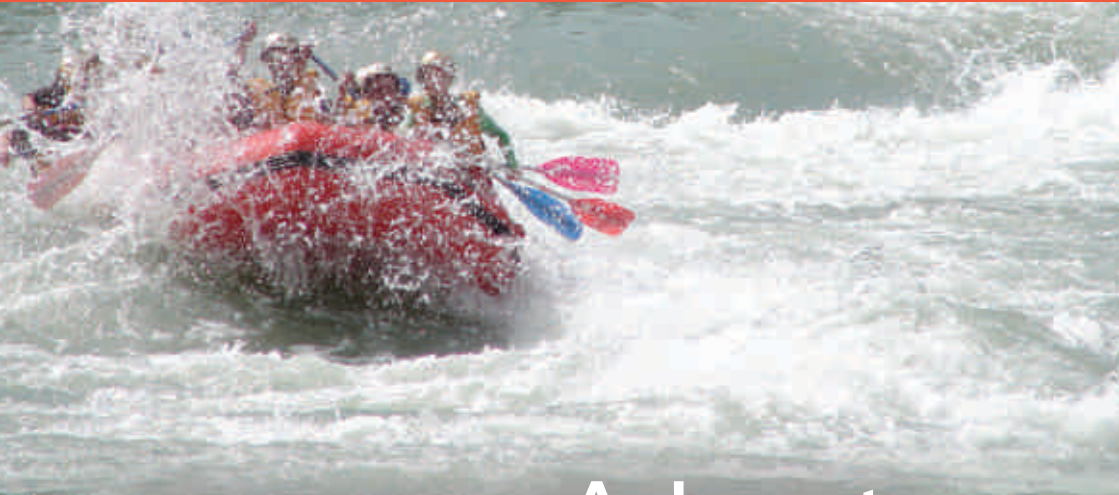




Specialist insurance for sports, hazardous activities and occupations



Adventures

Insurance Policy

2011/12

Important Notice

This policy is for residents of the United Kingdom only and is effective for policies purchased from 1st August 2011 to 31st July 2012

It is essential that You keep this policy with You when travelling abroad as the information contained herein will assist You in the event of an emergency.

Underwritten by:

Adventures Travel Insurance is arranged by P J Hayman & Company Limited. All benefits under this policy are underwritten by White Horse Insurance Ireland Limited. Registered Office: Bay 89.2, Free Zone West, Shannon, Co. Clare, Republic of Ireland. White Horse Insurance Ireland Limited is authorised and regulated by the Central Bank of Ireland. You can check this with the Central Bank of Ireland by visiting their website www.centralbank.ie

P J Hayman & Company Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 03005005000.

Registered Office: P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX. Registered in England - No. 2534965.

Cover

We will, subject to the terms of the policy and confirmation of proof of payment of the appropriate insurance premium, pay the benefit described in respect of events occurring during the Period of Insurance. This Policy gives full details of the cover, limits and exclusions applicable to the insurance. It should be read in conjunction with the Schedule that states the persons covered and the basis of cover. Together these documents form a Contract of Insurance.

You are required at all times to wear the appropriate safety equipment for that activity (for example protective clothing and/or suitable head protection). Please note that a General Exclusion of cover exists under Your policy with Us for claims arising directly or indirectly from Your "wilful self exposure to peril". This means that We will not pay Your claim if You do not meet this policy condition.

Financial Services Compensation Scheme (FSCS)

White Horse Insurance Ireland Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if We cannot meet Our obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Governing Law

This Policy shall be governed by and construed in accordance with the laws of the Republic of Ireland.

Money Back Guarantee ("Cooling off" Period)

Please read the policy carefully. If the Insurance does not meet Your requirements please return it within 14 days of the date of issue but before departure date. Provided no claim has been made Your premium will be refunded in full. Thereafter You may cancel the policy at any time, however no refund of premium is payable.

Data protection

Information about Your policy may be shared between P J Hayman & Company Limited and White Horse Insurance Ireland Limited for underwriting purposes.

You should understand that the sensitive health and other information You provide will be used by Us, Our representatives, the Insurer, other insurers and industry governing bodies and regulators to process Your insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). We have taken steps to ensure Your information is held securely. Your information will not be shared with third parties for marketing purposes.

You have the right to access Your personal records.

Adventures Travel Insurance

**Please read this policy
and carry it with you
during your trip**

Contents

	Page number
Important notice	2
Important contact details	3
Medical conditions and material facts warranty	4
Medical screening questions	5
Introduction	6
General conditions	6
Definitions	7-8
Geographical areas	8
Your insurance cover	9-14
General exclusions	14-15
Claims procedure	15
Complaints procedure	16
What to do in the event of a medical emergency	16
Summary of cover	17

Important Telephone Numbers

Emergency Assistance Service:	+44 (0)844 879 8313 or +44 (0)208 763 4932
Claims Service:	0871 664 7995
Medical Screening Line:	0845 230 5555
Customer Services:	
Broker Support:	0845 230 3526
Direct Customer:	0845 230 0631

Important

Medical Conditions & Material Facts Warranty

You will NOT be covered

1. For any Trip where at the time of taking out this insurance, (and in the case of Annual Multi-trip at the time of booking each Trip), the person whose condition gives rise to a claim:
 - a) is waiting for an operation, hospital consultation (other than for regular check-ups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
 - b) has received a terminal prognosis; or
 - c) is travelling against medical advice or for the purpose of obtaining treatment.
2. For any Trip where at the time of taking out this insurance (and in the case of Annual Multi-trip at the time of booking each Trip) You answer 'YES' to any of the 'Medical Screening Questions' and fail to contact the Medical Screening Line.

Note: If Your Trip is within the United Kingdom You do not need to contact Us.

Note: The above exclusion applies not only to You, but also to Close Relatives or other non-travellers on whom the Trip depends.

Medical Screening

If You need to telephone the Medical Screening Line, (see below for details) You will be asked simple questions about Your medical condition, medication, trips to the doctors, and other related matters.

If, as a consequence of Your call, We wish to impose special terms, such as an additional premium or higher policy excess, these will be advised to You immediately and confirmed in writing. You will also be advised of a medical screening reference, which You should keep a record of.

Telephone the Medical Screening Line on

0845 230 5555

between the hours of 8.00am and 6.00pm Mondays to Fridays, to confirm acceptability of cover

We may wish to impose special terms, such as an additional premium.

(Please note: Mondays are normally very busy. You may prefer to call at other times)

Medical Screening Questions

Important - not applicable if Your Trip is within the United Kingdom

Q.1

Do You have MORE THAN ONE of the following conditions?

- Asthma (well controlled and not requiring supplementary oxygen);
- Benign Lumps;
- Cataracts;
- Diabetes (if well controlled and no associated conditions);
- Gall Stones/Gall Bladder removal;
- Gout;
- Under-active/Over-active Thyroid.

YES

NO

Q.2

Within the last **2 years**, have You been treated as a hospital in-patient or been referred to a specialist consultant?

YES

NO

Q.3

Have You ever been treated for:

- a breathing condition (other than Asthma as above), or;
- a heart related condition (including angina); or
- a circulatory condition including Deep Vein Thrombosis or High Blood Pressure/Hypertension?

YES

NO

Q.4

Have You been diagnosed with cancer within the last **5 years**?

YES

NO

You do NOT need to call the Medical Screening Line

You need to call
the Medical
Screening Line
0845 230 5555

Introduction

This is Your Travel Insurance

Please read this document carefully, including the Schedule, to ensure that You have the cover You require. If You have any queries, please contact the issuing Agent/Broker or P J Hayman & Company Limited on **0845 230 3526** (direct customers should phone **0845 230 0631**).

Cooling Off Period

If for any reason You are not satisfied with the terms and conditions of Your cover, You may return the policy and Schedule to Us within 14 days for cancellation. Provided no claim has been made and travel has not commenced, any premium paid will be refunded. Thereafter You may cancel the policy at any time, however no refund of premium is payable.

Extension of Cover

In the event of Your death, injury or illness or because of delay or interruption of public transport services You are unable to complete the Trip before the expiry of this policy, the cover will be automatically extended without additional premium for the additional days necessary for You to complete the Trip up to a maximum of 60 days.

Reciprocal Health Arrangements

European Health Insurance Card (EHIC)

A EHIC entitles You to reduced cost, sometimes free, medical treatment that becomes necessary while You are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Leichtenstein and Norway. The card gives access to state-provided medical treatment only. Remember, this might not cover all the things You would expect to get free of charge from the NHS in the UK. You may have to make a contribution towards the cost of Your care. For UK residents You may apply for an EHIC on-line at www.ehic.org.uk or by calling **0845 606 2030**. Application forms are also available from the Post Office.

Medicare - Australia

If You are travelling to Australia You can enrol in Medicare which will entitle You to subsidised hospital treatments and medicines. You can do this by contacting a local Medicare office in Australia. All claims for refunds under the Medicare scheme must be made before You leave Australia. For more information on Medicare visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au

Period of Insurance

- If Annual Multi-trip cover is selected: the period for which We have accepted the premium as stated in the Schedule. During this period any Trip not exceeding 60 days is covered. There is no cover offered by Your policy whatsoever for a Trip which is longer than 60 days. This would include not covering You, regardless of Your incident date, for any claim that relates to a booked Trip that is longer than 60 days in duration. Under these policies, cover under the Cancellation section, shall be operative from the date stated in Your Schedule or at the time of booking a Trip and terminates on commencement of a Trip or the expiry date as shown on Your Schedule.
- If Single Trip cover is selected: the period of the Trip and terminating upon its completion, but not in any case exceeding the period shown in Your Schedule. Under these policies cover under the Cancellation section, shall be operative from the date You pay Your premium and terminates on the commencement of Your Trip.

- For all other sections of the policy, whichever cover is selected, the insurance commences when You leave Your Home in the United Kingdom to commence Your Trip and terminates at the time of Your return to Your Home on completion of Your Trip.

Greenland

If You are booked or plan to travel to Greenland, please note that specific conditions of cover exist in Your insurance contract with Us. These conditions are:

1. Under Section 1 (Medical & Emergency Expenses) no cover exists for Search & Rescue costs.
2. Cover under all other Sections (as shown on Your schedule) is only applicable if You have purchased a specific Search & Rescue insurance policy from an insurance provider within Greenland.

General Conditions

Our duty to You:

We aim to provide a high standard of service and to meet any claims covered by this Insurance fairly and promptly. Should there be any complaint We will investigate this at once and resolve the matter as quickly as possible.

Your duty to Us:

1. to disclose all Material Facts to Us. Failure to do so may affect Your rights under this insurance. Following a change in Material Fact disclosed to Us by You during the Period of Insurance, We reserve the right to amend or cancel Your insurance, providing You with a pro-rata refund of premium. If You are in any doubt as to whether a fact is 'material', then for Your own protection it should be disclosed to Us;
2. to follow the Claims Procedure (see page 15) and to take all possible care to safeguard against Accident, injury, loss or damage as if You had no insurance cover and provide all necessary documentation to support any claim;
3. to give Us full details in writing of any incident which may result in a claim as soon as reasonably possible, but in any event within 31 days;
4. to pass on to Us immediately any writ, summons, legal process, or other communication in connection with the claim, unanswered;
5. to provide all necessary information and assistance We may require at Your own expense (including where necessary medical certification and details of any private health insurance You have);
6. not to admit liability for any event or offer to make payment without Our prior written consent;
7. recognising Our right to:
 - a) make Your policy void where any claim is found to be false or fraudulent;
 - b) take over and deal with in Your name the defence or settlement of any claim made under this policy;
 - c) take proceedings in Your name, but at Our expense to recover for Our benefit the amount of any payment made under this policy;
 - d) obtain information from Your medical records (with Your permission) for the purpose of dealing with any medical, Cancellation or Curtailment claims (no personal medical information will be disclosed to any other person or organisation without Your prior approval);
 - e) pay all claims under the Laws of the Republic of Ireland;
 - f) make payments to You or Your legal representatives.

Definitions

The following definitions apply to this policy. They have the same meaning wherever they appear.

You/Your/Insured Person

Any person named on the Schedule/Booking Confirmation who is registered with a Medical Practitioner and permanently residing in the United Kingdom.

We/Our/Us

White Horse Insurance Ireland Limited. Registered Office: Bay 89.2, Free Zone West, Shannon, Co. Clare, Republic of Ireland.

Accident/Accidental

A sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identical time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

Activity equipment

Specialist equipment belonging to You or for which You have legal responsibility (including Ski Equipment) which is specifically used for the Insured Activity.

Cancellation

Unused and irrecoverable travel, car hire, excursions and accommodation expenses paid or contracted to be paid by You in respect of Your Trip.

Claims procedure

Instructions shown in this policy that You must follow in the event of a claim.

Close business colleague

Any person whose absence from business for one or more complete days at the same time as Your absence prevents the proper continuation of that business.

Close relative

Mother, father, sister, brother, wife, husband, civil partner, partner (who has co-habited for at least six months), son, daughter (including fostered/adopted), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step brother, step sister, or legal guardian.

Consequential loss

Any other loss, damage or additional expenses following on from the event for which You are claiming is not covered under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury or illness.

Curtailment/curtail

a) abandoning or cutting short the Trip by direct early return to Your Home, in which case claims will be calculated from the day You returned to Your Home and based on the number of complete days of Your Trip that You have not used; or

b) by attending hospital overseas as an in-patient for a period in excess of 48 hours. Claims will be calculated from the date You were admitted to hospital and based on the number of complete days for which You were hospitalised.

All refunds exclude costs attributable to the outward and return travel tickets whether used or unused.

Departure point

The airport, international rail terminal or seaport where You commence Your Trip at the start or final part of Your Trip.

Event excess

The first amount of each claim, per section, for each separate incident, payable for each Insured Person.

This is £50 per person (£100 under Section 1 - Medical & Emergency Expenses, Section 7 - Cancellation & Curtailment and Section 8 - Unexpected Events - B2 Abandonment only).

Under Part F of Section 1 (Medical & Emergency Expenses) You will be responsible for the first £500 of each and every claim for Search & Rescue costs.

Under Section 3 - Personal Liability You will be responsible for the first £200 of each claim (in respect of property damage only).

(Higher excesses may apply under certain sections of the policy as a result of Medical Screening).

Expense/expenses

Costs agreed by Us or Our Emergency Assistance Service that You could become responsible for such as, emergency medical costs or legal Expenses.

General exclusions

Circumstances which are not covered by this policy (pages 14-15).

Hazardous activity

Any dangerous or Hazardous Activity or occupation representing an increased risk of physical injury or stress, including manual work abroad, mountaineering, parachuting, white water rafting, yachting outside coastal waters unless declared to and accepted by the Scheme Administrators, prior to the date of travel.

Hijack

The unlawful seizure or wrongful exercise of control of the aircraft (or the crew thereof) in which You are travelling as a passenger.

Home

Your normal place of residence in the United Kingdom.

Insured activity

The activity (activities) as notified to the Scheme Administrators or shown on the Schedule of Insurance and for which the appropriate premium has been paid.

Note: You must act in a reasonable manner and adhere to the rules set out by the governing body of the activity, and use all recommended equipment or protective clothing.

Kidnap

Your unlawful capture and detention in excess of 24 hours.

Material Fact

Any fact which is known to You, which is likely to influence Us in the acceptance or assessment of this insurance.

Medical Practitioner

A registered practising member of the medical profession who is not related to You or any person with whom You are travelling.

Money

Cash or bank or currency notes, cheques, postal and Money orders, current postage stamps (excluding stamp collections), ski passes, travellers' cheques, coupons or vouchers which have a monetary value (excluding lottery tickets).

Mugging

Theft or attempted theft involving an act of violence against You which results in Your injury and hospitalisation.

Personal possessions

Items owned entirely by You including Your luggage and their contents, articles You are wearing or carrying with You including Your Valuables but excluding Activity Equipment.

Scheme administrators

P J Hayman & Company Limited; Stansted House, Rowlands Castle, Hampshire PO9 6DX. Telephone for cover queries: **0845 230 3526** (or **0845 230 0631** if a direct customer). Fax: 023 9241 9019.

Redundancy / Redundant

Means You becoming unemployed under the Protection of Employment Act. You must have been given a notice of Redundancy and be receiving payment under the current Redundancy Payments legislation.

The following are not included in the definition:

- Any employment which has not been continuous and with the same employer for at least two years
- any employment which is not on a permanent basis
- any employment which is on a short term, fixed contract
- any instance where You have reason to believe that You would be made Redundant at the time of booking Your Trip or purchasing this insurance policy.

Schedule/Booking Confirmation

The Schedule/Booking Confirmation is part of the policy. It will show details of You, the Period of Insurance and the cover You have opted for.

Ski equipment

Skis, snowboards, ski boots, ski bindings and ski sticks.

Travel documents

Driving licence, passport, travel tickets, travel passes, ski passes, all of which are owned by You.

Terrorism / Terrorist Activity

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisations or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trip/Trips

A holiday or journey that begins when You leave Home and ends on Your return Home or, in the case of repatriation on medical grounds, to a hospital or nursing home in Your Home country. Note: A Trip must involve pre-booked accommodation or travel unless it is a "one-off" event taking place on a single day.

Unattended

When You are not in full view of and not in a position to prevent unauthorised interference with Your property or vehicle.

Valuables

Jewellery, watches, items made of or containing precious metals or semi-precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones); MP3 players, PDA's, electronic games, TV's and CD's, mini discs, DVD's, cartridges, video and audio tapes.

United Kingdom/UK

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

Single Trip Notes

At the time of taking out this insurance You must be aged 69 years or under.

The maximum duration under Single Trip is 6 months continuous cover.

In the event of early return (including Curtailment), the policy shall become void on the Insured Persons arrival Home.

The sums insured for Cancellation/Curtailment (including pre-paid Activity Course Fees) and Abandonment cover may be increased to a maximum of **£10,000** per person, subject to payment of an additional premium.

The sums insured for Activity Equipment may be increased to a maximum of **£10,000** per person (including a single items, pair or set limit of £1,500), subject to payment of an additional premium.

Annual Multi-trip Notes

At the time of taking out this insurance You must be aged 69 years or under.

You may take any number of Trips during the period of insurance but the maximum duration for any one Trip should not exceed 60 days.

Geographical Areas

- Area 1** United Kingdom (excluding Channel Islands & Isle of Man)
- Area 2** The continent of Europe (West of the Ural Mountains), the Channel Islands, the Isle of Man, the Republic of Ireland, Madeira, Iceland, the Canary Islands, the Azores, countries with a Mediterranean coastline but excluding Israel, Syria and Lebanon
- Area 3** Worldwide except USA/Canada/Caribbean
- Area 4** Worldwide including USA/Canada/Caribbean

Section 1: Medical & Emergency Expenses

Overall limit: (per person)	£10,000,000
Part E	£20 per day, up to £400
Part F	£50,000

What You are covered for

If You become unexpectedly ill or are injured outside Your Home country, We will pay up to the amount shown above (for each Insured Person) in respect of:

- A) reasonable and necessary emergency medical treatment expenses, ambulance charges and similar costs, hospital fees and emergency dental treatment costs (up to **£200** for the immediate relief of pain only), additional accommodation (room only) and repatriation expenses necessarily incurred and payable until such time as, when in the opinion of the doctor in attendance and Our medical advisers, You are fit to travel;
- B) necessary travel and accommodation (room only) expenses of one relative or friend, or a qualified nurse who in the opinion of the doctor in attendance and Our medical advisers is needed to accompany You, because of Your disability;
- C) additional return Home Expenses necessarily incurred by You resulting from the death, sudden illness or injury of Your spouse or other Close Relative not travelling with You;
- D) the transfer of Your body or ashes in the event of death, to Your Home (but excluding funeral and interment expenses), or alternatively, to pay up to **£3,500** towards the cost of burial or cremation expenses in the country, (outside Your normal country of residence), where death occurs;
- E) a hospital inconvenience benefit (up to the amount shown above) in the event of You being admitted to hospital abroad as an in-patient due to Accidental bodily injury or illness sustained abroad during the period of Your Trip;
- F) any necessary costs You incur from a specialist local rescue organisation for search, rescue and emergency transfer to a hospital, up to **£50,000 (£10,000** within Your country of domicile) in the event of an Accident whilst You are participating in a Hazardous Activity, provided You have paid the additional premium for that Hazardous Activity and this is shown on Your Schedule/Booking Confirmation. Search and Rescue costs are covered for a period not exceeding 72 hours from the time at which assistance is first summoned.

Special conditions relating to claims

1. You must give notice as soon as possible to Our Emergency Assistance Service or Us of any bodily injury or illness which necessitates Your admittance to hospital as an in-patient or before any arrangements are made for Your repatriation.
2. We may instruct You to return Home if Our medical advisors and the doctors treating You decide that You can safely return Home. If You refuse to be repatriated all cover under the policy will cease.

What You are not covered for

1. Anything in the General Exclusions.
2. The Event Excess other than in respect of Part E - hospital inconvenience benefit, where no excess will apply and Part F - Search and Emergency Rescue costs where You will be responsible for the first **£500** of each and every claim each Insured Person.
3. In-patient treatment which has not been notified to and agreed by Us or Our Emergency Assistance Service.
4. Outpatient treatment and additional related expenses unless they have been agreed by Us or Our Emergency Assistance Service.
5. Replenishing supplies of any medication You were using at the start of Your Trip.
6. Any expenses incurred within Your Home country.
7. Any form of cosmetic surgery and/or treatment which in the opinion of a Medical Practitioner could reasonably be delayed until Your return Home.
8. Expenses incurred more than 12 months after the commencement date of the injury or illness.
9. Charges for private room accommodation.
10. Expenses incurred for in-patient treatment or private treatment not specifically authorised by Us or Our Emergency Assistance Service.
11. Ongoing treatment in existence at the time of travel which has not been agreed by Us in writing.
12. The cost of any elective treatment or surgery including exploratory tests, which are not directly related to the injury or illness which needed Your admittance into hospital.
13. Any expenses or costs after the date that the treating doctor together with Our Emergency Assistance Service have deemed that You are fit to travel.
14. Any expenses incurred as a result of a tropical disease where You have not taken the recommended inoculations.
15. Any expenses incurred as a result of You not adhering to the Medical Screening Questions on page 5 of this policy wording.

Section 2: Personal Accident

Overall limit: (per person)

£10,000

What You are covered for

We will pay up to the amount shown above (for each Insured Person) for external Accidental bodily injury, which independently of any other cause results in:

- A) death, or
- B) total and permanent loss of sight in one or both eyes or total loss by physical severance at or above the wrist or ankle or total and permanent loss of use of one or both hands, arms, legs or feet; or
- C) permanent and total disablement from engaging in paid employment or paid occupations of any and every kind whatsoever which has continued for 12 months from the date of injury and is without hope of improvement;

all occurring within 12 months of the event happening.

The maximum amount of all benefits payable for one or more injuries sustained by You during the Period of Insurance shall not exceed the overall limit shown.

What You are not covered for

- 1. Anything in the General Exclusions.
- 2. More than **£5,000** death benefit when Your age is under 16 years.
- 3. Permanent total disablement benefit when You are no longer in full time employment.
- 4. In respect of category (iv) and (v) activities, as notified to the Scheme Administrator, the benefits under this section are reduced to **£5,000** unless specified otherwise on the Schedule.
- 5. The contracting of any medical condition.
- 6. The injection or ingestion of any substance.
- 7. Any event which directly or indirectly exacerbates a previously existing physical bodily injury.

Section 3: Personal Liability

Overall limit: (per person)

£2,000,000

What You are covered for

We will pay up to the amount shown above (for each Insured Person) in respect of:

Your legal liability to a third party arising during the period of the Trip as a result of:

- a) Accidental injury to any person;
- b) Accidental loss of or damage to property.

In addition We will also pay legal costs and Expenses incurred, with Our written consent, subject to Our liability not exceeding the overall limit shown above, for all damages and costs payable arising out of one event or series of events consequent upon the original cause.

What You are not covered for

- 1. Anything in the General Exclusions.
- 2. The first **£200** of each and every claim in respect of loss or damage to temporary holiday accommodation.
- 3. Bodily injury or disease to any person who, at the time of sustaining such injury, is engaged in Your service or to any member of Your family or anyone You are travelling with.
- 4. Damage to property belonging to, or in the care, custody or control of You or a member of Your family or a person in Your service.
- 5. Any liability arising out of or incidental to any profession, occupation, or business.
- 6. Any liability which has been assumed under contract and would not otherwise have attached.
- 7. Any liability arising out of ownership, possession, or operation of:
 - a) any motorised or mechanically propelled or horse drawn vehicle;
 - b) any aircraft, motorised or mechanically propelled watercraft or sailing vessel;
 - c) any animal.
- 8. Any liability arising out of the ownership, occupation, possession, or use of any land or building (other than occupation only of any temporary residence).
- 9. Any liability arising out of the use of any firearms or weapons of any kind.
- 10. Any liability arising in respect of any wilful or criminal act or assault.
- 11. Any liability arising in any country in which You own premises, or are resident.
- 12. Any participant to participant liability.

Section 4: Activity Equipment

- A) Activity Equipment
- B) Delayed Equipment
- C) Equipment Hire

Part A (per person) Single items, pair or set limit	£1,000 £400
Part B: (per person)	£200
Part C: (per person)	£200
OPTIONAL COVER (SINGLE TRIP ONLY), SUBJECT TO PAYMENT OF ADDITIONAL PREMIUM	
Part A (per person) Single items, pair or set limit	£10,000 £1,500

What You are covered for

We will pay up to the amount shown above (for each Insured Person) in respect of:

- A) loss or damage to Your own Activity Equipment taken with You or purchased on Your Trip but subject to the limits as set out above in respect of single items, pairs or sets, loss of hired Activity Equipment which is Your responsibility;
- B) the hire of essential items if Your own Activity Equipment is misplaced, or stolen on Your outward journey for over 12 hours from the time You arrive at Your Trip destination;
- C) the hire of Activity Equipment if Your own is lost or damaged during Your Trip.

Basis of claims settlement – Activity Equipment

Claims will be assessed as a percentage of the original purchase price and the age of the Activity Equipment at the time of the loss as follows:

- Up to 1 year old 90%
- Up to 2 years old 80%
- Up to 3 years old 60%
- Up to 4 years old 40%
- Up to 5 years old 30%
- Over 5 years old 10%

What You are not covered for

1. Anything in the General Exclusions.
2. The Event Excess in respect of Part A only.
3. Expenses that You would have incurred during the normal course of Your Trip.
4. Loss or damage to any motorised mechanically propelled or horse drawn vehicle, any aircraft, motorised or mechanically propelled watercraft or sailing vessel.

Part A

5. Loss or theft in respect of which a written police report has not been obtained within 24 hours of discovery.
6. Any claim not supported by documentary evidence of value(s) and proof of ownership.
7. Loss or damage caused by normal wear and tear, moth, vermin, atmospheric conditions, gradual deterioration or electrical or mechanical breakdown.
8. Activity Equipment left Unattended away from Your Trip accommodation unless between 6.00am and 11.00pm local time and it is in the locked boot or covered hatchback of a motor vehicle where entry was gained by violent and forcible means.
9. Loss or damage arising from delay, confiscation or detention by customs or other authorities.
10. Property more specifically insured elsewhere.
11. Damaged Activity Equipment not available for Our inspection.

Section 5: Legal Expenses

Overall limit: (per person)	£25,000
------------------------------------	----------------

What You are covered for

We will pay up to the amount shown above (for each Insured Person) in respect of legal costs and expenses incurred by You in pursuit of compensation and/or damages against a third party arising from or out of Your death or personal injury occurring during the period of the Trip.

Note:

- A) We shall have complete control over the legal proceedings and the appointment and control of a lawyer.
- B) You must follow the legal representatives advice and provide any information and assistance required. Failure to do so will entitle Us to withdraw cover.
- C) We must have access to any and/or all the legal representatives file of papers.
- D) We may include a claim for Our costs and Expenses.
- E) Failure by You to comply with all or any of these conditions will entitle Us to render the Legal Expenses aspect of this insurance void and thereby withdraw cover.

What You are not covered for

1. Anything in the General Exclusions.
2. Costs and Expenses to pursue a claim against Us, Our agents, any other person insured under this policy, any person with whom You had arranged to travel, any carrier, any airline or any travel agent or tour operator.
3. Costs and expenses incurred prior to the granting of support by Us. We reserve the right to withdraw at any stage and shall not then be liable for any further expenses.
4. Where the claim has been reported more than 180 days after the commencement of the incident giving rise to a claim.
5. Where the laws, practices and/or financial regulations of the country in which the proposed action will take place indicate that the costs of such action are likely to be reasonably greater than the anticipated value of the compensation award.
6. Where You are insured for legal expenses under any other insurance policy.
7. Where, in Our opinion, there is insufficient prospect of success in obtaining a reasonable benefit.
8. Any claim emerging from the pursuance to a contingent fee agreement between You and Your council.
9. Any claim for travel and accommodation expenses, which You have incurred whilst pursuing legal action.
10. Any claim arising from You pursuing legal proceedings as part of or on behalf of a group or organisation.
11. Any claim for legal costs where You are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence.
12. Any claim against Your family or travelling companions.

Note:

- i. We will not be liable for any claim where legal costs and Expenses are based directly or indirectly on the amount of an award.
- ii. This insurance will not extend to covering You in pursuit of any appeal except at Our sole discretion.
- iii. Where there is a possibility of a claim being brought in more than one country We will not be liable for the costs if an action is brought in more than one country.

Section 6: Possessions, Personal Effects, Money and Documents

- A) Personal Possessions
- B) Delayed Possessions
- C) Personal Money
- D) Travel Documents

Part A (per person)	£1,500
Single items, pair or set limit	£300
Valuables limit	£300
Part B: (per person)	£200
Part C: (per person)	£250
Part D: (per person)	£1,000

What You are covered for

We will pay up to the amount shown above (for each Insured Person) in respect of:

- A) loss or damage to Your Personal Possessions taken with You or purchased on Your Trip but subject to the limits as set out above in respect of: Valuables, single items, pairs or sets and sports equipment (excluding Activity Equipment which is covered under Section 4).
- B) the purchase of essential items if Your Personal Possessions are misplaced or stolen on Your outward journey for over 12 hours from the time You arrived at Your final destination (Note: the amount payable will be deducted from the final claim settlement if Your Personal Possessions are permanently lost);
- C) loss of Your Personal Money;
- D) loss of Your Travel Documents (including passport) and, if necessary, additional travel and accommodation (room only) expenses.

Basis of settlement - Part A of this section

If the damaged item is beyond economical repair it will be treated as lost. If an original purchase receipt or valuation is provided We will pay the replacement cost (subject to the limits set out above applying), otherwise We will assess the claim based on the intrinsic value at the time of loss, making allowance for age, and depreciation.

Note: This does not apply to items of clothing and footwear, where claims settlements will be based on the value at time of loss, less an allowance for age and depreciation.

What You are not covered for

1. Anything in the General Exclusions.
2. The Event Excess other than in respect of Part B where no excess will apply.
3. Breakage or damage to:
 - i) fragile articles, paintings, works of art, sculptures, musical instruments, household goods;
 - ii) audio, video, computer, television and telecommunications equipment, mobile phones, Satellite Navigation Equipment unless the breakage or damage is caused by fire, theft or in an Accident to the vehicle in which they are being carried.

4. Contact or corneal lenses, dentures.
5. Perishable goods, bottles, cartons and any damage caused by them or their contents.
6. Any loss of Personal Possessions due to atmospheric or climatic conditions, wear, tear depreciation, moth or vermin, cleaning, restoring, repairing, mechanical or electrical breakdown.
7. Any damage to suitcases unless they are rendered unusable in the opinion of a luggage supplier/repairer.
8. Personal Possessions left Unattended away from Your Trip accommodation unless between 6.00am and 11.00pm local time in the locked boot or covered hatchback of a motor vehicle where entry was gained by violent and forcible means.
9. Any loss of personal Money due to depreciation in value, currency changes or shortage caused by any error or omission.
10. Valuables or Money carried in any Unattended suitcases, trunks or similar containers.
11. Unattended Valuables and personal Money unless locked in a safe or safety deposit box or left in Your locked Trip accommodation.
12. Loss or theft of travellers' cheques where the issuer provides a replacement service.
13. Loss or damage arising from delay, confiscation or detention by customs or other authorities.
14. Property more specifically insured elsewhere.
15. Your failure to exercise reasonable care for the safety of Your property as if uninsured.
16. Loss or damage to household goods and home contents.
17. Claims to anything being shipped under a Bill of Lading.
18. Any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and You have not notified the carrier or their handling agent of the incident and obtained an official report or a property irregularity report (PIR).

Section 7: Cancellation, Loss of Deposit or Curtailment

Overall limit: (per person)	£3,000
Activity Course Fees (pre-paid) limit	£1,000
OPTIONAL COVER (SINGLE TRIP ONLY), SUBJECT TO PAYMENT OF ADDITIONAL PREMIUM	
Overall limit (including pre-paid Activity Course Fees): (per person)	£10,000

What You are covered for

We will pay up to the amount shown above (for each Insured Person) in respect of travel and accommodation costs which You have paid or are contracted to pay and which You cannot recover from any other source if Your Trip is necessarily and unavoidably cancelled or Curtailed as a result of any of the following events occurring:

1. The death, bodily injury or illness of:
 - a) You;
 - b) any person with whom You are travelling or have arranged to travel with;
 - c) any person with whom You have arranged to reside temporarily;
 - d) any Close Relative residing in the United Kingdom;
 - e) a Close Business Colleague.
2. Compulsory quarantine or jury service attendance solely as witness at a Court of Law of You, or persons with whom You are travelling or had arranged to travel with.
3. Redundancy (which qualifies for payment under current United Kingdom Redundancy payment legislation and at the time of booking the Trip there was no reason to believe anyone would be made Redundant) of You, any person with whom You are travelling or had arranged to travel with.
4. The withdrawal of leave for members of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a government department provided that such Cancellation or Curtailment could not reasonably have been expected at the time of purchasing this insurance or in the case of an Annual Multi-trip policy at the time of booking Your Trip.
5. The Police requesting You to remain at or return to Your Home due to serious damage to Your Home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

Special Conditions relating to claims

1. You must obtain a medical certificate from a Medical Practitioner and prior approval of Our Emergency Assistance Service to confirm the necessity to return Home prior to Curtailment of the Trip due to death, bodily injury or illness.
2. If You cancel the Trip due to bodily injury or illness You must provide a medical certificate from a Medical Practitioner stating that this necessary and reasonably prevented You from travelling.

What You are not covered for

1. Anything in the General Exclusions.
2. The Event Excess other than in respect of Loss of Deposit claims where the excess is reduced to **£15**.

3. More than **£1,000** for pre-paid Activity Course fees, unless otherwise agreed by Us in writing.
4. Cancellation charges in excess of those shown in the booking conditions of the travel or accommodation provider or surcharges levied increasing basic brochure prices.
5. Increased cancellation charges due to Your failure to notify the travel agent, tour operator or travel/accommodation provider immediately it is found necessary to cancel or Curtail Your Trip.
6. Circumstances that could reasonably have been anticipated at the time the Trip was booked or when You purchased this insurance.
7. Your financial circumstances (other than as a result of Redundancy for which You qualify for payments under current legislation) or Your disinclination to travel, for whatever cause.
8. Curtailment claims where Our Emergency Assistance Service has not been contacted and authorisation obtained.
9. Government regulation or restriction.
10. Your loss of enjoyment of the Trip, however caused.
11. The omission or default of the provider of transport or accommodation or of an agent through whom the travel arrangements were made.
12. Failure to obtain the necessary passport, visa or permit required for Your journey.
13. Curtailment claims are limited to the lost proportion (each complete night) of Your accommodation costs, which You have not used following Curtailment of Your Trip for the reasons as stated above.
14. Failure to obtain the recommended vaccines, inoculations or medications prior to Your Trip.
15. Any expenses incurred as a result of You not adhering to the Medical Screening Questions on page 5 of this policy wording.

Section 8: Unexpected Events

- A) Travel Disruption
B) Travel Delay

Part A Overall limit (per person)	£1,000
Part B	
1. Each 12 hour delay up to a maximum of	£30
or	£120
2. Abandonment after 12 hours	£3,000
Activity Course Fees (pre-paid) limit	£1,000

What You are covered for

We will pay up to the amount shown above (for each Insured Person) in respect of:

- A) reasonable additional accommodation and travel Expenses necessarily incurred to reach the overseas destination or to reach Home due to:
- scheduled Public Transport services failing to get You to Your destination in time due to strike, industrial action, adverse weather conditions or mechanical breakdown, or
 - the private motor vehicle in which You were travelling suffering from a mechanical breakdown or failure, or
 - the private motor vehicle in which You were travelling being directly involved in a road traffic accident, which resulted in mechanical breakdown or failure, or as a result of the outward or inward flight being delayed, to include Your missing a connecting flight;
- B) 1. delay of at least 12 hours in departure of the aircraft, sea vessel, or train (using the Channel Tunnel), on which You are booked on Your outward or return journey;
We will pay the sum shown above for each 12 hour delay up to the maximum shown; or
2. if the outward journey is delayed for more than 12 hours You may opt to abandon Your Trip and claim irrecoverable Cancellation costs as shown above.

Note: You may claim under A) or B) but not both.

What You are not covered for

- Anything in the General Exclusions.
- The Event Excess in respect of Part A and Part B (2) only.
- More than **£1,000** for pre-paid Activity Course fees, unless otherwise agreed by Us in writing.
- Expenses that You would have incurred during the normal course of Your Trip.
- Circumstances already known at the time of taking out this insurance or booking the Trip.
- Your failure to check in on time or to allow sufficient time to get to the Departure Point.
- Claims not supported by a written report from the appropriate authorities.
- Claims that are not justifiable given the circumstances, for example; the fear of an event happening or not taking place.
- Claims arising directly or indirectly from the delay of travel arrangements caused by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority.

General Exclusions

These exclusions apply in addition to the exclusions that appear in each section of the policy.

You are not covered for:

- any loss or expense where You have not followed the Claims Procedure;
- any loss or expense or any legal liability, injury, illness or death directly or indirectly due to, contributed to or caused by:
 - war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, civil commotion, rebellion, revolution, insurrection, military or usurped power;
 - Terrorist Activity;
 - participation in any Hazardous Activity, unless this is an Insured Activity for which the appropriate premium has been paid;
 - Your suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life);
 - You being under the influence of drugs (except those prescribed by a Medical Practitioner, but not when prescribed for the treatment of drug addiction);
 - Your abuse or prior abuse of solvents and alcohol;
 - confiscation or detention or nationalisation or requisition or destruction of or damage to property by or under the order of any government or other authority;
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - pressure waves caused by aircraft and other aerial devices travelling at sonic or super sonic speeds;
 - travelling to countries where the British Foreign Office have advised against travel.
- any Consequential Loss unless it is specified in the policy;
- any loss due to currency exchange of any and every kind;
- any loss, injury, damage, death or legal liability arising directly or indirectly from, or consisting of, the failure, or fear of failure, of any equipment or any computer programme, whether or not You own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date; this exclusion does not apply to Section 1 (Medical & Emergency Expenses) and Section 2 (Personal Accident) of this policy;
- any loss where at the time of taking out this insurance or at the time of booking each Trip:
 - the person whose condition gives rise to a claim:
 - is waiting for an operation, hospital consultation (other than for regular check-ups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
 - has received a terminal prognosis; or
 - is travelling against medical advice or for the purpose of obtaining treatment;

Note: exclusion 6 a) applies not only to You, but also to Close Relatives or other persons on whom the Trip depends.

- You answer "yes" to any of the "Medical Screening Questions" and fail to telephone the Medical Screening Line (see page 5);

Note: If Your Trip is within the United Kingdom You do not need to contact Us.

- 7) from You travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider;
- 8) any claims arising directly or indirectly from anxiety, stress, depression, or any other mental or nervous disorder;
- 9) any claims arising from routine treatment or care which could be reasonably be expected to arise during Your period of insurance.

Claims Procedure

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

If You do not comply We may at Our option cancel the policy or refuse to deal with Your claim or reduce the amount of any claim payment.

1. Claims Notification

You must notify Us by:

1. Telephone: **0871 664 7995** (calls cost 10p per minute from BT landlines. Calls from mobiles and other networks maybe extra); or
2. Email: claims@white-horse.ie; or
3. Writing to: White Horse Administration Services Limited, PO Box 5633, Walsall, WS6 9BB.

When contacting Us to request a claim form please state Your insurance is provided by White Horse Insurance Ireland Limited and quote scheme reference WHIIL/ADVEN/08/2011.

The notification must be made within 31 days or as soon as possible thereafter following any bodily injury, illness, incident, event, Redundancy or the discovery of any loss or damage which may give rise to a claim under this policy.

You must also inform Us if You are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to Us without delay. You or anyone acting on Your behalf must not negotiate admit or repudiate any claim without Our written consent.

You or Your legal representatives must supply at Your own Expense all information, evidence, details of household insurance and medical certificates as required by Us. We reserve the right to require You to undergo an independent medical examination at Our Expense. We may also request and will pay for a post-mortem examination.

You must retain any property which is damaged, and, if requested, send it to Us at Your own Expense. If We pay a claim for the full value of the property if it is subsequently recovered or there is any salvage then it will become Our property. We may refuse to reimburse You for any Expenses for which You cannot provide receipts or bills.

2. Fraud

You must not act in a fraudulent manner.

If You or anyone acting for You

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
- Make a statement in support of a claim knowing the statement to be false in any respect or
- Submit a document in support of a claim knowing the document to be forged or false in any respect or
- Make a claim in respect of any loss or damage caused by Your wilful act or with Your connivance

Then

- We shall not pay the claim
- We shall not pay any other claim which has been or will be made under the policy
- We may at Our option declare the policy void
- We shall be entitled to recover from You the amount of any claim already paid under the policy
- We shall not make any return of premium
- We may inform the police of the circumstances.

You must follow these instructions as failure to do so could prejudice Your claim.

Cancellation

Notify the travel agent/tour operator immediately You need to cancel, and obtain a Cancellation invoice. If You delay We will only pay for those costs that You would have had to pay on the date it would have been reasonable for You to cancel.

Curtailement/cutting short Your Trip

Contact Our Emergency Assistance Service to confirm that the reason for cutting short Your Trip will be covered and that Your expected additional Expenses are reasonable.

Damage to Personal Possessions/Activity Equipment during Your Trip

Retain the items in case We wish to see them (note: You may not abandon any property to Us or the Scheme Administrators). You will need to obtain an estimate for repair or a letter confirming that the damage is irreparable.

Delay of Personal Possessions/Activity Equipment in transit

Retain Your tickets/luggage tags and report the matter immediately to the carrier and obtain a Property Irregularity Report form or its equivalent. If Your Personal Possessions or Activity Equipment is delayed for more than 12 hours on Your outward journey and You need to buy or hire essential items, ensure that You keep all receipts.

Loss of Personal Possessions/Activity Equipment, Money and Travel Documents during Your Trip

Notify the police as soon as possible (within 24 hours of discovery) and obtain a written report and reference number from them. Also report the loss to Your tour operator's representative or hotel/accommodation manager and if possible obtain a written report. You will be expected to provide proof of purchase/ownership and/or receipts or pre-loss valuations.

Medical emergency expenses

Contact Our Emergency Assistance Service immediately if You are admitted as an in-patient (see page 16).

Personal accident

Obtain a certificate from the treating Medical Practitioner or specialist. In the event of death, We will require sight of an original copy of the Death Certificate.

Personal liability

You must not admit responsibility to anyone or agree to pay for any damage, repair costs or compensation. You must keep a detailed written record and send it to Us with any correspondence received, unanswered.

Travel delay/travel disruption

You need to obtain a letter from the airline, railway company or shipping line (or their handling agents) which shows the scheduled departure time, actual departure time and the reason for the delay. If You are delayed getting to Your Departure Point, You must provide proof of the delay (e.g. a police or motoring organisation report) and provide receipts for necessary expenses incurred.

Unexpected events

Keep all relevant receipts and obtain, where possible, written details of the event from the local authorities, property owners or tour operator's representative.

Complaints Procedure

If You have cause for complaint, it is important that You know that We are committed to providing You with an exceptional level of service and customer care. We realise that things can go wrong and there may be occasions when You feel that We have not provided the service You expected. When this happens, We want to hear about it so that We can try to put things right.

Who to contact?

The most important factors in getting Your complaint dealt with as quickly and efficiently as possible are:

- to be sure You are talking to the right person, and;
- that You are giving them the right information.

When You contact Us:

- Please give Us Your name and contact telephone number.
- Please quote Your policy and/or claim number and quote Adventures Travel Insurance Scheme.
- Please explain clearly and concisely the reason for Your complaint.

So We begin by establishing Your first point of contact:

Step One – initiating Your complaint:

Does Your complaint relate to:

- A. Your policy?
- B. a claim on Your policy?

If A, You need to contact The Customer Services Manager, P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX.

If B, You need to contact The Customer Services Manager at White Horse Administration Services Limited.

The Customer Services Manager,
White Horse Administration Services Limited,
PO Box 5633, Walsall, WS6 9BB.

Tel: **0871 895 0077**. (Calls from BT land lines cost 10p per minute. Calls from mobiles and other networks may be extra).

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if You are not satisfied, You can take the issue further.

Step Two – Contacting White Horse Insurance Ireland Limited:

If Your complaint is one of the few that cannot be resolved by this stage, please contact the General Manager at White Horse Insurance Ireland Limited, who will arrange for an investigation.

The General Manager, White Horse Insurance Ireland Limited,
Bay 89.2, Free Zone West, Shannon, County Clare,
Republic of Ireland.

Step Three – beyond White Horse Insurance Ireland Limited:

If We have given You Our final response and You are still dissatisfied, You may refer Your case to the Financial Services Ombudsman's Bureau.

The Financial Services Ombudsman's Bureau,
3rd Floor, Lincoln House Lincoln Place,
Dublin 2, Republic of Ireland.
Tel: 00353 (1)6620 899 Fax: 00353 (1)6620 890
Email: enquiries@financialombudsman.ie
Web: www.financialombudsman.ie

Please note the Ombudsman will not consider Your case until You have followed the complaints procedure, as outlined above.

Please quote Your policy number, scheme reference number: WHIL/ADVEN/08/2011 and Your claim number in all Your correspondence to all parties involved with this procedure. This procedure is intended to provide You with a prompt and practical service with any complaints that You may have.

Our promise to You:

- Acknowledge written complaints promptly.
- Investigate quickly and thoroughly.
- Keep You informed of progress.
- Do everything possible to resolve Your complaint.
- Learn from Our mistakes.
- Use information from complaints to continuously improve Our service.

Calls are recorded and monitored.

What to do in the case of a Medical Emergency

Contact Our Emergency Assistance Service on
telephone numbers:

+44 (0) 844 879 8313 and +44 (0)208 763 4932

Ref: WHIL/ADVEN/08/2011

In the event of Your bodily injury or serious illness which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of Curtailment necessitating Your early return to Your Home You must contact Our Emergency Assistance Service. The service is available to You and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses.

If this is not possible because the condition requires immediate emergency treatment You must contact Our Emergency Assistance Service as soon as possible. Private medical treatment is not covered unless authorised specifically by Our Emergency Assistance Service.

Medical assistance abroad

Our Emergency Assistance Service has the medical expertise, contacts and facilities to help should You be injured in an Accident or fall ill. Our Emergency Assistance Service will also arrange transport to Your Home when this is considered to be medically necessary or when You have notice of serious illness or death of a Close Relative at Home.

Payment for medical treatment abroad

If You are admitted to a hospital/clinic while abroad, Our Emergency Assistance Service will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact Our Emergency Assistance Service for You as soon as possible.

For out-patient treatment, You should pay the hospital/clinic Yourself and claim back medical expenses from Us on Your return Home. Beware of requests for You to sign for excessive treatment or charges. If in doubt regarding any such requests, please call Our Emergency Assistance Service for guidance.

Contact Our Emergency Assistance Service on telephone numbers:

+44 (0) 844 879 8313 and +44 (0)208 763 4932

Ref: WHIL/ADVEN/08/2011

Summary of Cover

Section	Limits (up to) - per person	Excess* per person
Part A		
1. Medical & Emergency Expenses** Emergency dental treatment (for relief of pain only) Burial Costs/Body Repatriation Hospital Inconvenience Benefit Search & Rescue costs	£10,000,000 £200 £3,500 £400 (£20 per day) £50,000 (£10,000 in country of domicile)	£100 per person Nil £500 per person
2. Personal Accident	£10,000	Nil
3. Personal Liability	£2,000,000	Nil (£200 property damage)
4. Activity Equipment Single items, pair or set limit Delayed Activity Equipment (over 12 hours) Activity Equipment Hire	£1,000*** £400*** £200 £200	£50 per person Nil Nil
5. Legal Expenses	£25,000	Nil
Part B		
6. Possessions, Personal Effects, Money & Documents Personal Possessions Single items, pair or set limit Valuables limit Delayed Possessions (over 12 hours) Loss of Personal Money Loss of Travel Documents (incl. Passport)	£1,500 £300 £300 £200 £250 £1,000	£50 per person Nil £50 per person £50 per person
7. Cancellation, Loss of Deposit or Curtailment Pre-paid Activity Course Fees limit	£3,000**** £1,000****	£100 (£15 loss of deposit) per person
8. Unexpected Events Travel Disruption (costs to reach destination) Travel Delay or Abandonment (after 12 hours delay) Pre-paid Activity Course Fees limit	£1,000 £120 (£30 each 12 hours) £3,000**** £1,000****	£50 per person Nil £100 per person

* The Excess is the first amount of each claim, per section, for each separate incident, payable for each Insured Person.

** Cover under Section 1 is not available in Your Home country.

*** Under a Single Trip policy, the sums insured for Activity Equipment / Single items, pair or set limit may be increased to a maximum of **£10,000** per person (£1,500 single items, pair or set limit). Details of the cover You have chosen is shown on Your Schedule.

**** Under a Single Trip policy, the sums insured for Cancellation / Curtailment (including pre-paid Activity Course Fees) and Abandonment cover, may be increased to a maximum of **£10,000** per person. Details of the cover You have chosen is shown on Your Schedule.

