

goodtogoinsurance.com

policy wording

Version 1

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## IMPORTANT NOTICE

Your attention is drawn to important features of your travel insurance policy including:

## INSURANCE POLICY

This contains full details of the cover provided plus the conditions and exclusions which apply.

You must read this insurance policy carefully.

## CONDITIONS, EXCLUSIONS AND WARRANTIES

There are conditions and exclusions which apply to individual sections and general conditions, exclusions and warranties which apply to the whole policy.

## DATE CHANGE EXCLUSION

Changes in dates could see widespread failures of computer and other systems containing computer chips, which depend on date related information in order to work properly. Certain sections of your policy (refer to General Exclusions item 18) excludes anything directly or indirectly caused by failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date.

## FRAUDULENT CLAIMS

The making of a fraudulent claim is a criminal offence.

## PROPERTY CLAIMS

These claims are paid based on the value of the goods at the time you lose them and not on a "new for old" replacement cost basis. Claims for sports equipment damaged whilst in use is not covered (except for ski equipment if you have paid the appropriate winter sports premium). Loss or damage of property not belonging to you is also not covered (except for certain hired ski equipment if you have paid the appropriate winter sports premium).

## POLICY LIMITS

Each section of your policy has a limit on the amount we will pay under that section. Some sections also include other specific limits, for example: for any one item or for valuables in total. You are advised to check this policy document if you intend taking expensive items with you. Items such as camcorders, jewellery etc, should be fully insured under your Household policy.

## POLICY EXCESSES

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 the claim. The amount you have to pay is the excess.

## REASONABLE CARE

You need to take all reasonable care to protect yourself and your property, as you would if you were not insured.

## COMPLAINTS

This insurance policy has in it a Complaints Procedure which tells you what steps you can take if you wish to make a complaint.

## "COOLING OFF" PERIOD

We hope you are happy with the cover this policy provides. However, if after reading it, this insurance does not meet with your requirements, please return it to the issuing agent within 14 days of receipt of your policy and they will refund your premium, provided you have not commenced your trip or made a claim.

## HAZARDOUS SPORTS AND ACTIVITIES

The policy contains conditions and exclusions relating to dangerous activities, sports or pastimes where there is a risk of injury, or can be expected to aggravate an existing infirmity. Please see the list of hazardous pursuits in the policy under Important Information and Conditions Applying to All Sections.

## DATA PROTECTION

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

## GOVERNING LAW

Your policy is governed by the law applicable to where you reside within the United Kingdom if this is your usual country of residence.

## HEALTH/MEDICAL CONDITIONS

The policy contains conditions related to health of the people travelling and others upon whose well being the trip may depend. It may be that you are required to disclose the condition of such people prior to the cover being issued and you must be aware that the failure to disclose such matters will prejudice your position.

## INTRODUCTION

This is to certify that Mapfre Assistance will insure in accordance with the terms and conditions contained herein or endorsed hereon.

MAPFRE Asistencia (trading as Mapfre Assistance), Compañía Internacional de Seguros y Reaseguros has registered offices in Spain, which forms part of the EEA (European Economic Area) as a member state. The Kingdom of Spain is responsible for controlling the insurance activity of MAPFRE Asistencia S.A., through the Spanish Ministry of Economy and the Treasury, and specifically the General Directorate for Insurance Matters and Pensions Fund (Dirección General de Seguros y Fondo de Pensiones). Mapfre Asistencia has integral reserves in the European Union.

The present Insurance contract is subscribed with MAPFRE Asistencia, branch in United Kingdom, with registered office at Alpha House, 5<sup>th</sup> Floor, 24A Lime Street, London, EC3 7HS; and corporate tax number 680/1807623857. MAPFRE Asistencia is duly registered before the Companies House under Branch Number BR008042 and Company Number FC02197. MAPFRE ASISTENCIA is authorized by the Financial Service Authority (FSA) to operate in the United Kingdom according to the right of freedom of establishment of the European Union and the European Economic Area (EEA) legislation.

This insurance is provided by MAPFRE Asistencia who is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated companies can be visited at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register), or the Financial Services Authority can be contacted on 0845 606 1234.

Under the Financial Services and Markets Act 2000, should MAPFRE Asistencia be unable to meet all its liabilities to Policyholders, compensation may be available. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk)

This Policy Wording sets out in full details of the cover provided and is only valid if attached to a Policy Schedule (also referred to as the schedule herein) showing the sums insured and limits of the insurance provided and detailing the premium, **geographical area**, period of cover and persons insured.

The policy covers all persons named on the Policy Schedule for whom the premium has been paid. **You** must be a resident of the **United Kingdom**

## SCHEDULE OF COVER & LIMITS (per person)\*

Section:	Section of Cover:	Maximum Sum Insured:	Excess:
▶ 1.	Cancellation	£5,000	£50 (£20 for Loss of Deposit)
▶ 2.	Curtailment	£5,000	£50
▶ 3.	Missed Departure	£500	£50
▶ 4.	Travel Delay Abandonment	£100 £5,000	Nil £50
▶ 5.	Personal Accident Death Loss of limb, and/or loss of sight Permanent Total Disablement	£15,000 £15,000 £15,000	Nil Nil Nil
▶ 6.	Medical & Repatriation Expenses (Including 24 hour Medical Emergency Assistance Service) Hospital Benefit Loss of Medication	£10,000,000 £1,000 £300	£75 Nil Nil
▶ 7.	Additional Medical Expenses a. Recuperation Holiday b. UK Medical Examination c. Home Help or Nanny d. Cosmetic Surgery e. Kennel & Cattery Cover	£750 £500 £500 £2,500 £500	Nil Nil Nil Nil Nil
▶ 8.	Personal Property Single article Limit Valuables Limit Prescription Glasses Limit Delayed Baggage Personal Money (Cash Limited to £250)	£2,000 £250 £250 £150 £100 £400	£50    Nil £50
▶ 9.	Mobility Aids	£2,500	£50
▶ 10.	Loss of Passport & Documents	£300	£50
▶ 11.	Personal/Public Liability	£2,000,000	Nil (£250 Property Damage)
▶ 12.	Legal Expenses	£15,000	£250
▶ 13.	Catastrophe	£1,000	Nil
▶ 14.	Hijack	£500	Nil

## SCHEDULED AIRLINE FAILURE & DYNAMIC PACKAGING COVER EXTENSION

Provided the appropriate premium has been paid

▶ 15.	Scheduled Airline Failure & Dynamic Packaging Cover Extension	£1,500	Nil
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## WINTERSPORTS EXTENSION

Provided the appropriate premium has been paid

▶ 16.	Ski Equipment	£500	£50
	Single Article Limit	£250	
	Ski Hire	£250	£50
	Delayed Ski Equipment	£150	Nil
▶ 17.	Ski Pack	£400	£50
▶ 18.	Piste Closure	£250	Nil

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## GOLF EXTENSION

Provided the appropriate premium has been paid

▶ 19.	Loss & Hire of Golf Equipment		
	Own Equipment	£1,500	£50
	Equipment Hire	£375	£50
	Single Article Limit	£300	
▶ 20.	Loss of Green Fees	£500	Nil
▶ 21.	Hole in One	£100	Nil

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**\*PLEASE NOTE REDUCED SUMS INSURED APPLY TO CERTAIN AGE GROUPS, POLICY EXCESSES ARE APPLIED ON A PER PERSON PER CLAIM PER SECTION BASIS**

## ADJUSTMENT FEES

Any midterm adjustments that involve amendments to or cancellation of a policy outside of the 14 day cool-off period may subject to an administration fee of up to £10.00

**You must inform us of any material fact which is likely to influence us in the acceptance, assessment or continuation of this insurance. Failure to do so may result in a claim being declined due to non-disclosure.**

## HEALTH/PRE-EXISTING MEDICAL CONDITIONS

This policy is primarily designed for travellers with pre-existing medical conditions and their travelling companions. For the purposes of this insurance, **you** are considered to have a pre-existing medical condition if **you** answer “Yes” to any part of the following question, which **you** were asked when **you** applied for insurance with **us**:

Have **you** or anyone in **your** party

1. been prescribed medication, or received treatment or attended a **medical practitioner**'s surgery in the last 2 years
2. attended a hospital or clinic as an out-patient or in-patient in the last two years
3. been currently put on a waiting list for treatment or investigation
4. been diagnosed by a medical practitioner as suffering from a terminal illness

### Please note

1. **You** must be fit to undertake **your** planned **trip**
2. **You** must not travel against medical advice or with the intention of obtaining medical treatment or consultation abroad.
3. **We** will cover **you** for pre-existing medical conditions **you** have declared to **us** and which **we** have accepted in writing. These medical conditions are set out in the “Medical Condition Declaration Schedule”
4. We will not cover you for any pre-existing conditions which do not appear in the “Medical Condition Declaration Schedule”
5. We will not cover you if your state of health was worse than you declared to us at the time you purchased this policy.
6. Please check that the information set out in the “Medical Condition Declaration Schedule” is correct. If it is not, you must call the Goodtogo call centre on **0844 334 0160** to tell us

## Electing to exclude cover for pre-existing medical conditions

You were given a choice to exclude cover for these conditions when **you** applied for insurance. However, **we** do not recommend that **you** do this as **you** are exposing **yourself** to substantial medical and repatriation expenses if **you** fall ill abroad. Moreover, if **you** cancel or **curtail your trip** due to a pre-existing condition **your** claim will not be covered.

If **you** did choose to exclude pre-existing conditions but change **your** mind before **you** travel, please call the Goodtogo call-centre and **we** will try **our** best to cover them.

## Non-travelling Relatives

If **you** have a non-travelling **close relative** with a pre-existing medical condition who dies or falls seriously ill and as a result **you** wish to cancel or **curtail your trip**, **you** will be covered only if the relative's doctor states that at the time insurance was taken out he/she would not have foreseen such a serious deterioration in his or her patient's condition.

## Change in your State of Health

After taking out this policy **your** state of health may deteriorate or **you** may develop a new medical condition. If this occurs before **you** travel **you** must tell **us** by calling the Goodtogo call-centre. **We** have the right to increase **your** premiums or refuse to cover **you** on **your trip**.

## Waiting list

If **you** are on a waiting list for treatment or investigation, **you** are not covered if **you** have to cancel or **curtail your trip** because an appointment or treatment becomes urgently available.

## If you are pregnant

You will be covered for pregnancy where the period of the **trip** terminates no less than four (4) weeks before the date of delivery as estimated by a Hospital or Registered **medical practitioner**. However where the insurance has been effected prior to confirmation of the pregnancy by such Hospital or Registered **medical practitioner** and in the event of **you** effecting immediate cancellation of the **trip** upon receipt of such confirmation **We** will indemnify **you** under the Cancellation Section of this policy.

Pregnancy is not covered under the Personal Accident section of this policy.

## Reciprocal Health Agreements

Some countries have a reciprocal health care agreement with the UK (e.g the countries in the EU, Switzerland, Australia and New Zealand)

UK residents are entitled to necessary medical treatment on a temporary visit to a European Union country, either free of charge or at a reduced cost by using the European Health Insurance Card (EHIC).

**You** can apply for an EHIC at **your** local post office or by calling 0845 606 2030 or online at [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers)

If **you** use the EHIC, and this results in a reduction in the medical bills **we** have to pay, **we** will waive the **excess** on **your** claim.

Please note that this policy covers many costs which are not covered by reciprocal health agreements. For example such agreements do not cover the cost of repatriation, additional accommodation costs or the cost of a relative or friend to stay behind, or travel from the **UK**, to accompany **you home** if **you** are ill. Moreover, the cost of prescriptions or emergency dental treatment are often excluded.

## IMPORTANT CONDITIONS

### GEOGRAPHICAL LIMITS

#### UNITED KINGDOM

England, Scotland, Wales and Northern Ireland

#### EUROPE 1 (RESTRICTED EUROPE)

Means the continent of Europe west of the Ural Mountains including the Republic of Ireland, the Isle of Man, Channel Islands and all countries bordering the Mediterranean Sea, as well as Madeira and The Azores, but excluding Spain, The Canaries, Turkey, Cyprus, Malta and Switzerland. For residents of the Isle of Man and Channel Islands travelling to the United Kingdom, the United Kingdom shall be considered Europe 1.

#### EUROPE 2

Same as Europe 1 but including Spain, The Canaries, Turkey, Cyprus, Malta and Switzerland.

#### WORLDWIDE 1 (RESTRICTED WORLDWIDE)

Means anywhere in the world except USA, Canada and the Caribbean

#### WORLDWIDE 2

Means anywhere in the world

### IMPORTANT NOTES

1. This policy is only available to residents of the **UK**.
2. This policy is only valid for **trips** commencing in and returning to the **UK**.
3. There will be no refund of premium if **you** cancel this policy more than 14 days after purchase i.e. outside the "cooling-off" period mentioned in "Other Important Conditions".
4. If **your money, valuables** or any items of personal baggage, are lost or stolen, **you** must notify the local police within 24 hours of discovery and obtain a police report. Failure to do so may invalidate **your** claim.
5. Insurance cannot be purchased once **your trip** has commenced.

### AGE LIMITS

#### Single Trip Policies

None

#### Annual Multi-Trip policies

65 at date of purchase

### MAXIMUM PERIOD OF INSURANCE

#### Single Trip Policies

92 days

#### Annual Multi-Trip policies

Any number of **trips** in the policy year but with a limit of 31 days any one **trip**

### DEFINITIONS

The following words and expressions used in this policy shall mean as follows when they appear in bold type.

#### We/Us/Our

Mapfre Asistencia Compañía Internacional de Seguros y Reaseguros Sociedad Anónima, trading under the name MAPFRE ASSISTANCE, Mapfre House, 5th Floor. Alpha House, 24a Lime Street, London EC3M 7HS, Company number: FC021974. Branch Number BR008042.

#### You/Your

Each Insured Person named in the Policy Schedule.

#### Trip

The period between leaving **your home** to commence travel on the **outward journey** and returning to **your home** in the **UK** (including the period of **your** stay away from **home** between these two events)

#### Curtail/Curtailment

Return early to **your home** after the commencement of the **outward Journey**.

#### Golf Equipment

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

#### Home

**Your** permanent residence in the **United Kingdom**.

### Close Relative

Mother, father, sister, brother, wife, husband, partner (same or different sex), son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, or legal guardian.

### Close Business Associate

Any person in the same employment as **you** whose absence from work necessitates **you** having to cancel **your trip** as certified by **your** Senior Director or partner.

### Family

A single parent or two parents travelling together with their child or children (under 18 years) for whom they are the legal guardians and who all reside together.

### Loss of Limb

total loss of use by physical severance at or above the wrist or ankle.

### Loss of Sight

The complete and permanent loss of sight in one or both eyes.

### Medical Practitioner

A registered practising member of the medical profession who is not related to **you** or to **your** travelling companion, or any person **you** intend to stay with.

### Money

Cash, postal and money orders and lift passes (in respect of winter sports **trips** where the appropriate premium has been paid), held by **you** for social, domestic and pleasure purposes.

### Mobility Aids

Wheelchair, motorised wheelchair, walking frame, walking stick or crutches.

### Period of Insurance

The **period of insurance** for all sections except Section 1 (Cancellation) commences when **you** leave **home** in the **UK** to start **your trip** and ends when **you** have returned to **your home** in the **UK**. If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge until **you** are able to return.

### The period of insurance under Section 1

Cancellation commences when the premium has been paid and ends when **you** depart the **UK** on **your** Outbound Journey.

If **you** have chosen an Annual Multi Trip Insurance the **outward journey** and Return to **your home** in the **UK** must be pre-booked prior to the **outward Journey** and take place during the start and end date of the insurance, shown on the Policy Schedule. The total duration of any one **trip** is limited to a maximum of 31 days and any **trip** exceeding this duration will not be covered in whole or in part. **Trips** within the British Isles must involve at least 2 nights pre-booked **accommodation** away from **your** normal place of residence in order to be insured by this policy.

### Personal Accident

Accidental bodily injury caused solely and directly by external, violent and visible means.

### Personal Possessions

Suitcases (or other luggage carriers) and their contents taken on **your trip** together with articles worn or carried by **you** for **your** individual use during **your trip** (but excluding items mentioned in the exclusions),

### Unattended

left away from **your** person where **you** are unable to clearly see or retrieve **your Personal Possessions** or **Money** or Passports, Tickets and Documents (unless packed in the locked boot of a vehicle whilst **you** are travelling in it).

### Excess

The first part of a loss **you** will have to pay **yourself** under the Policy conditions.

### Permanent Total Disablement

Disablement which prevents **you** from carrying out ANY occupation for a period of 12 months after an accident sustained during **your trip** and which is, at the end of that period, beyond reasonable hope of improvement.

### Hazardous Pursuits

Any pursuit or activity where it is recognised there is an increased risk of injury or accident or can be reasonably expected to aggravate any existing infirmity

### Manual Work

Physical labour involving the use of tools or machinery or exposure to risk that could give rise to **your** bodily injury or illness. **(nursing and bar-work are not considered to be manual work)**

### Psychiatric Condition

a mental or addictive condition, including, but not limited to alcoholism, drug addiction or eating disorder.

### Public Transport

Train, Coach, Taxi, Bus, Aircraft and Sea Vessel on which **you** are a fare-paying passenger.

### Redundancy

**Redundancy** of a person covered under this policy who is under 65 years of age who has been employed for two continuous years with the same employer at the time of being made redundant.

### Ski Equipment

Skis (including bindings), ski boots, ski poles and snowboards.

### Ski Pack

Pre-booked lift passes, hired skis and boots and ski school fees.

### UK/United Kingdom

England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man except under Geographical Limits where Channel Islands and the Isle of Man are considered to be part of Europe 1.

### Valuables

Jewellery, articles made of gold silver or other precious metals, precious or semi-precious stones, watches, binoculars, telescopes, photographic equipment, electronic audio or video equipment including tapes, compact discs, cartridges, discs, MP3 or mini-disc players and any computer equipment including software, musical instruments, furs, or leather clothing, (apart from footwear).

### Geographical Area

The area or country shown on **your** Policy Schedule and for which the appropriate premium has been paid

### Strike Or Industrial Action

Organized action taken by a group of workers which prevents the supply of goods and services on which **your trip** depends.

### Hijack

The unlawful seizure or wrongful exercise of control of the aircraft or ship [or the crew thereof] in which **you** are travelling as a fare-paying passenger.

### Mugging

The violent and threatening attack necessitating **your** medical treatment.

### Terrorism

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 government(s), 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.

### Outward Journey

the initial journey in conjunction with **your trip** from **your home** in the **UK**.

## HAZARDOUS PURSUITS

**You** are not covered for taking part in any **Hazardous Pursuits** unless it is listed below. If you are going to take part in any activity which may be considered dangerous or Hazardous that is not detailed below please contact the selling agent who will contact **us** to see if **we** can provide cover. Please note that under Section H (Personal Liability) **you** will not be covered for liability caused directly or indirectly by **your** owning or using any firearms or weapons, animal, aircraft, motorised vehicle, boat and other watercraft, or any form of motorised leisure equipment, including jet skis and snowmobiles.

The following sporting activities when participated in for recreational purposes incidental to a **trip** and not in organized competitions or in any professional capacity are not considered to be **Hazardous Pursuits** and are not subject to the special provisions of the endorsement below:

Roller Skating, Basket Ball, Bowls, Snorkelling, Cricket, Cycling, Squash, Tennis, Volley Ball, Fishing, Water Polo, Golf, Racket Ball, Rambling, Badminton, Rounders, Football. Cover for the following activities that are considered to be **Hazardous Pursuits** is included for recreational purposes only and not for competitions or any professional activity subject to the following endorsement:

The exclusion of **Hazardous Pursuits** in the General Exclusions is deleted only with respect to cover under Section B Medical and Other Expenses and under Section A **Curtailed** cover (but not **Cancellation**) for participation in the following **Hazardous Pursuits** on a non-professional (amateur) and recreational basis provided that **you** ensure the activity is adequately supervised and that appropriate safety equipment (such as protective head wear, life jackets etc.) are worn at all times and **you** do not participate in such **Hazardous Pursuits** for more than 90 days in any one **Period of Insurance**. The acceptable **Hazardous Pursuits** list is:

## Category A

Your Insurance automatically covers **you** for the following activities:

- ▶ Aerobics
  - ▶ Archery
  - ▶ Badminton
  - ▶ Basketball
  - ▶ Beach games
  - ▶ Bowls
  - ▶ Cricket
  - ▶ Cycling (but not BMX and mountain bikes) No PL cover
  - ▶ Fell walking, rambling and trekking
  - ▶ Fishing
  - ▶ Ice-skating (rink only)
  - ▶ Parascending (towed by boat) No PL cover
  - ▶ Rafting, canoeing and kayaking (including white water up to grade 3) \* No PL cover
  - ▶ Roller skating
  - ▶ Scuba diving (to 18 metres)
  - ▶ Skateboarding
  - ▶ Snooker, pool and billiards
  - ▶ Snorkelling
  - ▶ Squash
  - ▶ Surfing
  - ▶ Swimming (in pool or on inland waters or coastal waters within a 12-mile limit from land)
  - ▶ Table tennis
  - ▶ Tennis
  - ▶ Volleyball
  - ▶ Water-skiing (only on inland waters or coastal waters within a 12-mile limit from land) \* No PL cover
  - ▶ Windsurfing (only on inland waters or coastal waters within a 12-mile limit from land) \* No PL cover
  - ▶ Yachting, boating, sailing and rowing (only on inland waters or coastal waters within a 12-mile limit from land)
- \* No PL cover

When **you** have paid the appropriate additional premium. For Scuba or skin diving at any depth the following endorsement applies:

The following activities are examples of what are known as 'Hazardous Pursuits' and are not covered by this insurance unless an additional premium has been paid and the validation schedule shows the cover has been provided. SCUBA or skin diving to a maximum depth of 30 meters (see category B) will be covered provided that **you** hold a British Sub Aqua Club (B.S.A.C.) or equivalent certificate of proficiency for the dive being undertaken or **you** are under the direct supervision of a qualified instructor; are diving with proper equipment and not contrary to B.S.A.C. codes of good practice; are not solo/ cave/wreck diving, are not diving for hire or reward; are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any medical condition likely to impair **your** fitness to dive.

## Category B

Provided **you** have paid the appropriate premium **you** will be covered for all of the activities listed in Category A plus the following activities:

- ▶ Boxing Training (no contact)
- ▶ Bungee Jump No PA cover
- ▶ Camel/Elephant Riding
- ▶ Cycle Touring
- ▶ Deep Sea Fishing
- ▶ Dog Sledging
- ▶ Flying a private plane or small aircraft
- ▶ Flying as a passenger in a private or small aircraft
- ▶ Go Karting (Specific use)
- ▶ Gymnastics
- ▶ Hiking (between 2,000 and 6,000 metres altitude)
- ▶ Hockey
- ▶ Horse riding (no Polo, Hunting, Jumping)
- ▶ Hot Air Ballooning (non-UK organised)
- ▶ Hydro Zorbing
- ▶ Kayaking
- ▶ **Manual Work** (ground level only, no machinery)
- ▶ Martial Arts (Training only)
- ▶ Motorcycling (over 50cc - no racing) as a rider or passenger when wearing a helmet provided the rider holds an appropriate **UK** motorcycle licence to ride the motorcycle.
- ▶ Mountain Biking
- ▶ Quad Biking (no racing)
- ▶ Rugby
- ▶ Safari ( not involving use of firearms)
- ▶ Scuba Diving (between 18 and 30 metres)
- ▶ Sea Canoeing
- ▶ Trekking (between 2,000 and 6,000 metres altitude)
- ▶ White Water Canoeing/Rafting (Grade 4)
- ▶ Work Abroad (manual, ground level only, no machinery)

### Category C

Provided **you** have paid the appropriate premium **you** will be covered for all of the activities listed in Category A and B plus the following activities:

- ▶ Abseiling
- ▶ American Football
- ▶ Gliding
- ▶ Outdoor Endurance Events
- ▶ Parachuting
- ▶ Paragliding
- ▶ Parascending (over land)
- ▶ Sail Boarding
- ▶ Sand Boarding
- ▶ Sand Yachting
- ▶ Skiing
- ▶ Skiing (Dry Slope)
- ▶ Skiing, Big Foot
- ▶ Sledging
- ▶ Snow Boarding
- ▶ Snow Kiting
- ▶ Snow Mobiling
- ▶ Snow Shoeing
- ▶ Snowboarding (Dry Slope)
- ▶ White Water Canoeing (Grade 5 to 6)
- ▶ White Water Rafting (Grade 5 to 6)
- ▶ Yachting (racing / crewing) - outside Coastal waters

### Category D

Provided **you** have paid the appropriate premium **you** will be covered for all of the activities listed in Category A, B and C plus the following activities:

- ▶ Animal Riding (other than specified)
- ▶ BMX Cycling
- ▶ Bob Sleighing
- ▶ Canyoning
- ▶ Hang Gliding
- ▶ Heli skiing
- ▶ High Diving
- ▶ Horse Jumping (no Polo, Hunting)
- ▶ Ice Hockey
- ▶ Land Yachting
- ▶ Lugging
- ▶ **Manual Work** (including the use of light machinery)
- ▶ Micro Lighting
- ▶ Motor Rallies
- ▶ Parasailing
- ▶ Rock Climbing
- ▶ Rock Scrambling
- ▶ Scuba Diving (between 30 and 40 metres) if BSAC, PADI, DIWA, SSI or SAA member
- ▶ Show Jumping(no Polo, Hunting)
- ▶ Skate Boarding
- ▶ Sky Diving
- ▶ Tobogganing
- ▶ Wrestling

## SECTION 1 – CANCELLATION

### We will pay

Up to the amount shown in the schedule of cover & limits for the cost of unused travel and accommodation arrangements which **you** have paid, or **you** have contracted to pay, and which **you** have had to necessarily and unavoidably cancel before **you** commence **your trip** (including ski hire, ski school and lift passes where the appropriate winter sports premium has been paid), due to:

1. the death or disablement by bodily injury, illness, pregnancy or being subject to quarantine of (a) **you**, (b) any person **you** were intending to travel or stay with, (c) a **close relative** of **yours** or of any person **you** were intending to travel with or (d) a **close business associate** of **yours**; or
2. **you** being called for jury service or as a witness in a Court of Law (but not as an expert witness or where **your** employment would normally require **you** to attend court); or
3. **your redundancy** or the **redundancy** of any person **you** were intending to travel with, provided that **we** are informed in writing immediately notification of **redundancy** is received and that **you** were not aware of any impending **redundancy** at the time this policy was issued; or
4. **your home** being made uninhabitable or **your** place of business being made unusable, up to 14 days before the commencement of **your trip**, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, or the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business; or
5. **your** passport, or the passport of any person **you** were intending to travel with being stolen during the seven days before **your** booked date of departure

6. **your** carer (provided he or she is insured on this policy) having to cancel his/her **trip** with **you** due to one of the reasons stated above. If **you** wish to continue **your trip**, **we** will pay up to £1,000 in total for the costs of extra accommodation and transport to replace **your** original carer.
7. **you**, an immediate relative of **yours** or any person **you** intended to travel with, who is a member of the Armed Forces, emergency services or a government employee and being ordered to return to duty.

#### YOU ARE NOT COVERED

1. for the **excess** shown in the schedule of cover & limits per insured person;
2. if **you** do not obtain a medical certificate from a **medical practitioner**, confirming that cancellation of the **trip** is medically necessary;
3. for any extra charges from the company **you** booked travel or accommodation with because of **your** failure to notify them immediately it was found necessary to cancel;
4. for mere disinclination to commence **your trip**
5. for prohibitive regulations by the Government of any country;
6. where a theft of a passport has not been reported to the relevant authority,
7. for any Circumstance that could reasonably be anticipated at the time **you** booked **your trip**.
8. for **your** disinclination to travel or continue **your trip** or any loss of enjoyment on **your trip**.
9. for anything mentioned in the General Exclusions.

## SECTION 2 – CURTAILMENT

### We will pay

Up to the amount shown in the schedule of cover & limits for:

1. the value of that portion of **your** travel and/or accommodation arrangements paid for before **your trip** commenced and which are unused as well as ski hire, ski school and lift passes (if the appropriate winter sports premium has been paid) if **you** have to **curtail your trip** and return to **your home** earlier than planned due to:
  - a. the death, severe injury or serious illness of:
    - i. **you** or any person **you** are travelling with;
    - ii. **your close relative** resident in the **UK**
    - iii. **your close business associate** resident in the **UK**
  - b. **your home** being made uninhabitable or place of business being made unusable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business;
  - c. **you** being unable to continue **your** booked **trip**, due to loss or theft of **your** passport, or that of any person **you** are travelling with.  
The amount paid by **us** in settlement of the claim will be based on an appropriate pro-rata proportion of the total travel and accommodation costs.
2. reasonable additional travelling expenses incurred by **you** to return to **your home** (including Economy Class travel)) earlier than planned for a reason stated in cover (1) of this section.
3. **your** carer, providing he or she is insured on this policy having to **curtail** their **trip** with **you** due to one of the reasons covered above. If **you** wish to continue **your trip**, **we** will pay up to £1,000 in total towards additional travel and accommodation costs to replace **your** original carer
4. **you**, an immediate relative of **yours** or any person **you** intended to travel with, who is a member of the Armed Forces, emergency services or a government employee and being ordered to return to duty.

#### YOU ARE NOT COVERED

1. for the **excess** shown in the schedule of cover & limits per insured person;
2. if **you** do not obtain a medical certificate from a **medical practitioner**, confirming that cancellation of the **trip** is medically necessary;
3. for any extra charges from the company **you** booked travel or accommodation with because of **your** failure to notify them immediately it was found necessary to cancel;
4. for mere disinclination to commence **your trip**
5. for prohibitive regulations by the Government of any country;
6. where a theft of a passport has not been reported to the relevant authority,
7. for any Circumstance that could reasonably be anticipated at the time **you** booked **your trip**.
8. for **your** disinclination to travel or continue **your trip** or any loss of enjoyment on **your trip**.
9. for anything mentioned in the General Exclusions.

## SECTION 3 - MISSED DEPARTURE

This section does not apply to **trips** within the **UK**

### We will pay

Up to the amount shown in the schedule of cover & limits for necessary and reasonable travel and accommodation expenses required to reach **your** booked destination, if

1. the vehicle **you** are travelling in to reach **your** international departure point breaks down or is involved in an accident or
2. the **public transport you** are using to reach **your** international departure point is delayed, resulting in **you** arriving too late to commence **your** booked **trip**

#### YOU ARE NOT COVERED

1. if **you** did not allow sufficient time for **your** journey to the airport or port to catch the booked flight or sailing.
2. if **you** are not proceeding directly to the departure point;
3. unless **you** get a letter from the **public transport** provider confirming that the service did not run on time;

4. unless **you** get confirmation of the delay from the authority who went to the accident or breakdown affecting the car **you** were travelling in;
5. for any delay caused by a riot, civil commotion, **strike or industrial action** which began or was announced before the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued;
6. for anything mentioned in the General Exclusions.

## SECTION 4 - TRAVEL DELAY

This section does not apply to **trips** within the **UK**

### We will pay either

1. a benefit of £20 for the first full 12 hours **you** are delayed and £20 for each further full 12 hours **you** are delayed up to a maximum amount shown in the schedule of cover & limits in all, or
2. up to the amount under the cancellation section of this policy shown in the schedule of cover & limits (after deduction of the **excess** shown in the schedule of cover & limits per insured person) if **you** abandon the **trip** (on the **outward journey** only) after the first full 12 hours due to the delay of **your** outward or return flight, sea crossing, coach or train departure to or from the **UK** for more than 12 hours beyond the booked departure time as a result of:
  - a. **strike or industrial action** (provided that when this policy was taken out, there was no reasonable expectation that the **trip** would be delayed);
  - b. adverse weather conditions;
  - c. mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel.

### YOU ARE NOT COVERED

1. for the **excess** shown in the schedule of cover & limits per insured person; (applicable to 2 above, abandonment claims only)
2. if **you** do not check-in for the flight, sea crossing, coach or train departure before the intended departure time;
3. if **you** do not obtain written confirmation from the airline, shipping, coach or train company stating the duration and the cause of the delay.
4. for any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any Country;
5. for anything mentioned in the General Exclusions.

### NOTE

This section applies for delays only at the final point of international departure point from and to the **UK**

## SECTION 5 - PERSONAL ACCIDENT

### We will pay

Up to the amount shown in the schedule of cover & limits for the following benefits, to **you** or **your** legal personal representative, if **you** suffer an accident during **your trip** which, within 12 months after the date of that accident, is the sole cause of **your** death or disability:

1. Death
2. **Loss of limb**, total and permanent **loss of sight** in one or both eyes
3. **Permanent total disablement**  
(for persons under 16 or over 75 at the time of the accident the death benefit will be limited to funeral expenses up to £1,500 and there will be no cover for **permanent total disablement**)

### YOU ARE NOT COVERED

For any claims for death, loss or disablement caused directly or indirectly by:

1. **your** sickness, disease, physical or mental condition that is gradually getting worse;
2. an injury which existed prior to the commencement of the **trip**;
3. pregnancy;
4. any claims under this section not notified to **us** within 12 months of the date of the accident;
5. anything mentioned in the General Exclusions.

## SECTION 6 - MEDICAL & REPATRIATION EXPENSES (not private health insurance)

### We will pay

Up to the amount shown in the schedule of cover & limits for costs incurred outside the **UK** that have been authorised by the emergency assistance company

1. for emergency medical and surgical treatment. Claims for dental treatment cover the relief of pain only and are limited to £350;
2. for reasonable and necessary additional accommodation (room only) and travelling expenses (economy class), including those of one relative or friend if **you** have to be accompanied **home** on medical advice or if **you** are a child and require an escort **home**;
3. in the event of death:
  - a. for conveyance of the body or ashes to the **UK** (but excluding the cost of burial or cremation) or;
  - b. local funeral expenses abroad limited to £1,500;
4. Hospital Benefit - up to £25 for each 24 hour period that **you** are in hospital as an in-patient up to the amount shown in the schedule of cover & limits in total during the journey.
5. Loss of Medication - up to a maximum of £300 for the necessary and reasonable cost of replacing essential medication lost or stolen during **your trip**.

## NOTE

All receipts must be retained and produced in the event of a claim. **your** claim may be rejected if receipts are not produced.

If **you** become ill or are injured **we** have the right to bring **you** back **home**, if the treating doctor and the emergency assistance company doctor agree that **you** can safely travel **home**. If **you** refuse to return **home**, **we** have the right to stop covering **your** expenses.

This section does not apply to **trips** within the **UK**.

Before a claim for emergency expenses can be submitted under this section, **you** must contact the emergency assistance company. If **you** are taken into hospital or **you** think that **you** may have to come **home** early (be repatriated) or extend **your** journey because of illness or accident, the emergency assistance company must be told immediately. If during **your trip you** become ill or are injured:

## YOU ARE NOT COVERED

1. for the **excess** shown in the schedule of cover & limits per insured person;
2. for any sums which can be recovered by **you** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement;
3. for any expenses incurred for illness, injury or treatment required in consequence of:
  - a. surgery or medical treatment which in the opinion of the attending doctor and the emergency assistance company doctor can be reasonably delayed until your return to your home country if this is your usual country of residence;
  - b. medication and/or treatment which at the time of departure is known to be required or to be continued outside **your home** Country if this is **your** usual country of residence;
4. for preventative treatment which can be delayed until **your** return to **your home** country if this is **your** usual country of residence;
5. if **you** have not obtained a written certificate of fitness and ability to travel and endure the **trip** where **you** are undergoing medical treatment as a hospital out-patient at the time of paying the final balance of **your trip**;
6. for claims that are not confirmed as medically necessary by the attending doctor or the emergency assistance company;
7. for the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
8. for any additional hospital costs arising from single or private room accommodation unless medically necessary;
9. for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
10. for expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication;
11. for taxi fares not considered medically necessary, and where receipts have not been provided;
12. for telephone expenses;
13. for costs that arise over 12 months after a claim was first notified;
14. for anything mentioned in the General Exclusions.

## SECTION 7 - ADDITIONAL MEDICAL EXPENSES

If **you** undergo surgery which is covered under Section 6 of this policy, involving a minimum in-patient stay of at least 5 days in a hospital outside the **UK** during **your trip**,

### We will pay

1. Recuperation holiday  
up to the amount shown in the schedule of cover & limits for the travel and accommodation costs of another holiday to recuperate from your surgery within 3 months of your return to the UK from your trip
2. UK Medical Examination  
up to the amount shown in the schedule of cover & limits for the costs of a Medical Examination in the UK within 3 months of your return to the UK from your trip
3. Home Help or Nanny  
£100 per day up to the amount shown in the schedule of cover & limits for the necessary and reasonable costs of employing a home help or registered nanny if you are hospitalised or need to stay in bed at home immediately after being repatriated on the advice of a registered medical practitioner
4. Cosmetic Surgery  
up to the amount shown in the schedule of cover & limits for the reasonable costs of cosmetic surgery as recommended by a medical practitioner to correct damage to your soft facial tissue caused by an accident sustained during your trip
5. Kennel & Cattery Cover  
up to the amount shown in the schedule of cover & limits for the necessary and reasonable additional cattery or kennel costs if you have to return home later than originally booked for medical reasons covered under Section 6 of this policy.

## YOU ARE NOT COVERED

1. for any claim which does not directly relate to an accident or illness suffered during your trip;
2. for any costs which the emergency assistance company has not authorized.
3. if you needed home help or a registered nanny before you began your trip.
4. for anything mentioned in the General Exclusions.

## SECTION 8 - PERSONAL PROPERTY

### We will pay

#### 1. Personal Baggage

Up to the amount shown in the schedule of cover & limits for the intrinsic value or cost of repair of any of **your** own **personal baggage** (not hired, loaned or entrusted to **you**) which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation). The maximum **we** will pay for the following items is:

for all **valuables** in total limited to the amount shown in the schedule of cover & limits, for any single article, pair and/or set of articles limited to the amount shown in the schedule of cover & limits, for all prescription spectacles limited to the amount shown in the schedule of cover & limits,

#### NOTE

In the event of a claim for a pair or set of articles **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

#### 2. Delayed Baggage

Up to the amount shown in the schedule of cover & limits for the cost of buying replacement necessities if **your** own personal baggage is delayed in reaching **you** on **your outward journey** for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

#### NOTE

Any amount **we** pay **you** under 2 (Delayed Baggage) will be deducted from **your** claim if **your** personal baggage proves to be permanently lost.

#### 3. Personal Money

Up to the amount shown in the schedule of cover & limits (limited to £250 for cash losses) if **your** own **money** is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.

#### NOTE

If **you** are aged under 16, claims under Personal Money are limited to £100 overall (limited to £50 for cash losses).

## YOU ARE NOT COVERED

- for the **excess** shown in the schedule of cover & limits of each and every incident per each insured person involved in the incident (not applicable to Delayed Baggage claims);
- if **you** do not exercise reasonable care for the safety and supervision of **your** property;
- for loss, destruction, damage or theft of any items left **unattended** in a public place, or a place to which members of the general public have access.
- if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of personal baggage, **valuables** or **money**;
- if **your** personal baggage is lost, damaged or delayed in transit, and **you** do not:
  - notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) within 7 days of discovery of damage or loss
- for loss, destruction, damage or theft:
  - from confiscation or detention by customs or other officials or authorities;
  - of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, typewriters, telephones, computers/games consoles (including handheld consoles) and/or accessories, televisions, sports gear whilst in use (other than **ski equipment** for winter sports **trips** where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment, glass or china, alcohol, cigarettes or any other tobacco products, satellite navigation systems (GPS) and or/accessories, Personal Digital Assistants (PDA's and/or accessories);
  - due to wear and tear, denting or scratching, moth or vermin;
  - of **valuables** left as checked-in baggage.
- for mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in,
- for **valuables** stolen from an **unattended** vehicle.
- for personal baggage stolen from:
  - an **unattended** vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and it is covered so as not to be visible from outside the vehicle, and unless there is evidence of forcible and violent entry or,
  - an **unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am;
- for any shortages due to error, omission or depreciation in value;
- for any property more specifically insured or recoverable under any other source;
- for the cost of replacement locks;
- for anything mentioned in the General Exclusions.

## SECTION 9 - MOBILITY AIDS

### We will pay

Up to the amount shown in the schedule of cover & limits, if **your** mobility aid (see under Definitions) is lost, stolen or damaged during **your trip**, for the reasonable cost of repair (or if it is beyond economical repair), the reasonable cost of replacement, after deducting an amount for fair wear and tear. In addition, **we** will pay the cost of temporary hire during **your trip**.

## YOU ARE NOT COVERED

1. for the **excess** shown in the schedule of cover & limits per insured person;
2. for damage due to normal wear and tear
3. for any item more specifically insured or losses recoverable under any other source
4. for **mobility aids** not owned by **you**
5. if **you** do not exercise reasonable care for the safety and supervision of **your** property
6. for anything mentioned in the General Exclusions

## SECTION 10 - LOSS OF PASSPORT & DOCUMENTS

### We will pay:

up to the amount shown in the schedule of cover & limits, for;

1. the reasonable costs in obtaining a replacement passport (or travel document) to enable **you** to return to the **United Kingdom** following the accidental loss or theft of **your** Passport whilst outside the **United Kingdom**;
2. the irrecoverable costs of travel tickets, green card, petrol coupons, driving licence or phone cards following accidental loss or theft

## YOU ARE NOT COVERED

1. for the **excess** shown in the schedule of cover & limits per insured person;
2. for loss due to delay, detention, confiscation, requisition or damage by Customs or other Officials or Authorities
3. for loss or theft unless a) **you** have reported the loss or theft to the nearest Police authority within 24 hours of discovery and b) **you** have obtained a written Police report
4. for loss of or theft from an **unattended** vehicle at any time.
5. for anything mentioned in the General Exclusions

## SECTION 11 - PERSONAL PUBLIC LIABILITY

### We will pay

Up to the amount shown in the schedule of cover & limits, for **your** legal expenses and legal liability for damages due an accident that happened during **your trip** for:

1. accidental bodily injury to a third party who is not a member of **your** family, household or employed by **you**;
2. loss of or damage to property belonging to a third party which does not belong to and is not in the charge or control of **you**, or any member of **your** family, household or employee;
3. damage to **your** temporary holiday accommodation (subject to the **excess** shown in the schedule of cover & limits for property damage) that does not belong to **you**, or any member of **your** family, household or employee.

## YOU ARE NOT COVERED

1. for the **excess** shown in the schedule of cover & limits per insured person;
2. for Legal expenses or damages resulting from an injury to **your** employee, or a member of **your** family or household or damage to the property of **your** employee, or a member of **your** family or household
3. for fines imposed by a Court of Law or other relevant bodies;
4. for anything caused directly or indirectly by:
  - a. liability which **you** are responsible for, because of an agreement **you** have entered into;
  - b. injury, loss or damage arising from:
    - i. ownership or use of aircraft, horse-drawn or mechanical/ motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport);
    - ii. the occupation (except temporarily for the purpose of the **trip**) or ownership of any land or buildings;
    - iii. the carrying out of any trade or profession;
    - iv. racing of any kind;
    - v. any deliberate act;
  - c. liability covered under any other insurance policy;
5. for anything mentioned in the General Exclusions.

## IMPORTANT NOTE

This section does not cover any claim resulting from the ownership or use of motorized vehicles - so **you** need to take out separate motor insurance cover if **you** intend to drive a car or other vehicle during **your trip**.

## SECTION 12 – LEGAL EXPENSES

### We will pay

Up to the amount shown in the schedule of cover & limits, (but not more than £50,000 in total for all insured persons) for **your** legal costs and expenses incurred to claim for compensation or damages if **you** are injured or **you** die during the period of **your trip**.

## YOU ARE NOT COVERED

1. for the **excess** shown in the schedule of cover & limits per insured person;
2. for costs or expenses that **we** have not agreed to;
3. for any claim not reported to **us** within 180 days after the event giving rise to the claim;
4. for any claim against a travel agent, tour operator or carrier or **us** or goodtogoinsurance.com
5. for actions between members of the same family or household, or actions to enforce a judgement or legally binding decision;
6. for any claim where Lexceteras Limited considers that **your** prospects of success in achieving a reasonable benefit are insufficient or where the cost of the action could be more than the settlement;
7. for anything mentioned in the General Exclusions.

## SECTION 13 – CATASTROPHE

### We will pay

up to the amount shown in the schedule of cover & limits, if **you** are forced to move from **your** pre-booked and pre-paid accommodation outside of the **United Kingdom** as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or local Government directive occurring while **you** are abroad and which is confirmed in writing by local or national authority for the additional irrecoverable travel or accommodation costs necessarily incurred to continue with **your** prepaid **trip** or, if the **trip** cannot be continued, for **your** return to the **United Kingdom**.

### YOU ARE NOT COVERED

1. for disinclination to travel or to continue with **your trip** when official directives from the local or national authority state it is acceptable to do so.
2. for any cost or expense payable by or recoverable from the tour operator, airline, hotel or other provider of services.
3. for any cost or expense resulting from circumstances existing prior to **your** arrival at **your** pre-paid and pre-booked accommodation
4. for anything mentioned in the General Exclusions

## SECTION 14 – HIJACK

### We will pay

£40 for each full 24 hours of delay up to the amount shown in the schedule of cover & limits in all If **you** are prevented from reaching **your** scheduled destination as a result of **Hijack** of the aircraft or ship in which **you** are travelling.

### Please note

**Compensation is only payable if no claim is made under Section 1 Cancellation or Section 4 Travel Delay.**

**You** must produce independent evidence in writing in support of any claim.

### YOU ARE NOT COVERED

For anything mentioned in the General Exclusions

## SECTION 15 – SCHEDULED AIRLINE FAILURE & DYNAMIC PACKAGING COVER

Definitions which only apply to this Section:

### Irrecoverable Loss

Deposits and charges paid by **you** for **your trip** which are not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the **Scheduled Airline** or another insurance company or a government agency or a travel agent or credit card company.

### Trip

The **outward journey** and return journey on a **Scheduled Airline** booked and paid for by **you**.

### Scheduled Airline

An airline upon whom **your trip** depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a package holiday arranged by a tour operator.

### Insolvency or Financial Failure

An event causing the cancellation of all or part of **your trip** happening after **you** purchased this insurance which results in the **Scheduled Airline** no longer carrying on its business or service as a result of financial failure within the meaning of the Insolvency Act 1986 or any statutory modification or re-enactment thereof or a similar legal action in consequence of debt under the jurisdiction of a competent court in another country.

### Scheduled Airline Failure

#### We will pay

up to the amount shown in the schedule of cover & limits, for the Irrecoverable Loss of:

1. unused flight ticket charges paid for a Scheduled Airline flight associated with your trip that are not refundable and which were incurred before your departure date if you have to cancel your trip or if you have already completed the outward journey
2. the extra cost of a one way airfare of a standard no greater than the class of journey on the **outward journey** to allow you to complete the **Return Journey** of your **Trip** as a result of the **Insolvency or Financial Failure** of the airline on which you are booked to travel causing the flight (or flights) on which your **Trip** depends that were subject to **Advanced Booking** being discontinued and you not being offered from any other source any reasonable alternative flight or refund of charges you have already paid

### Dynamic Packaging

For the purposes of this cover the definition of **Scheduled Airline** above shall include ferry, coach and train operators upon whom **your Trip** depends.

#### We will pay

up to the amount shown in the schedule of cover & limits, for **Irrecoverable Loss** of unused pre-paid expenses as a result of **Insolvency or Financial Failure** of any company for the following services associated with **your trip** booked independently by **you** and that have not been supplied as part of a tour operator's package:

1. short let holiday accommodation including hotels
2. car hire
3. ferry operators
4. coach operators
5. train operators

## YOU ARE NOT COVERED

1. for any expense following your disinclination to travel or to continue with your Trip or loss of enjoyment on your Trip.
2. for any expense arising from circumstances which could reasonably have been anticipated at the time you booked your **Trip**.
3. for any form of travel delay or other temporary disruption to your Trip.
4. for any loss sustained by you when the Insurance Policy or other evidence or coverage was effected after the date of the first Threat of **Insolvency or Financial Failure** (as defined herein) of the **Scheduled Airline** or other relevant company was announced.
5. for any loss sustained in respect of Charter flight tickets associated with a package holiday and/or other flight tickets not on a **Scheduled Airline** as defined.

## SECTION 16 - SKI EQUIPMENT

This section of cover is only applicable if the appropriate winter sports premium has been paid.

### We will pay

#### 1. SKI EQUIPMENT

Up to the amount shown in the schedule of cover & limits for the value or repair of **your** own **ski equipment** (after making proper allowance for wear and tear and depreciation) or hired **ski equipment**, if they are lost, stolen or damaged during **your trip**, limited to the amount shown in the schedule of cover & limits for any one item.

#### Please note:

Claims for owned **ski equipment** will only be calculated as follows:

- |                       |                       |
|-----------------------|-----------------------|
| ▶ Up to 12 months old | 85% of purchase price |
| ▶ Up to 24 months old | 65% of purchase price |
| ▶ Up to 36 months old | 45% of purchase price |
| ▶ Up to 48 months old | 30% of purchase price |
| ▶ Up to 60 months old | 20% of purchase price |
| ▶ Over 60 months old  | Nil                   |

#### 2. SKI HIRE

For £10 per day limited to the amount shown in the schedule of cover & limits, in all for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss, theft or damage of **your** own **ski equipment** during the **period of Insurance**.

#### 3. DELAYED SKI EQUIPMENT

Up to the amount shown in the schedule of cover & limits towards the cost of hiring replacement **ski equipment** necessities, if **your** own ski equipment is delayed in reaching **you** on **your outward journey** for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative. Receipts will be necessary in the event of a claim.

## YOU ARE NOT COVERED

1. for the **excess** shown in the schedule of cover & limits per insured person; (except for Benefits 2 & 3)
2. if **you** do not exercise reasonable care for the safety and supervision of **your** own or **your** hired ski equipment;
3. if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **your** own or **your** hired ski equipment;
4. if **your** own or **your** hired ski equipment is lost, damaged or delayed in transit, if **you** do not:
  - a. notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,
  - b. follow up in writing within 7 days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;
5. for loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
6. for **your** own or **your** hired ski equipment stolen from:
  - a. an **unattended** vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;
  - b. an **unattended** vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am.
7. for anything mentioned in the General Exclusions.

## SECTION 17 – SKI PACK

This section of cover is only applicable if the appropriate winter sports premium has been paid.

### We will pay

Up to the amount shown in the schedule of cover & limits, in all for the unused portion of **your ski pack** costs paid for or contracted to be paid for before **your trip** commenced, where **you** do not **curtail** the **trip**, but are certified by a **medical practitioner** in the resort as being unable to ski and unable to use the **ski pack** facilities because of serious injury or illness occurring during the **trip** and where there is confirmation that no refund is available for the unused items.

## YOU ARE NOT COVERED

1. for the **excess** shown in the schedule of cover & limits per insured person;

2. for claims that are not confirmed as medically necessary by the emergency assistance company and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming that **you** are unable to ski and unable to use the **ski pack** facilities;
3. for anything mentioned under the **you are not covered** of Section 6 - Medical Emergency Expenses;
4. for anything mentioned under the General Exclusions.

## SECTION 18 – PISTE CLOSURE

This section of cover is only applicable if the appropriate winter sports premium has been paid.

Cover is only available under this Section between 1st December to 30th April. If there is a lack of snow in **your** resort and it closes, which prevent **you** from skiing

### We will pay

1. for a benefit of £35 per day towards the costs **you** have to pay to travel to another resort, up to the amount shown in the schedule of cover & limits, or
2. for a benefit of £35 for each full day **you** are unable to ski up to the amount shown in the schedule of cover & limits, if **your** resort stays closed and there is no other resort available, for as long as these conditions exist at the resort, but not exceeding the pre-booked **period of insurance** of **your trip**.

### YOU ARE NOT COVERED

1. for claims where **you** have not obtained confirmation of resort closure from the local representative;
2. for claims where not all skiing facilities are totally closed;
3. for claims where the lack of snow conditions are known or are public knowledge at the time of effecting this insurance;
4. for anything mentioned in the General Exclusions.

## SECTION 19 - LOSS AND HIRE OF GOLF EQUIPMENT

This section of cover is only applicable if the appropriate golf extension premium has been paid.

### We will pay

1. Loss of **golf equipment**  
Up to the amount shown in the schedule of cover & limits, for the value of repair of **your** own **golf equipment** (after making proper allowance for wear and tear and depreciation) or hired **golf equipment**, if they are lost, stolen or damaged during **your trip**, for any single article limited to the amount shown in the schedule of cover & limits,
2. Hire of **golf equipment**  
For £75 per day, up to the amount shown in the schedule of cover & limits, for the reasonable cost of hiring replacement **golf equipment** as a result of the accidental loss, theft or damage of **your** own **golf equipment** during the **Period of Insurance**.

### YOU ARE NOT COVERED

1. for the **excess** shown in the schedule of cover & limits per insured person;
2. if **you** do not exercise reasonable care for the safety and supervision of **your** own or **your** hired **golf equipment**;
3. if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **your** own or **your** hired **golf equipment**;
4. if **your** own or **your** hired **golf equipment** is lost, damaged or delayed in transit if **you** do not;
  - a. notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline) or,
  - b. follow up in writing within seven days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;
5. for loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
6. for **your** own or **your** hired **golf equipment** stolen from:
  - a. an **unattended** vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;
  - b. an **unattended** vehicle (other than motorcaravans) left for any period between the hours of 9 pm and 9 am;
7. for anything mentioned in the Conditions and General Exclusions.

## SECTION 20 – LOSS OF GREEN FEES

This section of cover is only applicable if the appropriate golf extension premium has been paid.

### We will pay

Up to £75 per day, up to the amount shown in the schedule of cover & limits, in total for the unused portion of **your** Green Fees costs paid for or contract to be paid for before **your trip** commenced, where **you** do not **curtail** the **trip**, but are certified by a **medical practitioner** as being unable to golf and use the golf facilities because of serious injury or illness occurring during the **trip** and where there is confirmation that no refund is available for the unused Green Fees.

### YOU ARE NOT COVERED

1. claims that are not confirmed as medically necessary by the emergency assistance company and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming that **you** are unable to golf and unable to use the golf facilities;
2. for anything mentioned under What **you** are not covered for of Section 2 – Medical Emergency, repatriation and associated expenses;
3. for anything mentioned under the General Exclusions.

## SECTION 21 - HOLE IN ONE

This section of cover is only applicable if the appropriate golf extension premium has been paid.

### We will pay

up to the amount shown in the schedule of cover & limits, if **you** complete a hole in one stroke gross (i.e. exclusive of handicap) during any organized game on any golf course.

### NOTE

this benefit will only be payable once in any game.

### YOU ARE NOT COVERED

1. if **you** do not produce written confirmation from the secretary of the club, stating that the hole in one has been performed to the satisfaction of the club, together with the original score card fully completed and duly signed;
2. for anything mentioned under the General Exclusions.

## GENERAL EXCLUSIONS

### YOU ARE NOT COVERED

Anything directly or indirectly caused by:

1. **your** suicide, deliberately injuring **yourself**, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism or other alcohol related illnesses, drug addiction, solvent abuse, self-exposure to needless danger (unless **you** are trying to save someone's life);
2. pregnancy within four (4) weeks before the estimated date of delivery;
3. professional or organised sports, winter sports (unless the appropriate premium has been paid), racing, speed or endurance tests, scuba diving to a depth greater than 9 metres, or 30 metres if the appropriate premium has been paid, scuba diving without a qualified instructor, or dangerous pursuits;
4. air travel (other than as a fare-paying passenger on a regular scheduled airline or licenced charter aircraft);
5. air travel within 24 hours of scuba diving;
6. bankruptcy/liquidation of any tour operator, travel agent or transportation company; except under Section 15 - Scheduled Airline Failure & Dynamic Packaging Cover extension for non-packaged holidays.
7. consequential loss of any kind. For example loss of earnings due to being unable to return to work following injury or illness or cost of replacement lock if keys are lost;
8. loss or damage to any property and expense or legal liability; directly or indirectly caused by or contributed to by or arising from:
  - a. ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel;
  - b. the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
  - c. pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
9. loss or damage arising from:
  - a. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power;
  - b. any act of **terrorism** not involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents:
    - i. this exclusion will not apply to Section 5 - Personal Accident or Section 6 - Medical Emergency Expenses provided that the Insured Person suffering personal accident injury or illness has not participated in or conspired in such activities,
    - ii. provided also that in the event of benefit being payable the maximum payable in respect of any one claim or series of claims arising from a single act of **terrorism** or series of acts of **terrorism** occurring within a 72 hour period is £2,500,000 in the aggregate.
  - c. any act of **terrorism** involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents:
    - i. An act of **terrorism** means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;
  - d. any loss, damage, cost or expense of any nature that results from or is in connection with anything mentioned in a), b) or c) above regardless of any other cause or event or sequence of events or any action taken in controlling, preventing or suppressing anything mentioned in a), b) or c) above;  
**You** are responsible for proving why this Exclusion, in whole or in part, should not be applied. If any portion of this Exclusion is found to be invalid or unenforceable, the remainder of it will remain in force and effect;
10. **you** riding on a motorcycle, quad bike or any mechanically assisted cycle with an engine capacity in **excess** of 125cc and in any event if **you** fail to wear a crash helmet or have not paid the appropriate additional premium;
11. **you** driving a motor vehicle or riding a motorcycle, quad bike or any mechanically assisted cycle without an appropriate licence or when not insured under a motor insurance policy;
12. the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
13. mountaineering or rock climbing, ordinarily necessitating the use of picks, ropes or guides, or pot-holing (unless the appropriate additional premium has been paid);
14. **your manual work** (unless the appropriate additional premium has been paid);
15. any hazardous occupation of any kind;
16. taking part in dangerous expeditions or the crewing of a vessel outside European waters (unless the appropriate additional premium has been paid);
17. any payment which **you** would normally have made during **your** travels, if nothing had gone wrong;

18. the failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date (this exclusion does not apply to claims made under Section 5 – Personal Accident, Section 6 – Medical Emergency Expenses);
19. **your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel.
20. Claims arising from **your** wilful, malicious or unlawful acts
21. Claims arising whilst under the influence of Alcohol or drugs
22. Winter sports of any kind (Unless the appropriate premium has been paid). If the appropriate Winter sports premium has been paid, the following General Exclusions will Apply:
  - a. off-piste skiing except whilst under the supervision of a qualified guide/instructor;
  - b. ski jumping, mono skiing, ice hockey, the use of skeletons or bobsleighs;
  - c. ski or ski bob racing in International and National events and their heats and officially organised practice or training for these events;
23. any claim arising directly or indirectly from a material fact including medical conditions or changes to **your** health or anyone's good health on which **your** trip depends that **you** knew about before your **trip** commenced unless **we** have agreed in writing.
24. **You** being compulsorily detained as a psychiatric patient in a hospital or other medical facility. This exclusion applies whether a premium to cover a pre-existing condition has been paid or not.

## CONDITIONS

1. No payment will be made under Sections 1, 2, 5, 6, 7, 9, 17 and 20 without appropriate medical certification.
2. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
3. In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination, both at **our** expense.
4. **You** must take all reasonable steps to recover any lost or stolen article.
5. If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited.
6. The original Policy Schedule must be produced before any claim is paid.
7. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
8. **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.
9. **We** may at any time pay to **you our** full liability under the policy after which no further payments will be made in any respect.
10. It is a condition of this insurance that all material facts have been disclosed to **us**, failure to do so may invalidate this insurance leaving **you** with no right to make a claim.
11. If at the time of making a claim there is any other policy covering the same risk **we** are entitled to contact that insurer for a contribution.
12. A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.
13. Unless specifically agreed to the contrary this insurance shall be subject to English law.

## WHAT TO DO IN THE EVENT OF A MEDICAL EMERGENCY OR REPATRIATION

### MEDICAL EMERGENCIES AND RETURNING EARLY TO THE UNITED KINGDOM

If **you** have an emergency during **your trip** and require medical treatment while outside the **United Kingdom**, or if **your** journey is cut short (**curtailment**) or **you** have to return early to the **United Kingdom**, or **you** are in any of the circumstances listed in sections 2, 6 and 7 **you** must phone Mapfre Assistance as soon as possible, and quote **your** Policy number:

If **you** have a medical or non-medical emergency, please call 0044 1454 643387.  
These lines are open 24 hours a day.

**Mapfre Assistance** will provide immediate help if **you** are ill or injured outside the United. They provide a 24-hour emergency service 365 days a year.

When contacting the above **you** will need to quote **your** Policy Number, the name of **your** agent, **your** name, address, telephone number and confirm that **you** are insured with **Mapfre Assistance**.

### WHAT TO DO IN THE EVENT OF A CLAIM

If **you** need to make a claim (non-medical and non-emergency) please phone 0044 1454 643386.

Lines are open 9am - 5pm Monday to Friday (except for Public Holidays). Please have **your** insurance Policy Schedule number to hand, and have ready any documents **you** may have that could be relevant to **your** Claim for cover as detailed under sections 1 to 21 (for example medical certificates, travel tickets, boarding passes, letters from authorities/**public transport** providers/airlines, depending on which section of cover **you** are claiming for).

If **you** do not have any documents with **you** please ask the operator for assistance. **You** may need to get additional information about **your** Claim while **you** are away. **You** may also be asked to send **us** additional information and documentation (**we** will give **you** advice if this becomes necessary). The nature of the documentation **we** need and instructions for making a claim under each section of insurance are shown below.

### CANCELLATION OR CURTAILMENT

If **you** cancel **your trip** for medical reasons, obtain a claim form and **your** own **medical practitioner** should complete the Certificate on the claim form. If the **trip** is curtailed for medical reasons, obtain a medical certificate from the treating **medical practitioner** in the locality where the incident occurred. **You** must:

1. Keep receipts or account for all expenses incurred

2. In the event of cancellation immediately notify the Tour Operator or the Travel Agency where **your trip** was booked and obtain a cancellation invoice
3. Telephone the claims number shown above as soon as **you** know that there is a possibility of **your trip** not taking place.
4. Obtain authorisation from the 24 Hour Medical Emergency Service or from **us** before incurring any expenses in curtailing **your** holiday.

#### **MEDICAL AND OTHER EXPENSES PLEASE SEE WHAT TO DO IN THE EVENT OF A SERIOUS MEDICAL EMERGENCY FOR CASES INVOLVING MORE THAN SIMPLE OUTPATIENT TREATMENT.**

1. **you** must keep receipts or accounts for all expenses incurred.
2. **you** should pay the hospital/clinic/doctor for routine or simple out-patient treatment and claim back on **your** return to the **United Kingdom**. If **you** think the level of treatment is excessive or costs are likely to exceed £250 please consult the 24 Hour Medical Emergency Service for guidance.

#### **PERSONAL ACCIDENT**

1. Obtain a medical certificate from the treating **medical practitioner**.
2. In the event of a death **we** will require a Death Certificate.

#### **DELAY**

1. Obtain a letter from the Airline, Railway Company or Shipping Line, or their handling agent, confirming the reason for the delay and detailing the scheduled and actual departure times.

#### **PERSONAL POSSESSIONS & SPORTS EQUIPMENT**

1. For all loss or damage in transit claims, including delayed **Personal Possessions** report to the Airline, Railway or Shipping Line, or their handling agents and obtain a written report from them before leaving the baggage reclaim area.
2. For all damage claims obtain an estimate for repairs.
3. In all circumstances, **you** must retain receipts or vouchers for items lost or damaged as these will help **you** to substantiate **your** claim.
4. In the case of lost or misplaced **Personal Possessions** on the **outward journey**, **you** must produce receipts for the purchase of essential replacement items.
5. **you** must report all theft or losses to the Police within 24 hours of discovery and obtain a written Police report. Also report to **your** Courier or Hotel/Apartment Manager whenever it is appropriate.

#### **MONEY, PASSPORTS, TICKETS or DOCUMENTS**

1. **you** must report all theft or losses to the Police within 24 hours of discovery and obtain a written Police report. Also report to **your** Courier or Hotel Apartment Manager whenever it is appropriate.
2. **you** must enclose confirmation from **your** bank or bureau de change of the issue of foreign currency. In the case of Sterling **you** must produce documentary evidence.
3. For a lost or destroyed Passport **you** need to supply **us** with a letter from the Consulate where the loss was reported and retain all receipts that relate to the necessary costs in replacing the Passport.

#### **PERSONAL LIABILITY**

1. **you** must supply full details of the circumstances giving rise to the claim plus any supporting evidence.
2. **you** must give **us** notice in writing immediately **you** or **your** legal representatives have knowledge of any impending prosecution, inquest or fatal injury inquiry in connection with any occurrence for which there may be liability under Section H of this Policy.

#### **LEGAL EXPENSES**

1. **you** must notify **us** within 180 days of the event giving rise to **your** claim in respect of Legal Expenses.

#### **ALL OTHER SECTIONS**

**you** must notify **us** within 30 days of the event giving rise to **your** claim with full documentary support.

#### **COMPLAINTS PROCEDURE**

If, for any reason, **you** consider that **we** have not kept **our** promise or **you** have any cause for complaint regarding this insurance please contact: The Customer Services Manager at Goodtogoinsurance.com, 1-4 Limes Court, Conduit Lane, Hoddesdon, Herts, EN11 8EP. If you are not satisfied with the way we have handled **your** complaint or if **your** complaint is regarding a claim, please contact: The Customer Care Manager at Mapfre Assistance, 5th Floor, Alpha House, 24a Lime Street, London, EC3M 7HS.

Please always give details of the policy and complaint, together with the claims reference number. **We** will review **your** case and reply to **you** in writing. If **you** are still not satisfied **you** can contact: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

The complaints procedure above does not affect any legal rights **you** may have to take action against **us**.

Please note that the Ombudsman will not normally review **your** case until such time **we** have made **our** final decision. Please give **us** the opportunity to handle **your** complaint before referring things to the Ombudsman.

#### **FINANCIAL SERVICES COMPENSATION SCHEME**

**Mapfre Assistance** is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme ([www.fscs.org.uk](http://www.fscs.org.uk)) or by contacting: The FSCS at 7th Floor, Lloyds Chambers, Portoken Street, London, E1 8BN or by calling 0207 892 7300.



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Registered charity 1106746



**customer services**

0844 334 0160



**insurance claims**

00 44 1454 643 386



**medical emergencies**

00 44 1454 643 387

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