transportation as enjoyed prior to the **curtailment** of the travel arrangements.
3. PROVIDED THAT in the case of i) and ii) above where practicable **you** have obtained **our** approval prior to incurring the relevant costs by contacting **us** as set below.

### What is not covered

1. Travel and accommodation not booked within the **United Kingdom** prior to departure.
2. The Financial Failure of:
  - a) Any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known at the date of **your** application under this policy;
  - b) Any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
  - c) Any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked travel or accommodation.
3. Any loss for which a third party is liable or which can be recovered by other legal means.
4. Any losses which are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach **your** pre booked hotel following the financial failure of an airline.

Please also refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

## Sections O, P, Q, R, S and T– Winter sports (only operative if indicated in your certificate and schedule)

Cover for sections M, N, O, P, Q and R only operates:-

1. Under single **trip** policies - if the appropriate winter sports section is shown as operative in the certificate and schedule and the appropriate additional premium has been paid.
2. Under annual multi **trip** policies - for a period no more than 21 days in total in each **period of insurance**, providing the appropriate winter sports section is shown as operative in the certificate and schedule and the appropriate additional premium has been paid.

### Section O – ski equipment (only operative if indicated in your certificate schedule)

#### What is covered

**We** will pay **you** up to the amount shown on the schedule of benefits for the accidental loss of, theft of or damage to **your** own **ski equipment** or up to the amount shown for hired **ski equipment**. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value - calculated from the table below), or **we** may replace, reinstate or repair the lost or damaged **ski equipment**.

Age of ski equipment	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The maximum **we** will pay for any one article, pair or set of articles is the amount payable calculated from the table above up to the amount shown on the schedule of benefits whichever is the less.

#### Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report (at **your** own expense) of the loss, theft or attempted theft of all **ski equipment**.
2. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
3. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy).

#### What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy certificate and schedule.
2. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle:
  - a) Overnight between 9 pm and 9 am (local time) or
  - b) At any time between 9 am and 9 pm (local time) unless:
    - i) It is locked out of sight in a **secure baggage area** and
    - ii) **Violent and forcible entry** has been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.

3. Loss or damage due to delay, confiscation or detention by customs or any other authority.
4. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Anything mentioned in What is not covered applicable to all sections of the policy.

### Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Proof of ownership such as an original receipt, valuation or bank or credit card statements for items lost, stolen or damaged.
- Repair report where applicable.
- Details of any household, travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)370 0600 345

Or Register your claim online: [www.submitclaim.co.uk/LG](http://www.submitclaim.co.uk/LG)

## Section P – ski equipment hire (only operative if indicated in your certificate and schedule)

### What is covered

We will pay **you** up to the amount shown on the schedule of benefits for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of **your** own **ski equipment**.

### Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of **your** own **ski equipment**.
2. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
3. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).

### What is not covered

1. Loss, theft of or damage to **ski equipment** contained in an **unattended** vehicle:
  - a) Overnight between 9 pm and 9 am (local time) or
  - b) At any time between 9 am and 9 pm (local time) unless:
    - i) It is locked out of sight in a **secure baggage area** and
    - ii) **Violent and forcible entry** has been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.
2. Loss or damage due to delay, confiscation or detention by customs or any other authority.
3. Loss, theft or damage to ski equipment not owned by an **insured person**

4. Loss or damage caused by wear and tear, depreciation (loss of value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Anything mentioned in What is not covered applicable to all sections of the policy.

### Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Proof of ownership such as an original receipt, valuation or bank or credit card statements for items lost, stolen or damaged together with receipts or bills detailing the costs incurred of hiring replacement **ski equipment**.
- Details of any travel or other insurance under which **you** could also claim.

## Section Q – Ski pack (only operative if indicated in your certificate and schedule)

### What is covered

**We** will pay **you**:

- a) Up to up to the amount shown on the schedule of benefits for the unused portion of **your** ski pack (ski school fees, lift passes and hired **ski equipment**) following **your bodily injury**, illness or disease.
- b) Up to the amount shown on the schedule of benefits for the unused portion of **your** lift pass if **you** lose it.

**You** can only claim under Section Q – Ski pack or Section U – Natural Catastrophe cover for the same event, not both.

### Special conditions relating to claims

1. **You** must provide (at **your** own expense) written confirmation to **us** from a **medical practitioner** that the **bodily injury**, illness or disease prevented **you** from using **your** ski pack.

### What is not covered

1. Anything mentioned in What is not covered applicable to all sections of the policy.

### Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- A medical certificate from the treating **medical practitioner** explaining why **you** were unable to use **your** ski pack.
- Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)370 0600 345

Or Register your claim online: [www.submitclaim.co.uk/LG](http://www.submitclaim.co.uk/LG)

## Section R – Piste closure (only operative if indicated in your certificate and schedule)

### What is covered

**We** will pay **you** up to the amount shown in the schedule of benefits for transport costs necessarily incurred by **you**, to travel to and from an alternative site if either lack of or excess snow, or an avalanche results in the skiing facilities (excluding cross-country skiing) in **your** resort being closed



and it is not possible to ski.

The cover only applies:

- a) To the resort which **you** have pre-booked for a period more than 12 hours and for as long as these conditions continue at the resort, but not more than the pre-booked period of **your trip** and
- b) To **Trips** taken outside the **United Kingdom** during the published ski season for **your** resort.

If no alternative sites are available, **we** will pay **you** compensation for each day **you** are unable able to ski up to the maximum amount detailed in **your** certificate and schedule of benefits.

### Special conditions relating to claims

1. **You** must get (at **your** own expense) written confirmation from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days skiing facilities were closed in **your** resort and the reason for the closure.

### What is not covered

1. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.
2. The closure or impending closure of the skiing facilities in **your** resort existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
3. Anything mentioned in What is not covered applicable to all sections of the policy.

### Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- A letter from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days skiing facilities were closed in **your** resort and the reason for the closure.
- Receipts or bills for any transport costs claimed for.
- Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)370 0600 345

Or Register your claim online: [www.submitclaim.co.uk/LG](http://www.submitclaim.co.uk/LG)

## Section S – Avalanche or landslide cover (only operative if indicated in the schedule)

### What is covered

**We** will pay **you** up to the amount shown in the schedule of benefits for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** booked resort or returning **home** if **you** are delayed for more than 12 hours by avalanche or landslide. The cover only applies to **Trips** taken outside the **United Kingdom** during the published ski season for **your** resort.

### Special conditions relating to claims

1. **You** must get (at **your** own expense) written confirmation from the relevant authority or **your** tour operator's representative confirming the event.

### What is not covered

1. Anything mentioned in What is not covered applicable to all sections of the policy.

### Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- A letter from the relevant authority or **your** tour operator's representative confirming details of the avalanche or landslide that caused the delay and the period of delay.



- Receipts or bills for any accommodation and travel expenses claimed for.
- Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)370 0600 345  
Or Register your claim online: [www.submitclaim.co.uk/LG](http://www.submitclaim.co.uk/LG)

## Section T – Physiotherapy in the United Kingdom (only operative if indicated in your certificate and schedule)

### What is covered

**We** will pay **you** up to the amount shown in the schedule of benefits for expenses necessarily incurred for a qualified physiotherapist to continue **your** physiotherapy treatment upon return to **your home**, as a result of **your** unforeseen **bodily injury** sustained whilst taking part in a winter sports activity during **your trip**.

### Special conditions relating to claims

1. **You** must obtain (at **your** own expense) written confirmation from the treating **medical practitioner** details of the **bodily injury you** sustained during **your trip** and that this **bodily injury** requires continuation of physiotherapy treatment upon **your** return to **your home area**.

### What is not covered

1. Any subsequent costs incurred as a result of **your** injury following **your** return to **your home area** that does not constitute as physiotherapy, including but not limited to any private medical, surgical, hospital, ambulance, doctor or nursing fees.
2. Any expenses which are not usual, reasonable or customary to treat **your bodily injury** including any treatment or services provided by a health or holistic spa.
3. Anything mentioned in What is not covered applicable to all sections of the policy.

### Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- Written confirmation from the treating physiotherapist confirming the **bodily injury you** sustained and the continuation of treatment provided
- Receipts or bills for all physiotherapy treatment received.
- Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)370 0600 345  
Or Register your claim online: [www.submitclaim.co.uk/LG](http://www.submitclaim.co.uk/LG)  
For medical assistance and/or repatriation claims +44 (0)203 823 1431

## Section U – Natural Catastrophe cover (only operative if indicated in your certificate and schedule)

**Please note:** The following sections only apply if **you** have paid the required premium for **Natural Catastrophe** cover and this is shown on **your** certificate and schedule. Please note that cover cannot be purchased after **you** have started **your trip**.

Single **Trip** policyholders - if at the time of purchasing this insurance **you** are due to depart on **your trip** within the next 7 days, and a **natural catastrophe** has occurred which may directly result in a claim under this insurance, the amounts in the table of benefits will be reduced by 75%.

Annual Multi-**Trip** policyholders - if at the time of purchasing this insurance or booking **your trip**, whichever is the later, **you** are due to depart on **your trip** within the next 7 days, and a **natural catastrophe** has occurred which may directly result in a claim under this insurance, the amounts in the table of benefits will be reduced by 75%.

### Section U1 – Cancellation

**We** will **pay** up to the amount shown in the table of benefits for:

- Travel and accommodation expenses which **you** have paid or have agreed to pay under a

contract;

- The cost of excursions, tours and activities which **you** have paid; and
- The cost of visas which **you** have paid for.

If **your** departure is delayed by more than 24 hours due to the occurrence of a **natural catastrophe** and it becomes necessary for **you** to cancel **your trip**.

Please see section U8 below for special conditions that may apply to section U1

### **Section U2 – Additional expenses if you are stranded at the point of departure in the United Kingdom**

If **you** have checked in prior to departure on the outward part of **your trip** and **your** departure is delayed by more than 24 hours due to a **natural catastrophe**, **we** will pay **you** up to the amount shown on the table of benefits for reasonable additional and unexpected:

- Accommodation;
- Cost of making alternative travel arrangements to return **home** or to reach **your** final point of international departure if **you** are on a connecting flight within **your home country**;
- Food and drink; and
- Necessary emergency purchases that **you** may incur for the first 24 hours **you** are stranded, waiting to depart.

If **you** are still unable to depart on **your trip** after 24 hours, **you** may submit a claim under Section U1 (Cancellation).

**Please note:** If **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact the Claims Department to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.

Please see section U8 below for special conditions that may apply to section U2.

### **Section U3 – Additional costs to reach your destination if you decide to go on your trip**

If, after **you** have been delayed by 24 hours in **your home country** due to the occurrence of a **natural catastrophe**, **you** still decide to go on **your trip**, **we** will pay up to the amount shown in the table of benefits, for the additional and unexpected costs **you** incur re-arranging **your** outbound travel to reach **your** original destination.

Please see section U8 below for special conditions that may apply to section U3.

### **Section U4 – Additional expenses if you are stranded on an international connection**

**We** will pay up to the amount shown in the table of benefits if **your** international connection is delayed by more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected:

- Accommodation;
- Cost of travel to an alternative point of departure or to alternative accommodation;
- Cost of travel from **your** accommodation to **your** point of intended departure;
- Food and drink;
- Necessary emergency purchases that **you** may incur for up to five days, whilst **you** are stranded, waiting to make **your** international connection. Please note that there is a maximum of five days cover throughout the duration of **your trip**.

Please see section U8 below for special conditions that may apply to section U4.

### **Section U5 – Additional expenses if you are stranded on your return journey home**

**We** will pay up to the amount shown in the table of benefits if **your** return journey **home** is delayed by more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected:

- Accommodation;
- Cost of travel to an alternative point of departure or to alternative accommodation;

- Cost of travel from **your** accommodation to **your** point of intended departure;
- Food and drink; and
- Necessary emergency purchases that **you** may incur for up to five days whilst **you** are stranded, waiting to return **home**.

### Section U6 – Additional travel expenses to get you home

If **your** return journey **home** is delayed by more than 24 hours due to a **natural catastrophe** and the carrier **you** are booked to travel **home** with is unable to make arrangements for **your** return journey within 72 hours of **your** original date of return, as shown on **your** travel itinerary, **we** will pay up to the amount shown on the table of benefits for alternative travel arrangements to get **you home**.

**You** must contact us before making alternative travel arrangements, because if appropriate under the circumstances, **we** will make these arrangements for **you**. The contact details are:

**Phone:** +44 (0)370 0600 345

**E-mail:** [legalandgeneral@hoodtravel.co.uk](mailto:legalandgeneral@hoodtravel.co.uk)

If **your trip** involves multiple destinations, cover under this section applies if **your** onward connection is delayed by more than 24 hours due to a **natural catastrophe**. **You** must contact us before making alternative travel arrangements, because if appropriate, **we** will make these arrangements for **you**. **We** will decide under the circumstances whether to bring **you home** or rearrange **your** onward journey.

Please see section U8 below for special conditions that may apply to section U6.

### Section U7 – Additional car parking costs

**We** will pay up to the amount shown on the table of benefits for additional car parking costs **you** incur if **your** return to **your home country** is delayed by more than 24 hours due to a **natural catastrophe**.

Please see section U8 below for special conditions that may apply to section U7.

### Section U8 – Additional kennel or cattery fees

**We** will pay up to the amount shown on the table of benefits for additional kennel or cattery fees if **your** return journey to **your home country** is delayed by more than 24 hours due to a **natural catastrophe**.

Special conditions which apply to sections U1 to U8:

1. **We** will only pay costs which are not refundable from any other source.
2. This insurance does not cover any expenses met by the airline under Regulation 261/2004.
3. All additional expenses must be reasonable and necessary and incurred as a direct result of a **natural catastrophe**. For example, if **you** live near **your** departure point, **we** may deem additional accommodation unnecessary and unreasonable if **you** could easily return **home**.
4. **We** may ask **you** to provide an official letter from **your** carrier confirming the cause and length of the delay.
5. You must contact us before making arrangements to return home under section U6 (Additional travel expenses to get you home).

Please refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

### Claims evidence required for sections U1 to U8 may include

- Proof of your original travel plans (for example, confirmation invoice or travel tickets).
- For claims under section U1 (Cancellation) – cancellation invoices or letters from **your** tour operator, travel or accommodation provider confirming that **you** did not use their service and whether any refund is due to **you** from them.
- For claims under sections U2 to U8 – proof of all **your** additional expenses (for example, receipts for food and drink, invoices detailing additional accommodation, receipts for additional car parking).
- If required by **us** **we** may ask **you** to provide an official letter from **your** carrier confirming the cause and length of the delay.

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

To make a claim under this section please call: +44 (0)370 0600 345  
Or Register your claim online: [www.submitclaim.co.uk/LG](http://www.submitclaim.co.uk/LG)  
For medical assistance and/or repatriation claims +44 (0)203 823 1431

## Section – V Golf cover (only operative if indicated in your certificate and schedule)

This extension to the policy provides the following amendments to the insurance, specifically for any golfing **Trips** taken by **you**:

### Loss of green fees

#### What is covered

In addition to the cover provided under Section A – Cancellation or **curtailment** charges, **we** will pay **you** up to the amount shown in the schedule of benefits per day, up to the maximum amount detailed for any irrecoverable unused green fees which **you** have paid or are contracted to pay if:

- a) Cancellation of the **trip** is necessary and unavoidable or
- b) The **trip** is **curtailed** before completion

As a result of any of the events detailed under What is covered in Section A – Cancellation or **curtailment** charges occurring.

### Golf equipment cover

#### What is covered

In addition to the cover provided under Section E – **baggage**, **we** will pay **you**:

1. Up to the amount shown in the schedule of benefits for the accidental loss of, theft of or damage to **golf equipment**. The amount payable will be the value at today's prices, less a deduction for wear, tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged **golf equipment**.
2. Up to the amount shown in the schedule of benefits for the emergency replacement of **golf equipment** if **your golf equipment** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **golf equipment** was delayed.

If the loss is permanent, **we** will deduct the amount already paid from the final amount to be paid under this section.

3. Up to the amount shown in the schedule of benefits for the reasonable cost of hiring replacement **golf equipment** as a result of the accidental loss of, theft of or damage to, or temporary loss in transit during the outward journey for more than 24 hours of **your own golf equipment**, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **golf equipment** was delayed.

### Liability for golf buggies whilst in use

#### What is covered

In addition to the cover provided under Section G – Personal liability, **we** will pay **you** and each **insured person** up to the amount shown in the schedule of benefits (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental:

1. **Bodily injury**, death, illness or disease to any person who is not in **your** employment or who is not a **close relative** or member of **your** household or

2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you**, a **close relative**, anyone in **your** employment or any member of **your** household

arising from **your** ownership, possession or use of a golf buggy.

### Special conditions relating to claims

1. **You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of the Emergency Medical Assistance Service to confirm the necessity to return **home** prior to **curtailment** of the **trip** due to death, **bodily injury**, illness or disease.
2. If **you** fail to notify the travel agent, tour operator or golf club as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
3. If **you** cancel the **trip** due to:
  - a) Stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide (at **your** own expense) a medical certificate from either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field or
  - b) Any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner**

stating that this necessarily and reasonably prevented **you** from travelling. **We** need the medical certificate completed as soon as **you** find out it is necessary to cancel the **trip**, as any delay in seeing a **medical practitioner** could mean that **your** symptoms are no longer present. If **you** cannot get an immediate appointment, please make one for as early as possible and keep all details of this to help substantiate **your** claim.

4. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **golf equipment**.
5. If **golf equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
6. If **golf equipment** is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).
7. **You** must give **us** written notice of any incident, which may result in a claim as soon as possible.
8. **You** must send **us** every court claim form, summons, letter of claim or other document as soon as **you** receive it.
9. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
10. **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** must give **us** all necessary information and assistance which **we** may require.
11. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

### What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy certificate and schedule.
2. Any claims arising directly or indirectly from:
  - a) **Your** misconduct or misconduct by any person who **you** are travelling with or have arranged to travel with leading to dismissal, **your/their** resignation, voluntary redundancy, **you/them** entering into a compromise agreement, or where **you/they** had received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**.
  - b) Circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.
3. Loss, theft of or damage to **golf equipment** contained in an **unattended** vehicle
  - a) Overnight between 9 pm and 9 am (local time) or
  - b) At any time between 9 am and 9 pm (local time) unless:
    - i) It is locked out of sight in a **secure baggage area** and
    - ii) **Violent and forcible entry** has been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
6. Anything mentioned in What is not covered applicable to all sections of the policy.

### Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder, either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field) explaining why it was necessary for **you** to cancel or **curtail** the **trip**.
- In the case of death causing cancellation or **curtailment** of the **trip**, the original death certificate.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or golf club.
- In the case of **curtailment** claims, written details from **your** travel agent, tour operator or golf club of the separate costs of green fees that made up part of the total cost of the **trip**.
- **Your** unused travel tickets.
- Receipts or bills for any costs, charges or expenses claimed for.
- In the case of compulsory quarantine a letter from the relevant authority or the treating **medical practitioner**.
- In the case of jury service or witness attendance the court summons.
- The letter of redundancy for redundancy claims.
- A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- In the case of serious damage to **your home** a report from the police or relevant authority. Where flooding or other damage is so widespread that the Police or other authorities could not be present, then a report from **your** household insurers or the contractor engaged to carry out repairs to **your home**.
- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or



damage occurred in their custody.

- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements for items lost, stolen or damaged and for all items of **golf equipment** replaced if **your golf equipment** is temporarily lost in transit for more than 12 hours.
- Receipts or bills detailing the costs incurred in hiring replacement **golf equipment**.
- A letter from the carrier confirming the number of hours **your golf equipment** was delayed for.
- Repair report where applicable.
- Full details in writing of any incident involving the use of a golf buggy on a golf course.
- Any court claim form, summons, letter of claim or other document must be sent to **us** as soon as **you** receive it.
- Details of any household, travel or other insurance under which **could** also claim.

To make a claim under this section please call: +44 (0)370 0600 345

Or Register your claim online: [www.submitclaim.co.uk/LG](http://www.submitclaim.co.uk/LG)

For medical assistance and/or repatriation claims +44 (0)203 823 1431

## Section W – Wedding/Civil partnership cover (only operative if indicated in your certificate and schedule)

### Special definitions relating to this section

#### You/yours/insured person

Means each person travelling to be married or to enter into a civil partnership whose names appear in the policy certificate and schedule.

#### Insured couple

Means the **couple** travelling to be married or to enter into a civil partnership whose names appear in the policy certificate and schedule.

#### Wedding

Means the religious or civil ceremony at which the **couple** become married or register as civil partners of each other.

#### Wedding attire

Means dress, suits, shoes and other accessories bought specially for the **wedding** and make-up, hair styling and flowers paid for or purchased for the **wedding**, forming part of **your baggage**.

### What is covered

1. **We** will pay **you** up to the amount shown in the schedule of benefits for the accidental loss of, theft of or damage to the following items detailed below forming part of **your baggage** or **valuables**:
  - a) **Wedding** ring taken or purchased on the **trip** for each **insured person**
  - b) **Wedding** gifts (including up to £150 for bank notes and currency notes) taken or purchased on the **trip** for the **insured couple**
  - c) **Wedding attire** which is specifically to be worn by the **insured couple** on their **wedding** day.

The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged **baggage** and/or **valuables**.

2. **We** will pay the **insured couple** up to the amount shown in the schedule of benefits for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **trip** or at a venue in the **United Kingdom** if:



- a) The professional photographer who was booked to take the photographs/video recordings on **your wedding** day is unable to fulfil their obligations due to **bodily injury**, illness or unavoidable and unforeseen transport problems, or
- b) The photographs/video recordings of the **wedding** day taken by a professional photographer are lost, stolen or damaged within 15 days after the **wedding** day and whilst **you** are still at the holiday/honeymoon location.

**You** can only claim under one of either this section, Section E – **Baggage**, Section F – **Personal money** or Section X – Cruise cover for loss of, theft of or damage to the items of **baggage** and/or **valuables** shown above arising from the same event.

### Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage** and/or **valuables**.
2. If **baggage** and/or **valuables** are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
3. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline, within the time limit contained in their conditions of carriage (please keep a copy).

### What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy certificate and schedule.
2. Loss, theft of or damage to **valuables**, bank notes and currency notes left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Loss, theft or damage to **gadgets**. Claims for **gadgets** should be made under section E1 – **Gadget** cover.
4. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:
  - a) Overnight between 9 pm and 9 am (local time) or
  - b) At any time between 9 am and 9 pm (local time) unless:
    - i) It is locked out of sight in a **secure baggage area** and
    - ii) **Violent and forcible entry** has been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.
5. Loss or damage due to delay, confiscation or detention by customs or any other authority.
6. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment**, **golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
7. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in

use.

9. Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade, motor accessories and other items used in connection with **your** business, trade, profession or occupation.
10. Loss or damage caused by wear and tear, depreciation (loss of value), variation in exchange rates, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
11. Anything mentioned in What is not covered applicable to all sections of the policy.

### Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, damage, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements.
- Repair report where applicable.
- A medical certificate from the treating **medical practitioner** or relevant transport provider or authority explaining why the professional photographer was unable to fulfil his/her obligations.
- Details of any household, travel or other insurance under which **could** also claim.

To make a claim under this section please call: +44 (0)370 0600 345

Or Register your claim online: [www.submitclaim.co.uk/LG](http://www.submitclaim.co.uk/LG)

## Section X – Cruise cover (only operative if indicated in your certificate and schedule)

This extension to the policy provides the following amendments to the insurance, specifically for any **cruise** taken by **you**.

### Special definition relating to this section

#### Cruise

Means a **trip** involving a sea voyage of more than five days total duration, where transportation and accommodation is primarily on an ocean going passenger ship.

#### What is covered

1. Under Section E – **baggage**:
  - a) The **baggage** limit under paragraph 1. is increased to the amount shown in the schedule of benefits under Section X – Cruise cover.
  - b) The maximum the **we** will pay for any article, pair or set of articles is increased to the amount shown in the schedule of benefits under Section X – Cruise cover.
  - c) The total for all **valuables** is increased to the amount shown in the schedule of benefits under Section X – Cruise cover.
2. **We** will pay **you** up to the amount shown in the schedule of benefits for each scheduled unused pre-paid shore **trip** missed, as a result of the ship on which **you** are travelling being unable to dock at the scheduled destination.

**You** can only claim under one of either subsection 1. of What is covered, Section E - **Baggage** or Section W – Wedding/Civil partnership cover for the accidental loss of, theft of or damage to any item of **baggage** and/or **valuables** arising from the same event.

### Special conditions relating to claims

1. **You** must report to the local Police or Port Authority in the country where the incident occurred (or where appropriate the ship's purser or the **cruise** operator's representative) within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage** and/or **valuables**.
2. If **baggage** and/or **valuables** are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
3. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).

### What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy certificate and schedule.
2. Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel or ship's safe, safety deposit box or left in **your** locked cabin or other accommodation.
3. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:
  - a) Overnight between 9 pm and 9 am (local time) or
  - b) At any time between 9 am and 9 pm (local time) unless:
  - c) It is locked out of sight in a **secure baggage area** and
  - d) **Violent and forcible entry** has been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment, golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade, motor accessories and other items used in connection with **your** business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation (loss of value), atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in What is not covered applicable to all sections of the policy.

## Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police or Port Authority in the country where the incident occurred (or where appropriate the ships purser or the cruise operator's representative) for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your cruise** operator's representative, hotel or accommodation provider where appropriate, including details of any missed shore **trip**.
- All travel tickets and tags for submission.
- An original receipt, proof of ownership or valuations for items lost, stolen or damaged.
- Repair report where applicable.
- Confirmation in writing from the ship's doctor or other treating **medical practitioner** of the dates when **you** were confined to **your** cabin.
- Details of any household, travel or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)370 0600 345

Or Register your claim online: [www.submitclaim.co.uk/LG](http://www.submitclaim.co.uk/LG)

For medical assistance and/or repatriation claims +44 (0)203 823 1431

## Making a complaint

If the service **you** have received does not meet **your** expectations, **we** want to hear about it so **we** can try to put things right.

All complaints received are taken seriously. The following will help **us** understand **your** concerns and give **you** a fair response.

### Making your complaint

If **your** complaint relates to a claim on **your** policy, please contact the department dealing with **your** claim as follows:

For all non-medical claim complaints (except Section E1 and E2 **Gadget** Cover) please contact:

Claims Settlement Agencies  
308-314 London Road  
Hadleigh  
Benfleet  
Essex  
SS7 2DD  
Tel: 0370 0600 345

To make a complaint in relation to Section E1 and E2 **Gadget** Cover please contact:

Taurus Insurance Services Limited  
Suite 2209-2217 Eurotowers, Europort Road, Gibraltar  
Tel: 0330 880 1752 (local rate call)  
E-mail: [gadget.complaints@taurus.gi](mailto:gadget.complaints@taurus.gi)

To make a complaint in relation to an emergency medical assistance claim please contact:

Healix complaints team  
Email : [internationalclientservices@healix.com](mailto:internationalclientservices@healix.com)  
Tel: +44 (0)203 823 1431  
Fax : +44 (0) 208 481 7826  
Address : Healix House, Esher Green, Esher, Surrey KT10 8AB

If **your** complaint relates to **your** policy please contact:

Legal & General Complaints Team  
1st Floor Maitland House, Warrior  
Square,  
Southend-on-Sea, Essex,  
SS1 2JY  
Phone: 0370 0600 344  
E-mail: [legalandgeneral@hoodtravel.co.uk](mailto:legalandgeneral@hoodtravel.co.uk)

When **you** make contact please provide the following information:

- **Your** name, address and postcode, telephone number and e-mail address (if **you** have one)
- **Your** policy and/or claim number, and the type of policy **you** old
- The reason for **your** complaint

Any written correspondence should be headed '**COMPLAINT**' and **you** may include copies of supporting material.

Should **you** remain dissatisfied following **our** final written response, **you** may be eligible to refer **your** case to the **Financial Ombudsman Service**.

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. **You** have six months from the date of **our** final response to refer **your** complaint to the **Financial Ombudsman Service**. This does not affect **your** right to take legal action.

If **we** cannot resolve **your** complaint **you** may refer it to the Financial Ombudsman Service at the address given below.

The Financial Ombudsman Service Exchange Tower  
Harbour Exchange Square London  
E14 9SR

Tel: 0300 123 9123 or 0800 023 4567

Fax: 020 7964 1001

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### **Our promise to you**

#### **We will**

- Acknowledge all complaints promptly.
- Investigate quickly and thoroughly.
- Keep **you** informed of progress.
- Do everything possible to resolve **your** complaint.
- Use the information from complaints to continuously improve **our** service.

### **Customers with Visual Impairment**

This policy and other associated documents are also available in large print, audio and Braille. If you require any of these formats, in the first instance, please contact:

Legal & General Travel Insurance  
1st Floor Maitland House, Warrior  
Square,  
Southend-on-Sea, Essex,  
SS1 2JY  
Phone: 0370 0600 344  
E-mail: [legalandgeneral@hoodtravel.co.uk](mailto:legalandgeneral@hoodtravel.co.uk)



## **USEFUL PHONE NUMBERS.**

### **GENERAL ENQUIRIES**

**0370 0600 344**

### **MAKE A CLAIM**

**0370 0600 345**

### **EMERGENCY MEDICAL CLAIMS**

**+44(0)203 823 1431**

We may record and monitor calls. Call charges will vary.



**[www.legalandgeneral.com](http://www.legalandgeneral.com)**

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