millstream

Annual Multi-Trip Travel Insurance Policy Wording

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Summary Of Cover

	Product description	Core	Classic	Premier
	Max trip duration / max age	**18 – 64 years old**: *60 days per trip* **65 – 74 years old**: *31 days per trip*		
	Dependent children age limit	Dependent children under 21 years of age and in full time education		
Section 1	Cancellation & Curtailment	£750	£1,500	£3,000
Section 1 Upgrade	Cancellation & Curtailment Limit Increase	**Not Covered**	**Not Covered**	**£5,000**
Section 2	Emergency Medical Expenses Emergency Dental Treatment Funeral Expenses Abroad Search & Rescue UK Medical Expenses	£2,000,000 £100 £1,000 **Not Covered** **Not Covered**	£5,000,000 £250 £2,000 £10,000 £500	£10,000,000 £500 £5,000 £25,000 £1,000
Section 3	Hospital Benefit Mugging Hospital Benefit Coma Hospital Benefit	£15/24 hours (£300 max) £30/24 hours (£600 max) £30/24 hours (£600 max)	£25/24 hours (£500 max) £50/24 hours (£1,000 max) £50/24 hours (£1,000 max)	£50/24 hours (£1,000 max) £100/24 hours (£2,000 max) £100/24 hours (£2,000 max)
Section 4	Personal Accident Accidental Death (18-64) Accidental Death (0-17 and 65+) Permanent Total Disablement Loss of Limb Loss of Sight	**Not Covered** **Not Covered** **Not Covered** **Not Covered** **Not Covered** **Not Covered**	**Included** £7,500 £1,500 £15,000 £15,000 £15,000	**Included** £12,500 £2,500 £25,000 £25,000 £25,000
Section 5	Personal Possessions Overall Limit Single Item Limit Total Valuables Limit Delayed Baggage (after 12 hrs)	**Included** £750 £100 £100 £100	**Included** £1,500 £250 £250 £150	**Included** £2,500 £500 £500 £250
Section 6	Money and Documents Overall Limit Cash Limit	**Not Covered** **Not Covered** **Not Covered**	**Included** £300 £50	**Included** £500 £100
Section 7	Loss of Passport, Driving Licence and Visa	**Not Covered**	£250	£500
Section 8	Travel Disruption Delayed Arrival Trip Disruption Kennel and Cattery Fees	**Not Covered** **Not Covered** **Not Covered** **Not Covered**	**Included** £15/12 hours (£75 max) £1,000 £15/24 hours (£60 max)	**Included** £25/12 hours (£125 max) £2,000 £25/24 hours (£100 max)
Section 9	Missed Departure	£500	£1,000	£2,000
Section 10	SmartDelay Plus	Airport Lounge Access ***or*** £25 if the lounge is unavailable	Airport Lounge Access ***or*** £25 if the lounge is unavailable	Airport Lounge Access ***or*** £25 if the lounge is unavailable
Section 11	Personal Liability	£500,000	£1,000,000	£2,000,000
Section 12	Legal Expenses	**Not Covered**	£10,000	£25,000
Section 13	Business Travel / Work Abroad Non-Manual Work Manual Work Replacement Personnel	**Not Covered** **Not Covered** **Not Covered** **Not Covered**	**Optional** **Optional** **Optional** £1,000	**Included** **Included** **Optional** £2,000
Section 14	Sports and Activities – Level 1 Sports and Activities – Level 2 to 4	**Included** **Optional**	**Included** **Optional**	**Included** **Optional**
Section 15	Winter Sports Extension Winter Sports Equipment Replacement Equipment Hire Winter Sports Pack Piste Closure	**Optional** £150 £150 £20/24 hours (£100 max) £20/24 hours (£100 max)	**Optional** £300 £300 £35/24hours (£175 max) £35/24 hours (£175 max)	**Optional** £500 £500 £50/24 hours (£250 max) £50/24 hours (£250 max)

Section 16	European Collision Damage Waiver Excess Accidental Damage Excess Reimbursement Rental Car Key Cover	**Not Covered** **Not Covered** **Not Covered**	**Optional** £1,000 £250	**Optional** £1,500 £500
Section 17	Golf Cover Overall Limit Equipment Hire Unused Green Fees	**Optional** £750 £25/24 hours (£125 max) £50/24 hours (£250 max)	**Optional** £1,000 £35/24 hours (£175 max) £75/24 hours (£375 max)	**Optional** £1,500 £50/24 hours (£250 max) £100/24 hours (£500 max)
Section 18	Cruise Cover Missed Port Departure Skipped Port Benefit Cabin Confinement	**Optional** £750 £25 per port (£250 max) £25/24 hours (£500 max)	**Optional** £1,000 £50 per port (£500 max) £50/24 hours (£500 max)	**Optional** £1,500 £100 per port (£1,000 max) £100/24 hours (£500 max)
360 Assistance Service			**Included**	
Policy excess applicable per person, per incident up to a maximum of two excesses (unless you have paid the appropriate additional premium to waive the excess)		**£150**	**£125**	**£100**

360 Assistance

The policy offers a 360 Assistance Service that provides online access to the latest medical, political and security situation in most countries around the world including vaccination requirements, contact details for consulates and medical facilities, and other useful information. **You** can stay informed with email alerts on the countries of **your** choice. Severe weather, industrial action and other events that may disrupt **your** travel arrangements are advised to **you** as they happen. To register please visit https://crisis24horizon.com/millstream/login. Please see **your** insurance schedule for the activation code.

Claims Procedure

We strongly advise that **you** submit **your** claim using **our** dedicated online portal which provides an easy to follow way to log **your** claim. **You** will be provided with **your** reference number confirming receipt of **your** claim instantly. **You** can also enter **your** claim after this has been submitted so **you** can upload any documentation **you** need to support **your** claim in a few easy steps. **You** must submit **your** claim within 60 days of the incident giving rise to the claim. First, check this wording to make sure **your** claim is valid.
You can log **your** claim via **www.submitaclaim.co.uk/MULO**

CANCELLATION & CURTAILMENT CLAIMS

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your** trip.
- Tour operator's cancellation invoice or unused flight tickets.
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.
- Confirmation from a medical practitioner that **you** or **your** travelling companions are not fit to travel.
- Confirmation from the Clerk of the Courts office that **you** are required for Jury Service or as a witness in a court of law.
- Confirmation from **your** employer/your travelling companions' employer of redundancy and period of employment or leave cancelled.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Confirmation of the delay to public transport from the company involved.
- Original Police report including crime reference number or incident report, obtained within 24 hours of the incident or as soon as possible after that.
- Information and medical history from **your** GP (if this is requested **you** may need to sign a release form with **your** surgery to obtain this).
- Confirmation from a relevant authority that **you** have been instructed to stay at/return home.
- A copy of a death certificate, where appropriate

MEDICAL CLAIMS

IN-PATIENT TREATMENT OR OUT-PATIENT TREATMENT EXPECTED TO BE OVER £1,000

If serious injury is incurred in which **you** are admitted to hospital abroad or require significant out-patient treatment, call **our** Emergency Medical Assistance Service on **0330 660 0742** or email **assistance@millstreamunderwriting.com** as soon as possible. **You** will be given advice on what to do and the assistance **you** require. All receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

OUT-PATIENT LESS THAN £1,000 in the following countries only: Spain, Greece, Cyprus, Egypt, Turkey, Portugal, Bulgaria and Malta

If **you** need out-patient medical treatment and the costs are likely to be less than £1000 please provide a copy of your schedule to the doctor and **your** treatment will be paid by Global Excel Management Europe in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess.
The doctor will then send the medical bill and supporting documentation to Global Excel Management Europe.

GlobalExcel Contact for Global Excel Management Europe **eu.provider.cc@globalexceleurope.com**

OUT-PATIENT LESS THAN £1,000 in all other countries not listed above

To make a claim under this section of **your** policy where **you** have paid for expenses, where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your** trip.

• Receipts or bills for all in-patient/outpatient treatment or emergency dental treatment received.

• Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.

• Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses; and (if travelling in Europe) a copy of **your** Global Health Insurance Card (GHIC).

• 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.

• In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.

• Information and medical history from **your** GP (if this is requested **you** may need to sign a release form with **your** surgery to obtain this).

• Information/evidence/reports about treatment/medication/diagnosis received during **your** trip from a hospital, doctor, dentist or pharmacist.

• Details of any travel, private medical or other insurance under which **you** could also claim.

PERSONAL BAGGAGE CLAIMS

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

• Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained as soon as **you** are aware of an incident).

• A Police report including crime reference number or incident report, from the local Police in the country where the incident occurred for all loss, theft or attempted theft.

• Proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc).

• Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.

• Household Contents policy details.

• All travel tickets and tags for submission.

• A letter from the carrier confirming the number of hours **your** personal baggage was delayed for.

MONEY CLAIMS

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

• A Police report including crime reference number or incident report, from the local Police in the country where the incident occurred for all loss, theft or attempted theft.

• Proof of purchase (e.g. cash withdrawal slips and credit/debit card statements etc).

• Household Contents policy details.

• All travel tickets and tags for submission.

TRAVEL DISRUPTION

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

• Tour operator's booking invoice or other evidence of **your** trip.

• Tour operator's cancellation invoice or unused flight tickets.

• Confirmation from the carrier of the reason and duration of **your** delay.

• Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.

MISSED DEPARTURE CLAIMS

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

• Tour operator's booking invoice or other evidence of **your** trip.

• Tour operator's cancellation invoice or unused flight tickets.

• Confirmation from a garage/motoring organisation that breakdown assistance was provided.

• Evidence of service history and/or MOT history for **your** vehicle.

• Confirmation from the Police (if involved) of the circumstances giving rise to the claim.

PERSONAL LIABILITY AND LEGAL EXPENSES

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

• Tour operator's booking invoice or other evidence of **your** trip.

• Any claim form, summons, or other legal document (as soon as **you** receive them).

• Any reasonable information or help we need to deal with the case and **your** claim.

Contact Details

	Telephone
Claims and Assistance Helpline	+44 (0)330 660 0785
Customer Services	+44 (0)330 660 0581
Medical Screening Service	+44 (0)330 660 0563

Other useful contacts

	Telephone	Website
Foreign, Commonwealth and Development Office	+44 (0)20 7008 5000	www.gov.uk/fcdo
Global Health Insurance Card (GHIC)	+44 (0)300 330 1350	www.ghic.org.uk
Medicare Australia	+61-132-011	www.medicareaustralia.gov.au

Important Information

Thank **you** for taking out travel insurance with **us**.

This policy wording, **your** schedule and any endorsements form a contract of insurance between **you** (the insured named on the schedule) and **us**, (Millstream Underwriting Ltd on behalf of AWP P&C SA administered in the United Kingdom by AWP Assistance UK Limited) and explains the definitions, conditions, exclusions and limits of cover **we** provide. This contract is only valid when **you** have a valid schedule and have paid the appropriate premium. Cover under Section 10 is provided by Collinson Insurance, a trading name of Astrenska Insurance Limited.

It is very important that **you** carefully read the terms, conditions and exclusions of this insurance to ensure that **you** are properly covered for **your** planned trip.

Please check the details on **your** schedule and contact **us** on 0330 660 0581 or email admin@millstreamunderwriting.com

The Contract of Insurance

This policy is a contract between **you** and **us**. The following elements form the contract of insurance:

- The schedule
- This wording.
- Any endorsements applicable to **your** policy as set out in **your** policy schedule.
- Any **medical screening endorsement**(s)

Who is covered

Your schedule shows the persons who are insured under the policy and any special terms and conditions that may apply.
Cover is only available to persons resident in the **United Kingdom** and is only valid for round trips starting and returning to the **United Kingdom**. **You** must have a permanent residential address in the **United Kingdom** and unrestricted right of entry to the **United Kingdom**.

You cannot purchase or renew an annual multi-trip policy once **you** have reached the age of 75 years.

What is covered

You are covered for:

1. Holidays and Leisure trips.
2. Trips with a maximum planned duration of 31 or 60 days as shown on **your** schedule (limited to 31 days if aged 65 years or over).
3. Where the appropriate additional premium has been paid, cruise holidays including cover for emergency medical expenses, and any additional costs incurred to re-join the cruise should **you** need to disembark for medical treatment on dry land.

NOTE: trips with a scheduled duration of more than the specified trip duration will NOT be covered under this policy and you should arrange separate insurance for the whole duration of these trips.

4. Trips within the Geographic Region as shown on **your** schedule. **You** must observe travel advice provided by the Foreign, Commonwealth and Development Office (FCDO). Excluding Section 1 Cancellation & **Curtailment** no cover is provided under any section of this policy in respect of travel to a destination which the FCDO has advised against all or all but essential travel. Travel Advice can be obtained from the Foreign, Commonwealth and Development Office (FCDO)
5. Trips within the **United Kingdom** if it is pre-booked in paid accommodation and for 2 nights or more.
6. Participating in Sports and Activities under Level 1 as detailed in Section 14.
7. participating in Sports and Activities under Level 2-4 as detailed in Section 14 if shown on the Summary of Cover or on **your** schedule. **You** are not covered for **hazardous activities**, other than as specified in Section 14, unless **we** agree to include and **you** have paid the appropriate premium required.
8. Skiing and snowboarding if **you** have paid the appropriate additional premium for Winter Sports and it is shown on **your** insurance schedule. **You** are covered up to 17 days duration in total during the insurance year).

Observing travel advice

If **you** decide **you** need to travel despite the Foreign, Commonwealth and Development Office (FCDO) advising against all but essential travel, **we** will need evidence of why **you** believe **your** travel should be considered essential prior to **your** trip commencing so **we** can confirm whether or not **we** can provide cover.

Examples of what **we** could consider to be essential travel are if:

- An **immediate relative** is in intensive care in hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;
- An **immediate relative** has died and **you** need to attend the funeral;
- **Your** property abroad has been seriously damaged and **you** need to arrange and/or oversee professional repairs;
- **You** have an urgent **work** matter that cannot reasonably be cancelled, postponed or delayed;
- **You** have a full-time but short-term placement at a recognised educational establishment where attendance must be in person.

Limits of cover and excess

The limits of cover under each section are shown on the Summary of Cover and apply to each insured person unless stated otherwise within the specific section of the wording. This policy has an excess as shown on the Summary of Cover which will be deducted in the event of a claim under certain sections and the excess is applicable per person, per incident up to a maximum of two excesses.

When cover starts and ends

This policy will only cover trips which occur in the period of cover as shown on **your** schedule.

Cancellation cover starts from the time of booking a trip or the policy start date, whichever is the later date, and ends when **you** leave **your home** to commence the trip.

All other sections of cover start from when **you** leave **your home** to commence the trip. Cover applies for the duration of the booked trip (or earlier return **home**) including the period of travel directly to the departure point and back to **your home** or **your** place of business directly afterwards, not exceeding 24 hours in each case.

If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 days maximum, after which all cover will cease.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy for a refund of **your** premium. If during this 14 day period **you** have travelled, made a claim, or intend to make a claim then **we** are entitled to recover all costs for those services that **you** have used. If the notice of cancellation is received outside the 14 day cooling-off period no premium will be refunded, however discretion may be exercised in exceptional circumstances. Please contact Customer Services should **you** need to discuss this.

Working abroad

You are not automatically covered for **non-manual work** during **your** trip under Core or Classic Annual Multi-Trip policies, this can be extended for an additional premium under the Classic policies but it cannot be extended for Core policies. **You** are automatically covered for **non-manual work** during **your** trip under Premier policies.

Classic and Premier policies can be extended to cover **manual work** subject to payment of an additional premium, but it cannot be extended for Core policies. **You** are not covered under the Personal Liability section when **you** are undertaking any form of **work**.

Renewal of your insurance

We will send **you** a renewal notice prior to the expiry of the Period of Cover as shown on **your** schedule. The terms of **your** cover and the premium may be varied by **us** at the renewal date. **We** will give **you** at least 21 days written notice before the renewal date should this happen.

At renewal **you** must make sure that **your** cover continues to meet **your** travel needs. In particular this applies to any sports and **hazardous activities** that **you** are planning to participate in.

Disclosing relevant facts

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** offer **you**. **You** must, to the best of **your** knowledge, have given accurate answers to the questions **we** have asked when buying this policy. If **you** have not answered the questions truthfully it could result in **your** policy being invalid and that could leave **you** with no right to make a claim. If **you** think that any of **your** answers might be incorrect, or if **you** need any help, please contact **us** as soon as possible and **we** will be able to confirm if **we** are still able to offer **you** cover under this policy.

Medical Conditions

Please note this insurance contains restrictions regarding pre-existing medical conditions.

You do not need to declare any of the following conditions as they will be covered for no additional premium.

Acid reflux, Gastric reflux, Acne, Blindness or partial sightedness, Cataracts, Deafness (or Partial hearing loss), Glaucoma, Hay fever, Hypothyroidism, Irritable bowel syndrome (IBS), Polycystic ovary syndrome

Health declaration

With the exception of the conditions listed above, **you** must declare all medical conditions for which **you** have received treatment, advice or medication in the last 12 months.

Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover. If cover can be provided for **your** condition, **you** will be given a medical screening endorsement upon receipt of payment.

Change In Health

With the exception of the conditions listed in the Medical Conditions above, should **you** receive treatment, advice or medication for any new conditions not already declared to us between the date the policy is issued and before the first day of **your** trip, including prior to booking any individual trip in respect of an Annual Multi Trip policy, **you** must notify the Medical Screening Service immediately on **+44 (0)330 660 0563**.

You must advise **us** to the best of **your** knowledge about anything that **you** think could give rise to a claim, particularly where **your** own health, or the health of a relative is concerned. **We** will not cover medical problems referred to in the Health Declaration unless declared to **us** and accepted by **us** in writing.

We will then decide if **we** can provide **you** with cover on existing terms. **We** may ask **you** to pay an additional premium or add special conditions to the policy. If **we** cannot provide cover, or if **you** do not want to pay the additional premium, **you** can make a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made. Alternatively, **you** can cancel **your** policy and **we** will send **you** a pro-rata refund (subject to no known or reported claims).

We reserve the right not to extend the policy where the booked trip could be detrimental to **your** wellbeing. Failure to contact **us** could leave **you** with no right to make a claim and may mean that **you** travel with insufficient cover.

This is not a private medical health insurance policy

We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and **we** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate. In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all of **your** medical records and information.

Definitions

Whenever the following words appear in bold in this policy they will always have these meanings:

Appointed adviser
The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

Close business associate
Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

Computer system
Any computer hardware, software, communication system or electronic device (including smartphones, laptops, tablets and wearable devices), server, cloud, microcontroller or similar system (including any associated input, output or data storage device, networking equipment or backup facility).

Couple
The lead insured, spouse (or co-habiting partner) named on the schedule.

Curtail / curtailment
Return early to **home** before the scheduled return date.

Cyber risk
- Any unauthorised, malicious or illegal act (or the threat of such an act), involving access to or the processing, use or operation of any **computer system**;
- Any error or omission involving access to or the processing, use, or operation of any **computer system**;
- Any partial or total unavailability or failure to access, process, use or operate any **computer system**; or
- Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.

Delay Threshold
The 1 hour and 30 minutes **your registered** flight needs to be delayed for **you** to be eligible to receive a benefit under this policy.
The delay threshold can be announced as one single period of delay or as a result of a consequence.

Epidemic
A contagious disease recognised by the World Health Organization (WHO) or an official government authority in **your** home country or **your** journey destination.

Europe
Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Israel, Italy (including Vatican City), Kazakhstan, Kyrgyzstan, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Montenegro, Netherlands, North Macedonia, Norway, Poland, Portugal (including Madeira), Republic of Kosovo, Republic of Ireland, Republic of Moldova, Romania, Russian Federation, San Marino, Serbia, Slovakia, Slovenia, Spain (including The Balearic & Canary Islands), Sweden, Switzerland, Tajikistan, Tunisia, Turkmenistan, The Channel Islands, Ukraine, Uzbekistan.

Evacuation expenses
the reasonable costs and expenses incurred in the emergency transportation of the Insured Person from the country in which the **Natural Catastrophe** or **Political Unrest** has occurred to the nearest place of safety or to the Insured Person's Country of Residence

Expert witness
A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.

Extortion
The unlawful obtaining of **money**, property or services from the Insured Person through threat of or use of force

Extortion and ransom monies
Cash, financial instruments, bullion, goods property or services

Family
You and **your** spouse (or co-habiting partner) and **your** financially dependant children, aged under 23 years in full time education, at the inception date of **your** policy all normally resident with **you** and named on the schedule.

Golf equipment
Golf clubs, golf bags, non-motorised trolleys and golf shoes.

Hazardous activities
Participating in any sport or activity which could pose an increased risk or danger to **you**, and may require **you** to take additional precautions to avoid injury or claim (a list of included sports activities covered by this insurance are shown in Section 14).
Hijack
The unlawful seizure or wrongful exercise of control of an aircraft or conveyance in which **you** are travelling as a passenger.
Home
Your residential address in the **United Kingdom**.
Immediate relative
Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister, foster child, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships), fiancé(e) resident in the **United Kingdom**.
Insured vehicle
The vehicle owned by a licensed company or agency which **you** have agreed to hire from them according to the terms of **your** rental agreement. The vehicle must:

- be no more than 10 years old
- have no more than 10 seats
- not be driven off the Public Highway
- not be a motor home, campervan, commercial vehicle, minibus with 10 seats or more, motorcycle or moped
- have a retail purchase price of less than £70,000

Insurer
For Sections 1-9 & 11-18 AWP P&C SA.
For Section 10, Collinson Insurance, a trading name of Astrenska Insurance Limited.
Legal action
Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgement or legally binding decision.

Legal costs
Fees, costs and expenses (including Value Added Tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.
Loss of limb
Physical, permanent and total loss of use at or above the wrist or ankle.
Loss of sight
The complete, irrecoverable and irremediable loss of all sight in one or both eyes.
Manual work
General **work** not involving the use of mechanical or Industrial machinery (other than handheld power tools), at a height not exceeding 2 metres. **We** do not cover working offshore, ski, snowboard or diving instructors or guides, trekking guides where ropes or other specialist climbing equipment is required, **work** with dangerous animals including big cats, crocodiles, alligators, sharks, hippopotamuses, snakes, elephants or bears, or **work** involving **hazardous activities**.
Medical practitioner
A registered practising member of the medical profession who is not travelling with **you**, who is not related to **you** or to any person with whom **you** are travelling or intending to stay with.
Medical screening endorsement
An endorsement issued by the appointed medical screening team who are authorised to act on behalf of **us**.
Money
Cash, travel tickets and passports held by **you** for social domestic and/or pleasure purposes.
Natural catastrophe
Hurricane, tornado, tsunami, earthquake, volcanic eruption, storm, flood,landslide, wildfire or high water.
Non manual work
Any professional, clerical or administrative **work** or working as a classroom teacher, classroom assistant, au pair, nanny or childminder or, retail, bar and hospitality **work** involving light duties only.
Pandemic
An **epidemic** that is recognised as being a **pandemic** by the World Health Organization (WHO) or an official government authority in **your home** country or **your** journey destination.

Permanent total disablement

Disablement as a result of which there is no business or occupation, which **you** are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.

Personal accident

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

Personal baggage

Your suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip. (Not including any specialised items, medical or otherwise, unless specified on **your** schedule).

Political unrest

A disturbance or turmoil, political or military or otherwise that poses an immediate threat to the safety of an Insured Person

Public transport

Train, coach, bus, aircraft and sea vessel which runs to a regular schedule with fare paying passengers.

Quarantine

Mandatory confinement, intended to stop the spread of a contagious disease to which **you** or a travelling companion has been exposed.

Ransom

The demand of a service or payment of a sum of **money**

Redundancy

Any person being declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for 2 continuous years with the same employer at the time of being made redundant.

Registered Flight

A flight which has been registered a minimum of 48 hours before its scheduled departure time and where **you** have received confirmation via email.

Rental period

The dates **you** have arranged to hire the **insured vehicle** as confirmed on **your** rental agreement.

- **You** will only be covered if **you** are 21 years or over at the start date of **your** policy.
- rentals within the **UK** must be for at least 2 days and be as part of a trip where there is 2 or more nights pre-booked accommodation.
- a rental which is booked to last longer than the maximum trip duration shown on **your** insurance schedule is not covered.
- Other policies
- **You** will only be covered if **you** are 21 years or over at the issue date of **your** policy.
- rentals within the **UK** must be for at least 2 days and be more than 25 miles from **your home**.
- a rental which is booked outside the period of cover as shown on **your** insurance schedule is not covered.

Scuba diving

Conventional **scuba diving** only. **We** do not cover solo diving, cave diving, any dive which takes **you** below **your** current qualification limit, any dive for gain or reward, or any dive below 30 metres under any circumstances (50 metres if additional premium is paid). **You** are limited to **your** current qualification limit, unless accompanied by a qualified instructor, taking part in a recognised course requirement of **your** chosen Diving association. **You** must hold a current P.A.D.I. (Professional Association of Diving Instructors), B.S.A.C. (British Sub Aqua Club) SAA (Sub Aqua Association), C.M.A.S. (Confederation Mondiale Des Activities Subaquatiques), or equivalent internationally recognised qualification and follow their relevant Association, Club or Confederation rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed Diving Instructor and follow their rules and instructions at all times.

Single parent family

You and **your** financially dependent children under 23 years old and in full time education, at the inception date of **your** policy, all normally resident with **you** and named in the schedule.

The Caribbean

Antigua and Barbuda, Anguilla, Aruba, The Bahamas, Barbados, British Virgin Islands, Cayman Islands, Cuba, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Montserrat, Navassa Island, Netherland Antilles, Puerto Rico, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, Virgin Islands.

Unattended

When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property.

United Kingdom / UK

England, Scotland, Wales, Northern Ireland and Isle of Man.

Valuables
Watches (including smart watches), furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, computers and or accessories (including laptops, games & gaming consoles), PDA's and tablet devices (including iPads and eBooks) video cameras, audio visual equipment, televisions, mobile phones, drones and satellite navigation devices.

We / us / our
For Sections 1-9 & 11-18 Millstream Underwriting limited on behalf of AWP P&C SA AWP Assistance UK Limited is the administrator in the **United Kingdom**.
For Section 10, Collinson Insurance, a trading name of Astrenska Insurance Limited.

Winter sports equipment
Skis, bindings, ski boots, ski poles, snowboards and specialised clothing.

Work
Any **work**, including volunteer **work**, **work** placements, incidental **work** and **work** experience, paid or unpaid.

Worldwide (excluding USA, Canada & The Caribbean)
Worldwide excluding United States of America, Canada and **The Caribbean**.

Worldwide (including USA, Canada & The Caribbean)
Worldwide.

You / your
Each insured person as shown on **your** schedule.

Section 1: Cancellation & Curtailment

Covered

You are covered up to the limit as shown on the Summary of Cover for travel and accommodation expenses, which were cancelled before **you** were due to leave **your home** for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere disinclination to begin **your** trip as arranged) or additional travel and accommodation expenses if you need to cut your trip short due to any cause shown in the table below occurring during the period of insurance:

Cover to cancel or cut short your trip for the following reasons:	
Injury, serious illness, death of **You**, any person with whom **You** are intending to travel or stay, or of an **Immediate Relative** or **Close Business Associate** of **Yours**.	✓
Your Home or place of business becoming uninhabitable, within 14 days of travel, or the police asking to see **You** after theft from **Your Home** which occurred within 14 days of travel.	✓
Travel Advice Unit of the Foreign, Commonwealth and Development Office (FCDO), the World Health Organisation (WHO) or similar body issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which you were booked to travel, providing the directive came into force after you purchased this insurance or booked the trip (whichever is the later).	✓
A recognised government body issuing a directive preventing travel to or from the **Insured Person's** destination as a result of a **Natural Catastrophe**	✓

Cover to cancel or abandon your trip <u>only</u> for the following reasons:	
You become pregnant after the date **you** purchased this policy (or booked **your** trip whichever is later) and **you** will be more than 26 weeks pregnant at the start of, or during **your** trip. Or, if **you** become pregnant after the date **you** purchased this policy, and your **Medical Practitioner** advises that **you** are not fit to travel due to complications in **your** pregnancy	✓
You being called for jury service, attending court as a witness (but not as an **expert witness**), or **redundancy** (for **you** or for any person with whom **you** had arranged to travel)	✓
Your posting overseas or emergency and unavoidable duty if **you** are a member of the medical or nursing professions, armed forces, police, fire or ambulance services	✓
After leaving your **home** you are covered when travelling from your **Country of Residence** and no suitable alternative public transport is provided within 24 hours of the original scheduled time of departure following delay or cancellation of your **public transport,** or you are involuntarily denied boarding (because there are too many passengers for the seats available)	✓
If **you**, or any person with whom **you** are intending to travel are quarantined before **your** trip by order or other requirement of a government or public authority, based on their suspicion that **you** specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population or geographical area, or that applies based on where you are traveling to, from or through.	✓

Conditions

1. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport, accommodation and/or the course organiser and seek financial compensation and a refund of **your** tickets, expenses and fees from them in accordance with the terms of the contract and where applicable exercise **your** rights under consumer protection legislation to obtain a refund and / or compensation.
2. **You** must contact the Emergency Medical Assistance Service for assistance/advice on +44 (0)330 660 0785 if **you** need to cut short **your** trip for an insured reason.
3. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.
4. If **you** require the Emergency Medical Assistance Service to pay for arrangements, they may first need to contact the relevant

medical practitioner to confirm **your** claim falls within the terms of **our** cover.

5. If **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover.

Not covered

1. the policy **excess** shown on the Summary of Cover (unless an additional premium has been paid to waive **your** excess)
2. medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
3. additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists;
4. any costs recoverable from another source;
5. anything caused directly or indirectly by prohibitive regulations by the Government of any country;
6. claims where less than 25% of the Cruise trip duration remains;
7. any costs incurred on behalf of other party members who are not specified on the insurance schedule;
8. if the health declaration has not been complied with and **you** do not have the appropriate endorsement from the Medical Screening service (see health declaration)
9. additional travelling expenses incurred which are not authorised by the Emergency Medical Assistance Service;
10. unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance Service;
11. claims that are not confirmed as medically necessary by the Emergency Medical Assistance Service, and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip;
12. any costs incurred directly or indirectly from a pre-existing condition which **you** knew about at the of taking this insurance or when booking the trip, and that affects:
    1. A travelling companion who is not insured under this policy.
    2. An **immediate relative** who is not travelling and is not insured under this policy.
    3. A **close business associate**.
    4. A person **you** plan to stay with on **your** trip.

    This exclusion does not apply if their **medical practitioner** is prepared to state that at the date **you** purchased this policy or booked **your** trip, they would have seen no substantial likelihood of their patients condition deteriorating to such a degree that **you** need to cancel **your** trip.
13. Claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later)
14. loss of holiday/enjoyment.
15. anything mentioned in the General Exclusions.

Section 2: Emergency Medical Expenses

NOTE: This is not a private health insurance policy. We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and we reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate. In the event of medical treatment becoming necessary for which reimbursement will be sought, we or our representatives will require unrestricted access to all your medical records and information.

Inpatient

If **you** are admitted to hospital as an in-patient overseas, the Emergency Medical Assistance Service must be notified immediately on **+44 (0)330 660 0785**. They will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

You must maintain contact with the Emergency Medical Assistance Service until **your** return to the **United Kingdom** or until **you** no longer require treatment or assistance.

OUT-PATIENT LESS THAN £1,000 in the following countries only: Spain, Greece, Cyprus, Egypt, Turkey, Portugal, Malta and Bulgaria

If **you** need out-patient medical treatment and the costs are likely to be less than £1000 please provide a copy of **your** schedule to the **medical practitioner** and **your** treatment will be paid by Global Excel Management Europe in line with the policy wording. In such cases, the **medical practitioner** will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The **medical practitioner** will then send the medical bill and supporting documentation to Global Excel Management Europe **eu.provider.cc@globalexceleurope.com**

OUT-PATIENT LESS THAN £1,000 in all other countries not listed above

Contact the Claims Service for a claim form by email on **claims@millstreamunderwriting.com** or by phone on 0330 660 0785. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

If **you** receive out patient treatment (no hospital admission) and the costs are likely to exceed £1,000 **you** must refer to the Emergency Medical Assistance Service for authorisation.

NOTE: Travelling on a one way ticket: We will not pay you for expenses you would usually have. This includes a return ticket home if you're travelling on a one way ticket. If you do not have an original return ticket, you will not be reimbursed for costs incurred for your early return.

Covered

You are covered up to the limit as shown on the Summary of Cover for costs incurred

A. Outside the **United Kingdom** for:

1. emergency medical and surgical treatment and hospital charges (including necessary physiotherapy, authorised by the Emergency Medical Assistance Service);
2. emergency dental treatment, to relieve pain only, limited to amount shown on the Summary of Cover;
3. reasonable and necessary additional accommodation (room only) and travelling expenses **home** (Economy Class), including those of one relative or friend if **you** have to be accompanied **home** on the advice of the attending **medical practitioner** or if **you** are a child and require an escort **home**;
4. in the event of death, reasonable cost for the conveyance of the body or ashes to the **United Kingdom** (the cost of burial or cremation in the **United Kingdom**/**Home** is not included), or local funeral expenses abroad limited to £1,000.
5. Any necessary costs **you** incur from a specialist local rescue organisation for Search and Rescue and emergency transfer to hospital up to £50,000 in the event of an accident whilst **you** are participating in an insured activity provided **you** have paid the additional premium for that activity and it is shown on **your** policy schedule. Search and Rescue costs are covered up to 72 hours from the time at which assistance is first summoned.

NOTE: Under 1, 3, & 4 shown above, cover is included where you are diagnosed with an epidemic or pandemic disease, such as COVID-19, as well as you being subject to compulsory quarantine on the orders of a treating medical practitioner.

B. Within the **United Kingdom.**

1. reasonable and necessary expenses incurred in respect of **your** travel **home** (Economy Class), or additional accommodation (room only) for **you** and one relative or friend should **you** suffer accidental bodily injury, illness or death whist on a trip within the **United Kingdom** limited to the amount stated on the Summary of Cover.

Note: A UK Global Health Insurance Card (GHIC) gives you the right to access state-provided healthcare during a temporary stay in the European Union (EU). This may entitle you to free or reduced cost healthcare in the EU. You can use a GHIC to get "necessary healthcare" from state services when you are visiting an EU country. Necessary healthcare means healthcare, which becomes medically necessary during your stay, and you cannot reasonably wait until you are back in the UK to get it. To obtain a card call 0300 330 1350, or apply online at https://overseas-healthcare.nhsbsa.nhs.uk/get-healthcare-cover-travelling-abroad/start

The UK-issued European Health Insurance Cards (EHICs) are still valid and offer the same cover as GHICs in the EU. Once your EHIC has expired, you will be able to replace it with a GHIC. You can get a provisional replacement certificate (PRC) if you need treatment abroad and do not have a card.

You may also be covered for necessary healthcare when you visit some non-EU countries. Find out more on the GOV. UK foreign travel advice pages. If you are travelling to Australia and require medical treatment, you must enrol with medicare.

Not covered

1. the policy **excess** shown on the Summary of Cover (unless an additional premium has been paid to waive **your** excess)
2. any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement;
3. any expenses or fees, for in-patient treatment or returning **home** early, which have not been reported to and authorised by the Emergency Medical Assistance Service;
4. any expenses incurred for illness, injury or treatment required as a consequence of:
   - Surgery or medical treatment which in the opinion of the attending **medical practitioner** and the Emergency Medical Assistance Service can be reasonably delayed until **your** return to the **United Kingdom**.
   - Medication and or treatment which at the time of departure is known to be required or to be continued during **your** trip;
5. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests, treatment or surgery which are not directly related to the injury, which necessitated **your** admittance to hospital;
6. If the health declaration is not complied with and **you** do not have an appropriate endorsement from the Medical Screening Service (see health declaration).
7. claims that are not confirmed as medically necessary by the attending **medical practitioner** or the Emergency Medical Assistance Service;
8. any additional hospital costs arising from single or private room accommodation unless medically necessary;
9. treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre;
10. any costs incurred within the **United Kingdom**;
11. further costs **you** incur if **we** wish to bring **you home** early but **you** refuse (where in the opinion of the treating **medical practitioner** and the Emergency Assistance Service **you** are fit to travel);
12. anything mentioned in the General Exclusions.

Section 3: Hospital Benefit

This section does not apply to trips within the **United Kingdom**.

This benefit is payable only if the hospital admission has been covered under the terms of the Emergency Medical Expenses section. The benefit payment is intended to contribute towards miscellaneous expenses that may be incurred whilst **you** are an in-patient (e.g. taxi fares and telephone calls). This policy does not provide compensation for loss of holiday/enjoyment.

Covered

You are covered up to the limit as shown on the Summary of Cover for:

1. Payment of the amount shown for each complete 24 hours **you** spend in hospital, as a result of **you** being admitted as an in-patient to a registered hospital. This is in addition to any medical expenses incurred under Emergency Medical Expenses section.

Conditions

1. In the event of a claim **you** must provide documentation confirming the date and time of admission and discharge.

Not Covered

1. Anything mentioned in the General Exclusions.

Section 4: Personal Accident

Covered

You are covered up to the limit as shown on the Summary of Cover in respect of **loss of limb**, **loss of sight**, **permanent total disablement** or for accidental death (which will be paid to **your** legal representative), if **you** have a **personal accident** during **your** trip which, up to 12 months from the date of the accident, is the sole cause of **your** consequent death or disability.

We will only pay the benefit for **permanent total disablement** if **your medical practitioner** or specialist confirms that **you** cannot do any paid **work** for 12 months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by **our** doctor or specialist should **we** consider it necessary to validate the claim.

Not covered

1. any claims for accidental death, loss or disablement caused directly or indirectly by:
   - Disease or any physical defect or illness;
   - An injury which existed prior to the beginning of the trip;
2. anything mentioned in the General Exclusions.

Section 5: Personal Possessions

Covered

A) Personal Baggage

You are covered up to the limit as shown on the Summary of Cover for the value or repair to any of **your 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) limited to:

- the single item limit as shown on the Summary of Cover for any one item, pair or set of items;
- the **valuables** limit as shown on the Summary of Cover for all **valuables** in total.

B) Delayed Baggage

You are covered up to the limit as shown on the Summary of Cover for the cost of buying replacement necessities if **your personal baggage** is delayed in reaching **you** on **your** outward journey for at least 24 hours and **you** have a written report from the carrier (e.g. airline, shipping company etc) or tour representative.

Conditions

1. Any amount **we** pay **you** under B) Delayed Baggage will be deducted from the final claim settlement if **your** baggage is permanently lost.
2. **You** must obtain written proof of the incident from the police, **your** accommodation management, tour operator or carrier, within 24 hours of the discovery in the event of loss, burglary or theft of the baggage.
3. In the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.
4. If the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.

Not covered

1. the policy excess shown on the Summary of Cover (unless an additional premium has been paid to waive **your** excess) except for claims submitted under B) Delayed Baggage;
2. if **you** do not exercise reasonable care for the safety and supervision of **your personal baggage** & **valuables**;
3. if **your personal baggage or valuables** are left in **your** locked and secure hotel room, apartment or holiday residence or **your** vehicle and there is no evidence of unauthorised entry.
4. any item, pair or set of items with a value of over £50, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support **your** claim;
5. any item, pair or set of items, where proof of damage cannot be supplied. The damaged articles must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate a claim.
6. any item, pair or set of items, where **you** cannot provide written proof of the incident from the police, **your** accommodation management, tour operator or carrier.
7. 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 carrier's report (or Property Irregularity Report in the case of an airline); or
   - 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.
8. loss, destruction, damage or theft of the following property:
   - contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses.
   - antiques, precious stones that are not set in jewellery, glass or china, pictures, musical instruments.
   - pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs).
   - tools of trade.
   - perishable items such as food.
   - **valuables** left **unattended** at any time (including in a vehicle or in the custody of carriers) unless they are with **you** or locked in a safe or safety deposit box.
   - **valuables** left as checked–in baggage.
   - loss, destruction, damage or theft:
   - due to confiscation or detention by customs or other officials or authorities.
   - due to wear and tear, denting or scratching, moth or vermin.
   - transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.
9. loss, destruction, damage or theft:

- due to confiscation or detention by customs or other officials or authorities.
- due to wear and tear, denting or scratching, moth or vermin.
- transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.

10. mechanical breakdown or derangement, for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessels, aircraft or vehicle in which they are being carried.
11. **personal baggage**:
    - left **unattended** at any time, unless they are in a locked and secure hotel room, apartment or holiday residence or kept in a safe or safety deposit box or in an out of sight locked boot, concealed luggage department or under the purpose built luggage cover of an estate or hatchback car.
    - left in an **unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am local time.
12. any shortage due to error, omission or depreciation in value.
13. any property more specifically insured or recoverable under any other source;
14. stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind, sports gear or activity equipment.
15. **Winter Sports Equipment** (unless **you** have paid the appropriate premium for winter sports under Section 15).
16. sports or activity equipment whilst in use; excluding Section 15 **Winter Sports Equipment** when **you** have paid the appropriate premium and it is shown on **your** policy schedule.
17. anything mentioned in the General Exclusions.

Section 6: Money and Documents

Covered

You are covered up to the limit as shown on the Summary of Cover for accidental loss or theft of **your** own **money** whilst being carried on **your** person or left in a locked safety deposit box. Cash is limited to the amount shown on the Summary of Cover unless **you** are under 16 years, in which case the maximum payable is £50.

Condition

In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you** coped financially immediately after the loss (e.g. currency exchange/withdrawal slips, bank/credit card statements).

Not covered

1. the policy excess shown on the Summary of Cover (unless an additional premium has been paid to waive **your** excess)
2. if **you** do not exercise reasonable care in protecting **your money** against loss, theft or damage;
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 **money**;
4. any shortages due to error, omission or depreciation in value;
5. anything mentioned in the General Exclusions.

Section 7: Loss of Passport / Driving Licence and Visa

This section does not apply to trips within the **United Kingdom**.

Covered

You are covered up to the limit as shown on the summary of cover for:

1. reasonable additional travel or accommodation expenses **you** have to pay whilst abroad, over and above any payment which **you** would normally have made during the trip if no loss had been incurred, as a result of **you** needing to replace a lost or stolen passport, visa or driving licence.
2. any additional fees payable specifically for **you** to obtain the replacement passport itself over and above that payable in the **United Kingdom**.
3. the equivalent (pro-rata) value of the remaining period of **your** original passport at the time of loss. For the replacement cost of any temporary passport, as well as visa or temporary **work** permits which were issued in **your** original passport.

Condition

You must provide receipts for all costs incurred.

Not covered

1. the policy excess shown on the Summary of Cover (unless an additional premium has been paid to waive **your** excess)
2. any costs that **you** would have incurred had **you** not lost **your** passport, visa or driving licence;
3. if **you** do not exercise reasonable care for the safety or supervision of **your** passport, visa or driving license;
4. if **you** do not obtain a written police report within 24 hours of the loss;
5. loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
6. anything mentioned in the General Exclusions.

Section 8: Travel Disruption

This section does not apply to trips within the **United Kingdom**.

Covered

DELAYED ARRIVAL

1. If **You** arrive later than planned at **Your** destination due to a delay of **public transport You** are covered for a payment for each completed 12 hours delay up to the limit, as shown on the schedule of cover, which is designed to help **you** pay for telephone calls made and meals and refreshments purchased during the delay, provided **you** eventually continue with your **trip**.

   and/or

TRIP DISRUPTION

2. We will pay you up to the limit as shown on the Schedule of Cover for reasonable suitable additional accommodation (room only) and public transport expenses (economy class) necessarily incurred in reaching your destination (internal or international) and/or in returning to your normal Country of Residence as a result of:

   a) a recognised government body issuing a directive preventing travel to or from **Your** destination as a result of a **Natural Catastrophe**
   b) the public transport on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off or
   c) **you** being denied boarding (because there are too many passengers for the seats available) and no other alternative flight could be provided within 12 hours
   d) **your** booked accommodation becomes uninhabitable because of a **Natural Catastrophe.**

   and/or

KENNEL AND CATTERY FEES

3. **We** will pay **you** the additional cattery or kennel costs up to the limit shown in the summary of benefits, if **you** have to return **home** later than originally booked.

If the same costs, charges or expenses are also covered under Section 10 Missed Departure **you** can only claim for these under one section for the same event.

Conditions

1. In the event of a claim due to delayed **public transport you** must provide documentation from the transport company, confirming the period of and the reason for the delay
2. **You** must check in, according to the itinerary supplied to **you** unless **your public transport** provider has requested **you** not to travel to the airport / port.
3. **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
4. **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delays.

Not Covered

1. the policy excess shown on the Summary of Cover (unless an additional premium has been paid to waive **your** excess) except for claims submitted under subsection 1 – Delayed Arrival;
2. if sufficient time has not been allowed for **Your** journey in order to meet the check-in time;
3. specified by the transport providers or agent.any claims arising from withdrawal from service temporary or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or Port Authority or similar body in any country;
4. 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.
5. denied boarding due to **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
6. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance

or booked **your** trip (whichever is the later)

7. any costs claimed under another section of this policy
8. anything mentioned in the General Exclusions.

Section 9: Missed Departure

This section does not apply to trips within the **United Kingdom**.

Covered

You are covered up to the limit as shown on **your** Summary of Cover for reasonable additional accommodation (room only) and **public transport** travel expenses (economy class) necessarily incurred in reaching **your** destination or returning to the **United Kingdom** if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel, including connections within the **United Kingdom** on the return journey to **your home** as a result of:

1. the failure of other **public transport** or
2. strike, industrial action or adverse weather conditions or
3. **you** being denied boarding (because there are too many passengers for the seats available)

If the same expenses are also covered under Section 8 – Travel Disruption **you** can only claim for these under one section for the same event.

Conditions

1. **You** must check in, according to the itinerary supplied to **you** unless **your** transport provider operator has requested **you** not to travel to the airport / port.
2. **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
3. **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delay of flights.

Not Covered

1. the policy excess shown on the Summary of Cover (unless an additional premium has been paid to waive **your** excess)
2. if sufficient time has not been allowed for **your** journey in order to meet the check-in time(s) specified by the transport providers or agent;
3. if **you** are not proceeding directly to the departure point;
4. 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.
5. denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
6. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later)
7. any costs claimed under another section of this policy
8. anything mentioned in the General Exclusions.

Section 10: SmartDelay Plus

Covered

This section provides a benefit entitling **you** to airport lounge access in the event that **your registered flight** is delayed or a cash sum of £25 if there is no lounge available. For cover to apply **you** must register each and every flight via the registration platform. **You** are unable to claim for both benefits.

Conditions

1. **You** must register **your** flight each time **you** travel via the registration platform.
2. **You** will need to register each and every flight a minimum of 48 hours before the flights scheduled departure time.
3. **You** can only register a flight where the airline reports their flight schedules to **our** flight tracking system. Whilst the majority of airlines report their schedules and delays accurately, there may be instances where **your** flight cannot be tracked, and the system will inform **you** of this.
4. Claims payments are issued in accordance with the delay data provided by airlines into **our** flight tracking system. **We** will rely solely on this information to determine if **you** are eligible.
5. In the event that there is no airport lounge facility, then **you** will be offered a monetary benefit as detailed in the Summary of Cover.
6. In the event the airport lounge has exceeded their maximum capacity and are unable to accommodate **you**, **your** e-voucher will be valid for 3 months.

Not Covered

1. Any claim where **you** failed to register **your** flight with the registration platform.
2. Any claim where the flight was delayed before **you** successfully register.
3. Any **registered flight** that is delayed due to:
   a. The use of nuclear, chemical, or biological weapons of mass destruction.
   b. War or a terrorism event
   c. Any government imposing travel restrictions to the geographical location **you** live in or are traveling to such as, but not limited to locking down geographical regions, making travel illegal, or closing borders regardless of when **you** registered the flight.
4. For any claim where **you** have not registered any flight within the **delay threshold**.
5. For any claim for both benefits of an e-voucher and monetary benefit for the same delay.
6. Anything mentioned in the general exclusions.

Section 11: Personal Liability

NOTE: If you are using a mechanical/motorised vehicle, make sure that you are adequately insured for third party liability, as you are not covered under this insurance.

Covered

You are covered up to the limit as shown on the Summary of Cover, for legal expenses and legal liability for damages incurred by **you** which are caused by an accident that happened during the trip, and leads to claims made against **you** as a result of:

1. accidental bodily injury to a person who is not a member of **your family** or household or employed by **you**;
2. loss of or damage to any property which does not belong to **you**, is not in the charge of, and is not in the control of **you** or any member of **your family**, household or employee;
3. loss of or damage to temporary holiday accommodation that does not belong to **you**, or any member of **your family**, household or employee.

NOTE: 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.

Not covered

1. the policy excess shown on the Summary of Cover (unless an additional premium has been paid to waive **your** excess)
2. fines imposed by a Court of Law or other relevant bodies;
3. anything caused directly or indirectly by:
   - liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
   - injury, loss or damage arising from:
     - ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts or canoes), animals (other than horses) or firearms or any weapons;
     - the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;
     - the carrying out of any trade or profession;
     - racing of any kind;
     - any deliberate act;
   - liability covered under any other insurance.
4. anything mentioned in the General Exclusions.

Section 12: Legal Expenses

Covered

You are covered if **you** die, are ill or injured during **your** trip and **you** or **your** personal representative take **legal action** against a third party for damages or compensation as a result of their negligence in which case **we** will do the following:

Nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.

For each event giving rise to a claim **we** will pay up to the amount shown on **your** schedule for **legal costs** for **legal action** for **you** (but no more than the maximum limit in total for all persons insured on the policy for any one claim).

Conditions

1. **you** must conduct **your** claim in the way requested by the **appointed adviser**;
2. **you** must keep **us** and the **appointed adviser** fully aware of all the facts and correspondence including any claim settlement offers made to **you**;
3. **we** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
4. **we** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of **legal action** could be more than settlement.

Not Covered

1. Any claim:
   - reported to **us** more than 60 days after the event giving rise to the claim;
   - where **we** think a reasonable settlement is unlikely or where the cost of **legal action** could be more than the settlement;
   - involving **legal action** between members of the same household, an **immediate relative**, a travelling companion or one of **your** employees;
   - where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
   - against a travel agent, tour operator or carrier, **us**, the insurer, another person insured by this policy or **our** agent.
2. **Legal costs**:
   - for **legal action** that **we** have not agreed to;
   - if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
   - if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
   - that cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
   - awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
   - for bringing **legal action** in more than one country for the same event;
   - the funding of any appeal costs or actions to enforce a judgement or legally binding decision;
   - anything mentioned in the General Exclusions.

Section 13: Business Travel / Work Abroad

You are not automatically covered for **non-manual work** during **your** trip under Core or Classic Annual Multi-Trip policies, this can be extended for an additional premium under the Classic policies but it cannot be extended for Core policies. **You** are automatically covered for **non-manual work** during **your** trip under Premier policies.

Classic and Premier policies can be extended to cover manual work subject to payment of an additional premium, but it cannot be extended for Core policies. You are not covered under the Personal Liability section when you are undertaking any form of work.

You are also covered for:

1. Reasonable additional business travel and accommodation costs for a business partner, director or employee from the **United Kingdom** to replace **you** at a pre-arranged meeting in the event of **your** medical incapacity to carry out **your** duties abroad up to the limit shown on the Summary of Cover

You are not covered under the Personal Liability section when **you** are undertaking any form of **work**.

Not Covered

1. the policy excess as shown on the Summary of Cover
2. the policy excess shown on the Summary of Cover (unless an additional premium has been paid to waive **your** excess)
3. anything listed in the General Exclusions.

Section 14: Sports and Activities

Covered

Your travel insurance covers **you** for many sports and activities as standard which are listed below as Level 1. Any other sports and activities will need an extra premium to be paid for cover to apply and it will be shown on **your** schedule.

If **you** are participating in an activity that is not listed, **you** must contact **us** to ensure **you** have full cover, cover will not be in place until **we** have confirmed acceptance and any additional premium paid.

- If **you** have paid the additional premium for a sport or activity in Level 4 **you** will be covered for all sports and activities listed as Level 1, 2, 3 and 4.
- If **you** have paid the additional premium for a sport or activity in Level 3 **you** will be covered for all sports and activities listed as Level 1, 2 and 3.
- If **you** have paid the additional premium for a sport and activity in Level 2 **you** are covered for all sports and activities listed as Level 1 and 2

NOTE: Some sections of cover will be excluded and special conditions and exclusions will apply while taking part in certain activities, see the individual sport and activity below for details.

Sport, Activity	Level	Special Conditions	Special Exclusions
Abseiling (see climbing)	1	Special condition (a) applies	
Acrobatics	1		
Aerial safari	2	Special condition (a) applies	No **Personal Accident** cover
Aerobics	1		
American football (Gridiron)	3		No **Personal Accident** cover No Personal Liability cover
Animal 1 day tours (This does not include Safaris see this activity separately)	2	Special condition (a) applies & **you** are covered for light interaction such as washing,feeding, cleaning) when with Elephants, Infant Big Cats, and Monkeys in a controlled environment only.	No **Personal Accident** cover No Personal Liability cover No cover for **work**
Angling (see fishing)			
Aquathlon	2		
Athletics	1		
Australian Rules Football (AFL)	3		No **Personal Accident** cover
Backpacking (see hiking)			
Badminton	1		
Ballet	1		
Banana boat rides	1	Special condition (a) applies	
Baseball	1		
Basketball	1		
Bicycle polo	2		
Biking (see cycling, mountain biking or snow biking)			
Black water rafting (cave tubing) (grades 1-3)	1	Special condition (a) applies	
Black water rafting (cave tubing) (grades 4-5)	2	Special condition (a) applies	No **Personal Accident** cover
Boating (inland and coastal waters) see also speed boating and sailing	1	Special condition (a) or (b) applies	No white water cover No Personal Liability cover

Boating (outside coastal waters) see also speed boating and sailing	2	Special condition (a) or (b) applies and special condition (c) applies	No Personal Liability cover No **Personal Accident** cover
Bobsled / bobsleigh	4	Special condition (a) applies	No Personal Liability cover No **Personal Accident** cover
Bouldering (see rock climbing)			
Bowling (lawn, ten-pin, nine-pin, candlepin, duckpin and five-pin bowling, bowls, pétanque & boules)	1		
Boxing (gym or outdoor training) no competition or bouts	2		
Bungee/bungy jumping (max 2 jumps per trip)	1	Special condition (a) applies	
Bungee/bungy jumping (3 jumps or more)	2	Special condition (a) applies	
Bushcraft (see hiking)			
Bushwalking (see hiking)			
Camel riding (day tour)	1	Special condition (a) applies	No Personal Liability cover
Camel trekking (overnight/main mode of transport)	2		No Personal Liability cover
Canoeing (grades 1-3) (see kayaking)			
Canyon swing	2	Special condition (a) applies	
Canyoning	3		No Personal Liability cover No **Personal Accident** cover
Capoeira dancing (see dance)			
Caving (sightseeing/tourist attraction)	1	Ricreational visit only	
Cheerleading	1		
Clay pigeon shooting	1	Special condition (a) or (b) applies	No Personal Liability cover
Climbing (see rock climbing)			
Cricket	1		
Croquet	1		
Cruising (cruise ship)	1	Special condition (a) applies	
Curling	1		
Cycle racing	4		
Cycle Time Trialling	3		
Cycling (incidental to the trip)	1		
Cycling (Independent cycle touring and cycling that is the main purpose of the trip)	2		No intercontinental touring
Cycling (on an organised tour)	1	Special condition (a) applies	No intercontinental touring
Cycling Sportive/Gran Fondo	2		UCI Sanctioned qualifiers/ events
Cyclocross	2		
Dance (ballet, ballroom, capoeira, salsa, interpretive dance)	1		
Darts	1		
Dirt boarding	2		No Personal Liability cover
Diving (see high diving or scuba diving)	1		
Dodge ball	1		
Dogsledding (on recognised trails)	2	Special condition (a) applies	Remote areas, racing, time trials and endurance events
Dragon boating (inland or coastal waters only)	1		
Duathalon	2		
Dune buggy	1	Special condition (a) or (b) applies	No Personal Liability cover No

			Personal Accident cover
Elephant riding	1	Special condition (a) applies	No Personal Liability cover
Elephant trekking (overnight/main mode of transport)	2	Special condition (a) applies	No Personal Liability cover
Fell running/walking (see hiking)			
Fencing	2		No Personal Liability cover
Fishing (ice)	1	Special condition (a) or (b) applies	
Fishing (inland or coastal waters)	1		Sports / leisure fishing only No commercial or rock fishing
Fishing (outside coastal waters, deep sea fishing)	2	Special condition (a) and (c) applies	Sports / leisure fishing only No commercial
Fitness training	1		
Floorball	1		
Fly by wire	2	Special condition (a) applies	
Flying (as a fare paying passenger in a licensed scheduled or chartered aircraft or helicopter)	1	Special condition (a) applies	
Flying (as a passenger in a glider or ultralight)	4		No stunt flying/aerobatics or commercial flying. No **Personal Accident** cover No Personal Liability cover
Flying (as a pilot or passenger of a private light aircraft)	4		No stunt flying/aerobatics or commercial flying. No **Personal Accident** cover No Personal Liability cover
Flying (gliding)	4	Special condition (a) or (b) applies	No Personal Liability cover No **Personal Accident** cover
Football (soccer) including 5 a side	1		
Frisbee	1		
Glacier walking (ice walking)	2	Special condition (a) applies	
Go karting	1	Special condition (a) applies	No Personal Liability cover
Golf	1		
Gym training (aerobics, spinning, zumba, body pump, weight training, cross training, crossfit (see also boxing and martial arts)	1		
Gymnastics (also see acrobatics)	1		
Handball	1		
High diving up to 10 metres (excluding cliff diving)	2		
Hiking up to 1,500 metres (scrambling, hillwalking)	1		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 3,000 metres (scrambling, hillwalking)	2		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 4,500 metres (scrambling) on recognised routes	3	Special condition (a) applies	No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 6,000 metres (scrambling) on recognised routes	4	Special condition (a) applies	No cover where ropes, picks or other specialist climbing equipment is required
Hockey	1		
Horse riding (equestrian, dressage, show jumping, eventing)	3		No **Personal Accident** cover
Horse riding (leisure/social/non-competitive riding)	1		No racing, jumping or competitions.

Hot air ballooning (ballooning)	1	Special condition (a) applies	No Personal Liability cover
Hunting (excluding Big Game)	2	Special condition (a) or (b) applies	No Cover for Big Game Hunting. No Personal Liability Cover
Hydrofoiling (see water skiing)			
Ice hockey (indoor)	4		No Personal Liability cover No **Personal Accident** cover
Ice skating (indoor)	1		
Ice skating (outdoor) on a commercially managed rink	1	Special condition (a) applies	
In-line skating	1		
Jet boating (inland/coastal waters only)	1	Special condition (a) or (b) applies	No Personal Liability cover
Jet skiing (inland/coastal waters, white water grades 1-2 only)	1	Special condition (a) or (b) applies	No Personal Liability cover
Kayaking/Canoeing (inland/coastal waters, white water grades 1-3 only)	1		
Kite boarding (on land or water)	1		No Personal Liability cover
Kite buggy	2		No Personal Liability cover
Kite flying	1		
Kite surfing	2		No Personal Liability cover
Kite wing (land, water)	2		No Personal Liability cover
Kite wing (snow)	4		No Personal Liability cover No **Personal Accident** cover
Korfball	1		
Lacrosse	1		
Land surfing	2		No Personal Liability cover
Martial arts (Judo and Karate only) no competition or bouts	2	Condition (a) applies, non-competitive only	No Personal Liability cover No **Personal Accident** cover
Martial arts training (non-contact)	1		
Moped riding/scooter biking	1	Special condition (b) applies, a helmet must be worn	No touring or where a motorbike is the main mode of transport. No Personal Liability cover No **Personal Accident** cover
Motor racing experience (passenger only)	1	Special condition (a) applies	No touring or where a motorbike is the main mode of transport. No Personal Liability cover No **Personal Accident** cover
Motor biking (on road over 125cc)	2	Special condition (b) applies, a helmet must be worn	No touring or where a motorbike is the main mode of transport. No Personal Liability cover No **Personal Accident** cover
Motor biking (on road under 125cc)	1	Special condition (b) applies, a helmet must be worn	No touring or where a motorbike is the main mode of transport. No Personal Liability cover No **Personal Accident** cover
Motor biking / trail biking (off-road 125cc or over)	4	Special condition (b) applies, a helmet must be worn	No touring or where a motorbike is the main mode of transport. No Personal Liability cover No **Personal Accident** cover
Motor biking / trail biking (off-road under 125cc)	3	Special condition (b) applies, a helmet must be worn	No touring or where a motorbike is the main mode of transport. No Personal Liability cover No **Personal Accident** cover
Motor biking pillion passenger (on road only) see Motor biking			

Mountain biking (on road) (see cycling)			
Mountain biking - downhill (using downhill trails and/or mechanical lifts)	3		Mountain Biking racing
Mountain biking general (off road/cross country)	2		
Netball	1		
Obstacle course/assault course/trim trail (see outdoor endurance)			
Orienteering	1		
Outdoor endurance courses up to 3 miles	1		
Outdoor endurance courses up to 8 miles	3		
Outdoor endurance courses up to 13 miles	4		
Outrigger canoeing (inland or coastal waters only)	2		
Outward Bound	1	Special condition (a) applies	
Paint balling / airsoft	1	Special condition (a) applies	No Personal Liability cover
Parachuting (one jump only)	1	Special condition (a) or (b) applies	No Personal Liability cover No **Personal Accident** cover
Parasailing / parascending (over water only)	1	Special condition (a) or (b) applies	No Personal Liability cover
Quad biking	2	Special condition (a) or (b) applies, a helmet must be worn	No Personal Liability cover No **Personal Accident** cover
Racquetball	1		
Rambling (see hiking if above 1,500 metres)	1		
Rifle range/sports shooting	1	Special condition (a) or (b) applies	No Personal Liability cover
River boarding/hydro speeding (grades 1-3) (see also canoeing)	1	Special condition (a) applies	
Rock climbing (bouldering)	2		No soloing No **Personal Accident** cover
Rock climbing (indoor)	1	Special condition (a) applies	No soloing No **Personal Accident** cover
Rock climbing (outdoor/traditional/sport climbing/bolted/aid climbing/free climbing)	2		No soloing No **Personal Accident** cover
Roller hockey	1		
Roller skating	1		No cover for stunting
Rollerblading	1		No cover for stunting
Rounders	1		
Rowing/sculling (inland/coastal waters)	1	No white water	
Rugby (League/Union)	3		No **Personal Accident** cover
Running (up to marathon distance)	2		
Running / jogging (half marathon distance or less)	1		
Safari tours	1	Special condition (a) applies	No cover for handling or **work** with dangerous animals, including big cats, crocodiles, alligators, hippopotamuses, snakes, elephants or bears
Sail boarding (see wind surfing)			
Sailing (inland/coastal waters)	1	Special condition (a) or (b) applies	No Personal Liability cover
Sailing (outside coastal waters)	2	Special condition (a) or (b) and special condition (c) applies	No Personal Liability cover
Sandboarding/sand skiing	3		

Scuba diving (to 30 metres)	1	Special condition (e) applies	See special exclusions (ii)
Scuba diving (to 50 metres)	3	Special condition (e) applies	See special exclusions (ii) No **Personal Accident** cover
Scuba diving (unqualified/learn to dive course/discover dive with qualified instructor)	1	Special condition (a) applies	See special exclusions (ii)
Sculling (see rowing)			
Sea kayaking / sea canoeing (see kayaking)			
Segway tours	1	Condition (a) applies, a helmet must be worn	No Personal Liability cover No **Personal Accident** cover
Shark cage diving (see scuba diving)			
Skateboarding (ramp, half pipe, skate park, street)	1		
Skydiving / tandem skydiving (one jump only)	1		No Personal Liability cover No **Personal Accident** cover
Sleigh rides (horse drawn)	1		
Snooker	1		
Snorkelling	1		
Soccer	1		
Softball	1		
Spearfishing	2		No Personal Liability cover
Speed boating (inland/coastal waters only)	1	Special condition (a) or (b) applies	No white water cover No Personal Liability cover
Spelunking (see caving)			
Squash/Racquet ball	1		
Stand up paddle surfing/paddle boarding	1		
Stilt walking	1		
Stoolball	1		
Surf boat rowing	1		
Surfing	1		
Swimming (pool; enclosed, inland or coastal waters only)	1		
Swimming with dolphins / whales / whale sharks (inland or coastal waters only)	1	Special condition (a) applies	
Table tennis	1		
Tandem skydiving (see skydiving)			
Tchoukball	1		
Ten pin bowling (see bowling)			
Tennis	1		
Theme parks / fairgrounds	1	Special condition (a) applies	
Tough mudder (see outdoor endurance)			
Trail bike riding (see motorbiking)			
Tramping (see hiking)			
Trampolining	1		
Trapeze / hire wire	3	Special condition (a) applies	No **Personal Accident** cover
Trekking (see hiking)			
Triathlon up to middle distance	2		
Triathlon up to sprint distance	2		

Triathalon/Iron and up to long distance	3		
Tubing on rivers (grades 1-2)	1	Special condition (a) applies	No **Personal Accident** cover
Ultimate frisbee	1		
Via Ferrata	3		
Volleyball	1		
Wake skating (see water skiing)			
Wakeboarding (see water skiing)			
Walking (see hiking, trekking)			
War games (online gaming)	1		
War games / military simulation (see paint balling / airsoft or rifle range / sports shooting)			
Water polo	1		
Water skiing (barefoot)	3	Special condition (a) or (b) applies	No Personal Liability cover
Water skiing / wakeboarding / wake skating	2	Special condition (a) or (b) applies	No jumping No **Personal Accident** cover
Weight training (see also gym training)	1		Powerlifting
White water kayaking / canoeing (see kayaking/canoeing)	1		
White water rafting (grades 1-3)		Special condition (a) applies	
White water rafting (grades 4-5)	2	Special condition (a) applies	
Windsurfing (inland or coastal waters only)	1		No Personal Liability cover
Xeterra/Cross Triathalon	2		
Yachting (see sailing)	1		
Yoga (class, alone/**home** practice)	1		
Zip line	1	Special condition (a) applies	
Zorbing	2	Special condition (a) applies	No Personal Liability cover No **Personal Accident** cover

Special Conditions

a. **You** must be with a professional, qualified and licensed guide, instructor or operator.

b. **You** must have the appropriate certification or licence to do this sport or activity at **home**. If operating a motor vehicle the driver must have the appropriate valid **UK** licence for the machine

c. within 60 miles of a safe haven (a protected body of water used by marine craft for refuge from storms or heavy seas)

d. Conventional skiing / snowboarding only. It is not a condition of cover that **you** ski or board with a guide, however, **you** must follow the International Ski Federation code or the resort regulations and **we** recommend that **you** do not venture into back country areas without taking local advice and appropriate rescue equipment;

e. **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

Special Exclusions

i. No cover for any competition, free-style skiing / snowboarding, ski/ snowboard jumping, ski-flying, ski / snowboard acrobatics, ski / snowboard stunting, or ski racing or national squad training, the use of skeletons.

ii. No cover for any unaccompanied dive, any dive in overhead environments, or any dive for gain or reward.

Conditions

1. **You** must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary and undergo any required training.

Not Covered

Cover does not apply if **you** are:

1. taking part in activities at a professional level.
2. competing at international events as a national representative.
3. participating in **hazardous activities** or extreme pursuits other than as listed,
4. racing or participating in speed or time trials.
5. motorbike touring or where a motorbike is the main mode of transport;
6. base Jumping, cliff diving, martial arts competitions, mountaineering, potholing, caving (other than sightseeing/tourist attraction) motor sports, stunt flying / aerobatics
7. taking part in expeditions to the Arctic or Antarctic,
8. taking part in dangerous expeditions or the crewing of a vessel more than 60 miles from a safe haven;
9. anything listed in the General Exclusions.

Section 15: Winter sports extension

This section applies when the additional premium has been paid and is noted on **your** Policy Schedule. **You** will be covered for the following Winter Sports activities:

Sport, Activity	Special Conditions	Special Exclusions
Skiing (cross country/Nordic skiing on marked trails)	Special condition (d) applies	See special exclusions (i)
Skiing (snowblading) on piste or off piste within resort boundaries	Special condition (d) applies	See special exclusions (i)
Skiing (snowboarding) on piste or off piste within resort boundaries	Special condition (d) applies	See special exclusions (i)
Skiing / snowboarding (backcountry/outside of resort boundary/alpine ski touring)	Special condition (d) applies	See special exclusions (i) No **Personal Accident** cover
Skiing / snowboarding (by helicopter/snow cat)	Special condition (d) applies	See special exclusions (i) No **Personal Accident** cover
Skiing / snowboarding (dry slope)	Special condition (d) applies	See special exclusions (i)
Skiing / snowboarding (terrain park within resort)	Special condition (d) applies	See special exclusions (i) No **Personal Accident** cover
Sledding / tobogganing / snow sleds / snow sleighs (on snow)		No Personal Liability cover No **Personal Accident** cover
Snow biking (on piste or off piste within resort boundaries)		See special exclusions (i) No **Personal Accident** cover
Snow kiting	Special condition (a) applies	No Personal Liability cover No **Personal Accident** cover
Snow rafting	Special condition (a) applies	No Personal Liability cover No **Personal Accident** cover
Snowmobiling		Remote areas, racing, time trials and endurance events are excluded. No Personal Liability cover No **Personal Accident** cover

Covered

You are covered for:

A. WINTER SPORTS EQUIPMENT

You are covered up to the limit shown on your schedule for the value or repair of **your** own **winter sports equipment** (after making proper allowance for wear and tear and depreciation) or hired **winter sports equipment**, if they are lost, stolen or damaged during **your** trip, limited to the single item limit for any one item. For **winter sports equipment** over 5 years old the maximum **we** will pay is £50.

Conditions

In the event of a claim **you** must provide the following documentation:

1. loss or theft: a report from police, resort management or tour operator; plus original receipt or proof of ownership and confirmation of second hand value from a specialist dealer.
2. damage: confirmation from a specialist dealer of the damage sustained and repair costs, or confirmation that damage is beyond economic repair, plus the secondhand value prior to damage.

B. WINTER SPORTS HIRE

You are covered up to the limit shown on **your** schedule for the reasonable cost of hiring **winter sports equipment** for the rest of **your** trip or until **your** own or hired **winter sports equipment** has been returned to **you**, if:

1. **your** equipment is lost, stolen or damaged; or
2. **your** equipment is delayed for more than 12 hours on **your** outward journey.

Conditions

In the event of a claim **you** must provide the following documentation:

1. loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges.
2. damage: confirmation from the hire company of damage sustained and additional charges incurred.
3. delay: confirmation from the airline or transport company that **your** equipment was delayed for over 12 hours on the outward journey plus a receipt showing original and additional hire charges.

C. WINTER SPORTS PACK

You are covered up to the limit shown on **your** schedule for the value of the unused portion of **your** ski school, resort pass, lift pass and **winter sports equipment** hire costs limited to the limit shown on **your** schedule per week, if:

1. **you** have an accident or **you** are ill;
2. **your** lift pass is lost or stolen.

Conditions

In the event of a claim **you** must provide the following documentation:

1. accident or illness: medical report confirming the reason and length of time **you** were unable to undertake **your** planned activity plus the original lift pass and evidence of initial cost.
2. loss or theft: report from police or resort management plus evidence of initial cost and cost of replacement pass.

D. PISTE CLOSURE

You are covered up to the limit shown on **your** schedule if during the period of **your** stay, on-piste skiing at the resort that **you** had pre-booked is not available due to lack of snow or excessive snow or avalanche conditions.

Conditions

In the event of a claim **you** must provide documentation from the resort's management confirming how long the piste was closed at **your** resort and the reason.

Not Covered

1. the policy excess as shown on Summary of Cover;
2. if **you** do not adhere to the International Ski Federation code or the resort regulations;
3. anything not covered in Baggage and Personal Belongings Section (applicable to Part A & B above);
4. anything listed in the General Exclusions.

Section 16: European Collision Damage Waiver Excess

This section applies when the additional premium has been paid and is noted on **your** Policy Schedule.

Covered

We will pay up to the amount shown on the Summary of Cover for:

1. the reimbursement of the accident damage or theft excess applied to **your** car hire insurance if the **insured vehicle** is damaged or involved in an accident during the **rental period** within the territorial limits of **Europe** and the **United Kingdom**;
2. the cost of replacing rental car keys if these are lost, stolen or damaged during the **rental period**, this includes where necessary the costs to replace locks or for a locksmith to break into the **insured vehicle** within the territorial limits of **Europe** and the **United Kingdom**.

Not Covered

1. any claim where **you** have not followed the terms of **your** rental agreement;
2. any person aged under 21 years old at the start date of **your** policy, for all other policies any person aged under 21 years old at the date **your** policy was issued.
3. any claim for damage caused as a result of theft of the **insured vehicle** unless a written police report is obtained
4. anything mentioned in the General Exclusions
5. any rentals outside of the the territorial limits of **Europe** and the **United Kingdom**.

Section 17: Golf Cover

This section applies when the additional premium has been paid and is noted on **your** Policy Schedule. This section does not apply to trips within the **United Kingdom** unless **you** have pre-booked paid accommodation for 2 nights or more.

Covered

A. **Golf equipment** hire

You are covered up to the limit shown on the Summary of Cover for the reasonable cost of hiring **golf equipment** for the rest of **your** trip or until **your** own **golf equipment** has been returned to **you** if:

a) **Your golf equipment** is lost, stolen or damaged; or

b) **Your golf equipment** is delayed for at least 12 hours on **your** outward journey.

In the event of a claim **you** must provide the following documentation:

1. Loss or theft: report from the police, resort management or tour operator and receipts showing additional hire charges.
2. Damage: confirmation from the airline, transport company or hire company of damage sustained to **your golf equipment** and receipts showing the additional hire charges.
3. Delay: confirmation from the airline or transport company that **your golf equipment** was delayed for over 12 hours on the outward journey and receipts showing the additional hire charges.

B. Green fees

You are covered up to the limit shown on the Summary of Cover for the value of unused portion of **your** green fees if:

a) **You** have an accident or are ill; or

b) **Your** documents are lost or stolen which prevents **you** from playing golf.

Not Covered

1. If **you** do not adhere to the rules and regulations of the golf course **you** are booked to play.
2. **Golf equipment** whilst in use.
3. **Golf equipment** or documents that **you** have left **unattended**.
4. Anything listed in the General Exclusions.

Section 18: Cruise Cover

This section applies when the additional premium has been paid and is noted on **your** Policy Schedule.

Covered

A. Missed Port Departure

You are covered up to the limit shown in the Summary of Cover for reasonable additional travel expenses necessarily incurred in reaching **your** next overseas port destination if **you** fail to check in on time for **your** outward departure as a

result of:

1. the vehicle **you** are travelling in has an accident or breaks down or
2. **your** public transport is delayed

Conditions
In the event of a claim **you** must give us a detailed account of the circumstances causing you to miss your departure, together with supporting evidence from the public transport provider or the breakdown company or other authority attending the private vehicle you were travelling in.

B. SKIPPED PORT

You are covered up to the limit shown in the Summary of Cover if **your cruise** operator are unable to dock at a designated port as per the pre-published itinerary as a result of:

1. adverse weather conditions or
2. timetable restrictions

Conditions
In the event of a claim **you** must obtain a written report from **your** cruise operator, carrier or their handling agents confirming the skipped port and the reason for it. `

C. CABIN CONFINEMENT

You are covered up to the limit shown in the Summary of Cover if **you** are confined to **your** cabin or in a state hospital as an in-patient during the period of the **trip** due to illness or injury.

Conditions
In the event of a claim **you** must obtain a written report from **your** cruise operator, carrier or their handling agents confirming the reason and the length of confinement within **your** cabin during **your** trip.

Not Covered
We will not pay
1. for missed port departure if **you** have not allowed sufficient time to get to **your** destination as shown on **your** itinerary
2. for missed port departure if the failure of the **public transport** is due to strike or industrial action that had been announced prior to **your** date of departure from **your** home
3. for missed port departure any claim where **you** did not:
    a. get a letter from the **public transport** provider (if appropriate) confirming that the service did not run on time;
    b. get confirmation of the delay from the company or authority who went to the accident or breakdown (if appropriate) affecting the vehicle **you** were travelling in; or

3. for skipped port if your ship is unable to put people ashore due to a scheduled tender operation failure
4. for cabin confinement not caused by illness or injury
5. any costs claimed under another section of this policy.

General conditions

1. All claims must be submitted within 60 days from the date of **your** return to the **United Kingdom.**
2. Original receipts and or proof of ownership and value must be supplied in the event of a claim.
3. **You** must take all reasonable steps to recover any lost or stolen article.
4. Damaged articles must be retained by **you** and if requested submitted to the Claims Handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
5. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
6. In the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The post mortem would be at **our** expense.
7. **You** must not make any payment; admit liability, offer or promise to make any payment without written consent from **us**.
8. **We** may at any time pay to **you our** full liability under this insurance, after which no further payments will be made in any respect.
9. If at the time of making a claim there is any other insurance covering the same risk, **we** are entitled to contact that **insurer** for a contribution.
10. If a claim made by the **you** or anyone acting on **your** behalf is fraudulent or fraudulently exaggerated or supported by a false statement or fraudulent means or fraudulent evidence is provided to support the claim, **we** may:

    (1) not be liable to pay the claim,

    (2) recover from **you** any sums paid by **us** to the **Insured Person** in respect of the claim,

    (3) by notice to **you** cancel the policy with effect from the date of the fraudulent act without any return of premium.

    If **we** cancel the policy under (3) above:

    a) **We** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,

    b) **We** need not return any of the premiums paid.

    If this insurance contract provides cover for any person who is not party to the contract ("a covered person") and a fraudulent claims is made under the contract by or on behalf of a covered person, **we** may exercise the rights set out in clause (1) above as if there were an individual insurance contract between **us** and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person.
11. **We** are entitled to take over and conduct in the **Insured Persons** name, the defence or settlement of any **legal action**. **We** may also take proceedings at its own expense and for its own benefit, but in the **insured person's** name, to recover any payment **they** have made under the policy to anyone else.

General exclusions

You are not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. **You** not answering to the best of **your** knowledge any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
2. **You** not following any advice or recommendation made by the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or other official authority. This includes where:
    - Certain vaccinations or other preventative measures (such as but not limited to malaria tablets) are recommended.
    - The FCDO has advised against:
        - all travel; or
        - all but essential travel (unless the purpose of **your** journey is necessary, urgent and cannot be postponed - evidence of this will be required if making a claim);
    - **You** have travelled against the advice of a local authority at any destination **you** are travelling from, through or to.

    For further details on FCDO travel advice, visit www.gov.uk/fcdo
3. a set of circumstances which you knew about at the time the trip was booked or when the insurance is taken out, whichever is later, unless you could not reasonably have expected such circumstances to result in a claim;
4. any criminal act committed by **you**;
5. **you** act illegally or break any government prohibition or regulation including visa requirements;

6. any other costs that are caused by the event which led to a claim, unless specifically stated in the policy.
7. any payment, which **you** would normally have made during **your** travels, if no claim had arisen;.
8. any trip that is undertaken for the purpose of
   - obtaining medical treatment (whatever the nature of this treatment).
   - against the advice of a medically qualified doctor.
   - after being given a terminal prognosis.
9. **You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect to avoid drinking alcohol on **your** trip but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.
10. suicide, deliberate self-injury, being under the influence of drugs (unless prescribed by a **medical practitioner**), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life)
11. **You** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, 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.
12. Pregnancy 12 weeks before and 12 weeks after the estimated date of delivery, as well as the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications.
13. any claim arising from sexually transmitted diseases.
14. any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused.
15. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the illness or injury which necessitated **your** admittance to hospital.
16. any **epidemic** or **pandemic** except as expressly covered under Section 1 – Cancellation, Section 2 – **Curtailment**, and Section 3 - Emergency Medical Expenses.
17. loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
   - Ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel.
   - The radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it.
   - Pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
   - Nuclear reaction or contamination from nuclear weapons or radioactivity.
   - Seepage, pollution or contamination.
18. any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity (although terrorist activity does not apply to claims made under Section 3 Emergency Medical Expenses and Section 5 **Personal Accident**, providing the disturbances were not taking place at the start of the insured trip), civil war, rebellion, revolution, insurrection, blockade, military or usurped power.
19. air travel, other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft (or a glider or ultralight) where the appropriate additional premium has been paid and is shown on **your** schedule.
20. any off-piste skiing except when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.
21. **We** shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
22. If **you** are above the maximum age of the policy purchased on the date of inception or renewal
23. **Cyber risks** of any kind.
24. **Your** claim arises from a government authority confiscating, detaining or destroying anything.
25. **Your** claim is for additional expenses or fees arising from errors or omissions in **your** booking arrangements or **your** failure to obtain relevant visa or passport documents.

Comments and complaints procedures

We aim to provide a first class level of service at all times. If, for any reason, **you** feel that **our** service is not of the standard **you** would expect, please tell **us**. **You** should address any enquiries or complaints, in writing to:-

Millstream Underwriting Limited
52-56 Leadenhall Street, London, EC3A 2EB
Or email mail@millstreamunderwriting.com
(quoting the policy number on **your** schedule)

If **you** are still dissatisfied, at this stage **you** may contact:

The Financial Ombudsman Service
Exchange Tower, London, E14 9SR

Please note that the Financial Ombudsman Service will not consider **your** complaint until **you** have received a final decision from Millstream Underwriting Limited.

Your Data Privacy Notice

In this notice "we", "us" and "our" means Millstream Underwriting Limited. We are the data controller in respect of any personal data we collect, hold and use about **you**.

We collect **your** personal data directly from **you**, but we may also collect it from brokers and other intermediaries who provide information to us for the purpose of providing **your** policy of insurance.

We will mainly use **your** data for the purpose of providing and administering this policy of insurance and claims **you** make under it. If **you** decline to provide **your** data when requested, or **you** give us false or inaccurate data, we may be unable to process **your** enquiry, and this could give us the right to void coverage or could impact **your** ability to claim under **your** policy.

In some circumstances, we may need to collect and use particularly sensitive data, such as data about **your** health or ethnicity. Where this is required, we will usually seek **your** consent to use that data. **You** can withhold or withdraw **your** consent at any time by contacting us, but if **you** do, we may be unable to process **your** enquiry or claim or continue to provide coverage.

We will exchange data about **you** with other parties in order to provide our services and administer this policy and any claims. This may include insurers, claims handlers and loss adjusters and providers of emergency medical services. In some cases, this may involve a transfer of data outside the UK and the European Economic Area ("EEA") to countries that have less robust data protection laws. Any such transfer will be made in accordance with data protection laws.

We will not use **your** data or pass it to any other party for marketing products or services to **you** unless **you** have given **your** consent.

Our full privacy notice explains how we use **your** data in more detail. Our privacy notice also explains the rights **you** have in respect of **your** data, including the right to request a copy of the personal data we hold about **you**. A copy of our full privacy notice is available on our website at http://www.millstreamonline.com/pages/privacy or can be provided on request by contacting us at: Managing Director, Millstream Underwriting Limited, 52-56 Leadenhall Street, London, EC3A 2EB, or by emailing us at admin@ millstreamunderwriting.com

If **you** are not satisfied with the way we have managed **your** personal data, **you** may complain to the Information Commissioners Office (ICO) at www.ico.org.uk/concerns.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. **We** the **insurer** and **you** do not intend any term of this contract to be enforceable pursuant to the Contract (Rights Of Third Parties) Act 1999.

Details about our regulator

This policy is underwritten by Millstream Underwriting Limited on behalf of AWP P&C SA. AWP Assistance UK Limited is the appointed administrator in the **United Kingdom**.

Millstream Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FCA Firm reference number: 308584). Millstream Underwriting Limited. Registered in England and Wales No 3896220. Registered office: 52-56 Leadenhall Street, London, EC3A 2EB.

AWP Assistance UK Limited Registered in England. Registration No. 1710361. Registered office: AWP Assistance UK Ltd, PO Box 74005, 60 Gracechurch Street. London, EC3P 3DS

AWP Assistance UK Ltd is authorised and regulated by the FCA. AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.

Their registration can be checked with the Financial Conduct Authority by visiting www.fca.org.uk/register or by contacting them on 0300 500 8082.

Millstream Underwriting Limited and AWP Assistance UK Limited will act as an agent for AWP P&C SA with respect to the receipt of customer **money** and for the purpose of settling claims and handling premium refunds.

Section 10, SmartDelay Plus is underwritten by Collinson Insurance. Collinson Insurance is a trading name of Astrenska Insurance Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Their Financial Service Register Number is 202846. These details can be checked on the Financial Services Register at: www.fca.org.uk

Financial services compensation scheme

In the event that the **insurer** is unable to pay a claim **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk