

Equity school SKI

2008/09 - PRE-TRAVEL AND TRAVEL INSURANCE POLICIES

For trips between 1st December 2008 and 30th April 2009.

Arranged by: P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire. PO9 6DX.

Underwritten by: Union Reiseversicherung AG. UK Branch

This cover is for residents of the United Kingdom only

Master Policy No's: SJNST 40053 - 2A, B&C

SUMMARY OF POLICY COVERS AND IMPORTANT CONTACT NUMBERS

| PRE-TRAVEL POLICY | | |
|---|--|--|
| Policy section | Cover provided | First amount you have to pay |
| A. Cancellation charges | up to the tour operator's holiday cost (See note 1 & 2) | £40 Nil - for Deposit only claims |
| TRAVEL POLICIES | | |
| Policy section | Cover provided | First amount you have to pay |
| B1. Personal possessions - Single article limit - Valuables limit | up to £200 for each individual item up to an overall total of £200 for valuables (£100 if 16 or under) up to a maximum of £1,500 in total, (£1,000 if 16 or under) | £40 |
| Ski equipment (own) loss or damage | up to £500 (£400 if 16 or under) | £40 |
| Ski equipment (hired) loss or damage | up to £250 | £40 |
| Ski equipment hire | up to £300 | Nil |
| Possessions delayed in transit for more than 12 hours | essential items up to £100 | Nil |
| B2. Personal money Party Leader - student money - emergency funds Loss of travel documents | up to £250 in cash on your person (£150 if 16 or under) up to £1,000 up to £500 travel and accommodation costs necessary to replace your lost travel documents up to £500 | £40 £40 } per event £40 £40 |
| B3. Emergency medical expenses State Hospital benefit | up to £5,000,000 outside your home country up to £20 for each full day you are confined to a state hospital bed - up to a maximum of £400 | £40 Nil |
| Ski Pack | up to £200 for proportionate loss of ski pack (See note 2) | Nil |
| B4. Curtailment (cutting short trip) | unused portion of costs - up to the tour operator's holiday cost (See note 2) | £40 |
| B5. Personal liability | up to £2,000,000 | damage to holiday accommodation - £200 other claims - £40 |
| B6. Personal accident | up to £25,000 (See Benefit Table - Page 7) | Nil |
| B7. Organiser's liability | up to £5,000,000 | damage to holiday accommodation - £200 other claims - £40 |

THE FOLLOWING ADDITIONAL COVER IS PROVIDED BY THE TOUR OPERATOR FOR THEIR CLIENTS

| Policy section | Cover provided | First amount you have to pay |
|----------------------|--|------------------------------|
| C1. Departure delay | £30 after first 12 hours - £20 after following 12 hours - up to a maximum - £100 | Nil |
| Missed departure | up to £800 | Nil |
| Organiser's expenses | up to £500 | Nil |
| C2. Avalanche delay | up to £100 per day if you are unable to reach your resort up to £500 in total | Nil |
| C3. Piste closure | up to £30 per day - up to a maximum £200 | Nil |

PRE-TRAVEL POLICY

Note 1. Your policy may not provide cover for re-occurring or pre-existing medical conditions unless you are aged under 16 and travelling within the UK or Europe. If an Insured person over 16 travelling anywhere, or an insured person under 16 travelling worldwide has ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years they should phone Travellers HealthCheck, quoting Equity School Ski on 08456 582 999 to see if cover is available. We will confirm any special terms in writing.

PRE-TRAVEL AND TRAVEL POLICIES

Note 2. You must tell us if your health or medication changes between booking your trip and travelling. Your policy may not continue to provide cover for re-occurring or pre-existing medical conditions, these will include any heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years they should phone Travellers HealthCheck, quoting Equity School Ski, on 08451 300 340 to see if cover is available. We will confirm any special terms in writing.

IF YOU NEED MEDICAL ASSISTANCE ABROAD OR NEED TO CUT YOUR TRIP SHORT

Contact the 24 hour emergency medical assistance service: **SPECIALTY ASSISTANCE on +44 (0)8453 707 183**

If a medical problem arises outside your home country and during your journey contact Specialty Assistance as soon as possible. Please give Specialty Assistance your age, policy reference number SJNST 40053 - 2A, B&C and say that you are insured with Equity School Ski by URV. Specialty Assistance will also require details of the medical problem, the name and address of the patient and names/telephone numbers of the hospital, attending doctor and the patient's usual GP.

WHERE TO OBTAIN A CLAIMS FORM

Fogg Travel Insurance Services Ltd on 08452 307 135 (see also page 8)

POLICY INFORMATION

Your insurance is covered under the master policy numbers shown at the top of page 1 and is specially arranged through P J Hayman & Company Limited and insured by Union Reiseversicherung AG. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the booking confirmation. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies.

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, you find that the terms, conditions and exclusions do not meet your requirements and an alternative is available. In this case you must return the policy and premium receipt with your alternative insurance policy to the place where you purchased it, within 14 days of purchase for a refund to be considered.

OUR PLEDGE TO YOU

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually due to misunderstandings or lack of information. Any complaint will be investigated at once and the matter resolved as quickly as possible.

POLICY A - PRE-TRAVEL POLICY

HOW YOUR PRE-TRAVEL POLICY WORKS

This part of your insurance document shows details of the pre-travel insurance policy, the sections of cover, limits, conditions, exclusions, information on what to do if you need to claim. It is essential that you read it. The policy is a contract between us and you. We will pay for any event, as set out in the policy that happens during the period from time of booking and purchase of the policy for which you have paid the appropriate premium.

All numbers and letters shown under "For each insured person this insurance will not cover" refer to the same numbers and letters under "For each insured person this insurance will pay." Where no letters or numbers are shown it applies to the whole section. You are required to disclose any material facts otherwise your policy will not cover you and it may invalidate it altogether.

WHEN YOUR PRE-TRAVEL POLICY STARTS AND ENDS

The cover on cancellation, as described under section A under the pre-travel policy, starts from the date the trip booking was made after the policy was issued and ends when you leave home. Your policy does not cover any further trips once you have returned home.

DISCLOSURE OF PRE-EXISTING MEDICAL CONDITIONS

Your policies may not cover claims arising from your pre-existing medical conditions if you are over 16 travelling within the UK or Europe or any age travelling Worldwide so you need to tell us of anything you know that is likely to affect our acceptance of your cover.

Pre-existing medical conditions - so that we can ensure you are provided with the best cover we can offer please read the following questions carefully:

- Have you, or anyone travelling with you, ever had treatment for:
 - any heart or circulatory condition;
 - a stroke or high blood pressure;
 - a breathing condition (including asthma);
 - any type of cancer;
 - any type of diabetes.
- In the last 2 years - have you, or anyone who is travelling with you, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

If you have answered 'Yes' to any of the above questions we may be able to offer some cover and may be able to cover your medical condition, although an increased premium may be required. To enable us to consider your medical condition please contact Travellers HealthCheck on 08456 582 999. This will be charged as a local call from wherever you are calling in the United Kingdom. All calls will be treated in the strictest confidence.

- You must also tell us if:
 - you are waiting for tests or treatment of any description;
 - your doctor alters your regular prescribed medication.

You need to keep copies of all letters we send you for future reference. Your failure to disclose any material facts may mean that your policy will not cover you and it may invalidate it altogether. We reserve the right to charge an increased premium, decline, withdraw, increase the policy excess, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to us.

Should we require any additional premium, and you accept our offer, this should be paid to Travellers HealthCheck either by credit card or cheque, made payable to URV, and sent within 14 days of receipt. Should you decide not to pay the additional premium the declared medical condition will not be covered. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered.

Any terms and conditions declared under this policy will also be recorded under your travel insurance policy so that you do not need to declare these twice.

PLEASE NOTE: We are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.

CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If your health or your ongoing medication changes between the date the policy was bought and the date of travel you must advise Travellers HealthCheck on 08451 300 340 as soon as possible. We will advise you what cover we are able to provide after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

DEFINITION OF WORDS APPLICABLE TO YOUR PRE-TRAVEL POLICY

Listed below are certain words that appear throughout the policy. These will always be shown in bold type and in all cases will have the meanings shown below.

| | |
|---------------------------------------|--|
| Insured person/you/your | means any person named on the premium receipt. |
| We/our/us | means Union Reiseversicherung AG. |
| Business associate | means a business partner, director or employee of yours who has close working relationship with you. |
| Close relative | means spouse or partner of over six months, parents, grandparent, legal guardians, parents-in-law, step-parents, brother, sister, aunt, uncle, child, grandchild or fiancé(e). |
| Flight | means a service using the same airline or airline flight number. |
| Home | means one of your normal places of residence in the United Kingdom. |
| International departure point | means the airport, international rail terminal or port where the outward flight, international train or sea vessel is boarded to take you from the United Kingdom to your destination and the return flight, international train or sea vessel is boarded to start the final part of your journey to the United Kingdom. |
| Manual labour | means work involving the lifting or carrying of heavy items, work at a higher level than two storeys or any form of work underground. |
| Material fact | a piece of important information that would increase the likelihood of a claim under your policy. |
| Organiser | the person administering the trip on behalf of the school, college, university and either whose name is shown on the tour operator's carrier's confirmation and deposit receipt, or who arranged the trip directly with the travel and accommodation providers. |
| Pre-existing medical condition | means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at a time prior to travel, even if this condition is currently considered to be stable and under control. |
| Redundancy | means being an employee where you or, in the case of a student, your parent/guardian qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract. |
| Resident | means a person who has had their main home in the United Kingdom and has not spent more than six months abroad in the year before buying this policy. |
| Trip | means a holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital, nursing home in the United Kingdom following your repatriation both during the period of cover. Any subsequent holiday or journey that starts after you have returned home or to a hospital or nursing home (as described above) is not covered. |
| United Kingdom/UK | means England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man. |
| Winter sports | means skiing, snow blading, snow boarding, tobogganing and skating. |

GEOGRAPHICAL AREAS

- Area 1 - United Kingdom.
Area 2 - Europe, including all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands.
Area 3 - Worldwide.

CONDITIONS APPLICABLE TO YOUR PRE-TRAVEL POLICY

At all times we will act in good faith in our dealings with you. The payments for all claims follow events that occur in your selected geographical area during the period of cover are dependent on you:

1. OBSERVING THE FOLLOWING:

- being a resident of the United Kingdom;
- taking all possible care to safeguard against accident or injury as if you had no insurance cover;
- the organiser handling all claims and producing the booking confirmation and passenger manifest confirming insurance is in force before a claim is admitted;
- giving us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time;
- providing all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and private health insurance);
- accepting that no alterations and/or additions to the printed terms and conditions of your policy be valid unless initialled by PJ Hayman & Company Limited on our behalf;
- checking with your doctor on the advisability of making the trip if you have any existing medical condition, taking into account your chosen destination, the climatic conditions, stability of your condition, the effect of any additional drugs or vaccines necessary and standard of the medical services available. Cover will not be given if travel is against the advice of your doctor;
- not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment;
- not requiring insurance for any stress related condition, anxiety, depression, eating disorder or mental instability;
- not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy;
- not requiring insurance for any medical condition that is being investigated or for which you are awaiting or receiving treatment in hospital at the time of buying this policy, disclosing all material facts as soon as possible after the policy is issued.

2. RECOGNISING OUR RIGHTS TO:

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent;
- (b) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy;
- (c) give 7 days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid;
- (d) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval;
- (e) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, premium receipt and any other relevant documents must be returned to the point of sale within 14 days of purchase for any refund to be considered;
- (f) only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance;
- (g) settle all claims under the Law of the country that **you** live in within the **United Kingdom** unless **we** agree otherwise with **you**;
- (h) maintain **your** personal details in connection with an anti-fraud claims checking system.

POLICY EXCESS

An excess is the amount **you** have to pay towards each claim. All excesses shown for this policy are payable by **each Insured-person**, for each incident giving rise to a separate claim. The policy excess may be increased to include **pre-existing medical conditions** confirmed in writing by Travellers HealthCheck. The increased excess will apply to all persons insured under **your** policy.

SECTION A - CANCELLATION CHARGES

For each insured-person this insurance will pay:

up to cost of the tour operator's holiday for **your** proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary** cancellation after **you** bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of **your trip** through **your** inability to commence travel due to:

- (i) the death, injury or illness of:
 - **you** or a friend with whom **you** are travelling;
 - a close relative;
 - a close business associate who lives in the **United Kingdom**;
 - a friend who lives abroad and with whom **you** were intending to temporarily stay;
- (ii) **you**, a friend or close relative who is travelling with **you** and included on **your** booking being required in the **United Kingdom** for jury service or as a witness in a Court of Law;
- (iii) **you**, a friend or close relative who is travelling with **you** and included on **your** booking being given notice of redundancy;
- (iv) the requirements of H. M. Forces;
- (v) the departure of **your** international flight, international train or sailing being delayed for more than 12 hours from its scheduled departure time from **your** international departure point and **your** possessions have been checked in and after 12 hours delay **you** choose to abandon the trip.

For each insured-person this insurance will not cover:

- the first £40 (Nil in respect of claims for loss of deposit) of any loss, charge or expense made on each claim under this section;
- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**;
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value;
- any payment where **you** have not suffered any financial loss;
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close business associate;
 - **your** failure to obtain the required passport, visa or ESTA;
 - **your** carriers refusal to allow **you** to travel for whatever reason;
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking;
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
 - the cancellation of **your trip** by the tour operator;
 - the failure of **your** travel agent or tour operator;
 - the cancellation of any conference or business trip onto which **your trip** was to be an add-on;
 - financial circumstances or unemployment except when it is due to redundancy that **you** received after buying this insurance;
 - **your** disinclination to travel;
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger-carrying aircraft and for no other purpose);
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life);
 - death or illness of any pets or animals;
 - terrorism, riot, civil commotion, strike or lock-out;
- any event that is due to **you** participating in a hazardous activity unless an additional premium has been paid and the policy endorsed;
- cancellation of the trip on the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure;
- the cost of Air Passenger Duty or equivalent airport charges and credit card fees;
- cancellation due to death or illness of a close relative or close business associate caused by a pre-existing medical condition other than where it is an immediate parent or guardian and necessitates **you** to remain at home;
- any deterioration of or loss or damage to property or any injury, illness, death or expense directly or indirectly due to, contributed to or caused by:

- war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- any pre-existing medical condition or health condition that has been diagnosed in existence or for which **you** have received treatment from a hospital or specialist consultant during the last two years or for which **you** are awaiting or receiving treatment or under investigation where **you** are over 16 or travelling outside Europe unless **we** have agreed cover in writing and any additional premium has been paid;
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing;
- cancellation of **your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** in writing;
- **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction);
- **you** being under the influence of alcohol or solvents or anything relating to **your** prior abuse of alcohol or solvents;
- any claim arising from a material fact known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable;
- any deliberate or criminal act by an insured-person;
- any loss unless it is specified in the policy;
- (iv)- any claim where **you** have not obtained prior authority to take leave;
- any claim where leave has been cancelled on disciplinary grounds;
- (v)- the cost of any accommodation, food, drink, telephone calls or faxes;
- any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
- any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing;
- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time;
- any compensation when **your** tour operator has rescheduled **your flight** itinerary;
- any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.

What you need to do if you wish to make a claim under this section of the policy

Claims must be submitted by the organiser. Notify the travel agent/tour operator immediately, by telephone and in writing, that **you** need to cancel and obtain a cancellation invoice. Obtain a claim form from the claims office and get **your** registered doctor to complete the medical questions under the cancellation section. **You** should send any receipts to the claims office.

For Delay (abandonment) claims **you** need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows (a) scheduled departure time, (b) actual departure time, and (c) reason for the delay. **You** are only covered if the delay is more than 12 hours.

POLICIES B & C - TRAVEL INSURANCE POLICIES

HOW YOUR TRAVEL POLICIES WORK

This insurance document shows the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim and how to contact the 24 hour emergency assistance service. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event as set out in the policy, that happens during the period of cover for which **you** have paid the appropriate premium.

Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc., as these should be fully insured under **your** house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount **you** can claim for each individual item and a maximum amount in total for valuables, and these are shown under the personal possessions section. The personal possessions section is not new for old as an amount for age, wear and tear will be deducted.

Your policy covers treatment of medical conditions in an emergency and which will respond quickly to treatment. It is not intended to cover **you** for recurrent or long-term treatment and in these circumstances, bearing in mind the advice given by **our** Chief Medical Officer, **we** reserve the right to transfer **you** to a state hospital, where adequate facilities are available, or to repatriate **you** to **your** home country.

All numbers and letters shown under 'For each Insured-person this insurance will not cover' refer to the same numbers and letters under 'For each insured-person this insurance will pay.' Where no letters or numbers are shown it applies to the whole section.

WHEN YOUR TRAVEL POLICIES START AND END

The cover under all sections starts at the beginning of **your trip** as shown on **your** premium receipt and ends on **your** return home or expiry of the policy, whichever is the first. No further trips are covered by either policy.

EXTENSION OF PERIOD

In the event of **your** death, injury or illness or that of anyone travelling with **you** or because of delay or failure 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.

CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise Travellers HealthCheck on 08451 300 340 as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

MEDI-CARD

Medical claims - Production of your MEDI-CARD will mean that any rescue, transport or medical service subscribing to the scheme will make no charge to you for their service but will bill us direct - the policy excess is however payable to the doctor at the time of treatment. In the event of difficulty you should contact the emergency medical assistance service immediately. You will be given a form by the medical/rescue service whenever the MEDI-CARD is used - this form should be sent to Fogg Travel Insurance. Services together with any ancillary pharmaceutical bills and the like at the end of your trip to obtain reimbursement of those costs incurred where you have made payment.

USE A EHIC - NIL EXCESS IF MEDICAL COSTS ARE REDUCED

In order to save costs, travellers to European Union countries should obtain a European Health Insurance Card (EHIC). These are available online at www.dh.gov.uk/travellers or by calling 08456 062 030. Application forms are also available from the Post Office. This will entitle you to benefit from the reciprocal health arrangements which exist between European Union countries. In other countries where reciprocal health arrangements exist all reasonable steps should be made to utilise them. Please see Section B3.

OFF PISTE COVER

Off piste skiing is included provided you act reasonably and do not ski in a closed or avalanche risk area. If not skiing with a guide or instructor, always check that the area is suitable for a skier at your level.

IMPORTANT ADVICE

1. Whilst skiing is fun, there are still rules and regulations which apply - you can be prosecuted for behaving in a reckless or dangerous manner. The guidelines are the FIS rules - you should read and understand them before you ski - following them will help your enjoyment.
2. If you are not skiing with an instructor or guide, check that the area and the snow you wish to ski is suitable for a skier at your level - get advice from the local ski school. Never ski in closed areas - it may be there is an avalanche around the corner - or perhaps the mountain just comes to an end!
3. Whilst skis left outside bars and the like are covered in the event of theft, 'mix 'n match' them - thieves only take pairs! Do not leave other property unattended except in your hotel room.

DEFINITION OF WORDS APPLICABLE TO YOUR TRAVEL POLICIES

Listed below are certain words that appear throughout the policy. These will always be shown in bold type and in all cases will have the meanings shown below.

| | |
|---------------------------------------|---|
| Incorporated person/you/your | means any person named on the premium receipt. |
| We/our/us | means Union Reiseversicherung AG. |
| Business associate | means a business partner, director or employee of yours who has a close working relationship with you. |
| Close relative | means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, brother, sister, aunt, uncle, child, grandchild or fiancé(e). |
| Emergency funds | means bank and currency notes, cash and traveller's cheques held only for use in case of emergency. |
| Essential items | means underwear, socks, toiletries and a change of clothing. |
| Flight | means a service using the same airline or airline flight number. |
| Hazardous activity | Hazardous activity - means mountaineering (requiring the use of ropes and/or guides), pot-holing, racing (other than on foot), scuba diving below 9 metres, parachuting, gliding, go-karting, hot-air ballooning, any form of ski racing, competition or training therefore, ski jumping, ski-acrobatics, stunting, bob-sledding or skeletoning, heli-skiing (unless the helicopter lands at a designated site to allow you to disembark) and any other activity that requires skill and involves increased risk of injury, except where these form part of a published activity provided by the tour operator. If you are taking part in any sport not listed above please contact P J Hayman & Company Limited on 0845 230 3526 to ensure you are covered. |
| Home | means one of your normal places of residence in the United Kingdom. |
| Home country | means both the country you live in within the United Kingdom and your country of nationality. |
| International departure point | means the airport, international rail terminal or port where the outward flight, international train or sea vessel is boarded to take you from the United Kingdom to your destination and the return flight, international train or sea vessel is boarded to start the final part of your journey to the United Kingdom. |
| Manual labour | means work involving the lifting or carrying of heavy items, work at a higher level than two storeys or any form of work underground. |
| Material fact | a piece of important information that would increase the likelihood of a claim under your policy. |
| Organiser | means the person administering the trip and either whose name is shown on your tour operator's or carrier's confirmation and deposit receipt or who arranged the trip directly with the travel and accommodation providers. |
| Pair or set | means two or more items of personal possessions that are complementary or used or worn together. |
| Personal money | means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, traveller's cheques, coupons or vouchers that have a monetary value, travel tickets and ski pass, all of which are for your private use. |
| Personal possessions | means each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying including your valuables (as shown below) and your passport. |
| Pre-existing medical condition | means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control. |

| | |
|--------------------------|---|
| Public transport | means buses, coaches, internal flights or trains that run to a published scheduled timetable. |
| Resident | means a person who has had their main home in the United Kingdom and has not spent more than six months abroad in the year before buying this policy. |
| Ski equipment | means skis, ski bindings, ski sticks, ski boots, snow blades and snow boards. |
| Ski pack | means ski pass, ski lift pass and ski school fees. |
| Student money | means bank and currency notes, cash and traveller's cheques held by a party leader on behalf of the student. |
| Travel documents | means current passports, valid visas, travel tickets, European Health Insurance Card (EHIC) and valid reciprocal health form E112. |
| Trip | means a holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom following your repatriation both during the period of cover. |
| Unattended | means left away from your person where you are unable to clear sight and are unable to get hold of your personal possessions. |
| United Kingdom/UK | means England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man. |
| Valuables | means cameras, photographic equipment, camcorders, video satellite navigation equipment, television and telecommunication equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, computers, computer games machine, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold/silver/other precious metals, films, tapes, cassettes, cartridges, disc Compact Discs or computer games. |
| Wintersports | means skiing, snow boarding, snow boarding, tobogganing and ice skating. |

GEOGRAPHICAL AREAS

- Area 1 - United Kingdom.
Area 2 - Europe, including all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands.
Area 3 - Worldwide.

CONDITIONS APPLICABLE TO YOUR TRAVEL POLICIES

At all times we will act in good faith in our dealings with you. The payments for all claims follow events that occur in your selected geographical area during the period of cover are dependent on you:

1. OBSERVING THE FOLLOWING:

In respect of all sections of the policy

- (a) being a resident of the United Kingdom;
- (b) taking all possible care to safeguard against accident, injury, loss or damage as if you had insurance cover;
- (c) the organiser handling all claims and producing the booking confirmation and passenger manifest confirming insurance is in force before a claim is admitted;
- (d) giving us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time;
- (e) notifying us immediately of any changes in your health or medication after you buy policy;
- (f) passing on to us immediately every writ, summons, legal process or other communication connection with the claim;
- (g) providing all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and private health insurance);
- (h) not admitting liability for any event or offering to make any payment without our prior written consent;
- (i) accepting that your policy cannot be extended once it has expired;
- (j) accepting that no alterations and/or additions to the printed terms and conditions of your policy be valid unless initialled by P J Hayman & Company Limited on our behalf.

In respect of sections, B3, emergency medical expenses and B4, curtailment, only:

- (k) checking with your doctor on the advisability of making the trip if you have any existing medical condition, taking into account your chosen destination, the climatic conditions, stability of your condition, the effect of any additional drugs or vaccines necessary and standard of the medical services available. Cover will not be given if travel is against advice of your doctor;
 - (l) not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment;
 - (m) not requiring insurance for any stress related condition, anxiety, depression, eating disorder or mental instability;
 - (n) not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy;
 - (o) not requiring insurance for any medical condition that is being investigated or for which are awaiting or receiving treatment in hospital at the time of buying this policy;
 - (p) disclosing all material facts as soon as possible after the policy is issued;
 - (q) obtaining any recommended vaccines, inoculations or medications prior to your trip.
- In respect of sections B1, personal possessions, and B2, personal money, only:**
- (r) providing full details of any House Contents, All Risks or school insurance policies you have;
 - (s) retaining your tickets and luggage tags and notifying the Police within 24 hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. You should either a Police report or a carrier's Property Irregularity Report (PIR) form within 24 hours and enclose this with your claim form;
 - (t) complying with the carrier's conditions of carriage;
 - (u) not abandoning any property to us or the claims office.

2. RECOGNISING OUR RIGHTS TO:

- (a) make your policy void where a false declaration is made or any claim is found to be fraudulent;
- (b) take over and deal with in your name the defence or settlement of any claim made under the policy;
- (c) subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy;
- (d) give 7 days notice of cancellation of this policy by recorded delivery to you at your last known address. In this case we will refund to you the pro-rata proportion of any unexpired premium you have paid;
- (e) obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval;
- (f) cancel all benefits provided by this policy without refund of premium when a payment has been made or cancellation or curtailment of the trip;
- (g) not to refund the policy premium after the policy has been issued, unless after receipt of the document you find that the terms and conditions do not meet your requirements, in which case the policy, premium receipt and any other relevant documents must be returned to the point of sale within 14 days of purchase for any refund to be considered;
- (h) not make any payment under sections B5 and B7 for any event that is covered by another insurance policy;
- (i) only pay a proportionate amount of the claim under sections B1, B2, B3, B4 and C1 where there is other insurance in force covering the same risk and to require details of such other insurance;
- (j) settle all claims under the Law of the country that you live in within the United Kingdom unless we agree otherwise with you;
- (k) maintain your personal details in connection with an anti-fraud claims checking system.

POLICY EXCESSES - IN RESPECT OF SECTIONS B1, PERSONAL POSSESSIONS, B2, PERSONAL MONEY, B3, EMERGENCY MEDICAL EXPENSES, B4, CURTAILMENT, B5, PERSONAL LIABILITY, B7, ORGANISER'S LIABILITY, AND C1, DEPARTURE DELAY, ONLY.

An excess is the amount you have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim (this does not apply to party leader claims for student money or emergency funds, where only one policy excess will be deducted per party leader per event). The policy excess under sections B3 and B4 may be increased to include pre-existing medical conditions confirmed in writing by Travellers HealthCheck. The increased excess will apply to all persons insured under your policy.

EXCLUSIONS APPLYING TO ALL SECTIONS OF THE POLICY

A This insurance will not pay for:

any deterioration of or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by:

- (1) war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- (2) participation in a hazardous activity unless the appropriate additional premium has been paid and the policy endorsed;
- (3) any pre-existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant during the last two years or for which you are awaiting or receiving treatment or under investigation where you are over 16 or travelling outside Europe unless we have agreed cover in writing and any additional premium has been paid;
- (4) any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed in writing;
- (5) curtailment of your trip due to a medical condition of a person travelling with you and included on your booking, where the risk attaching to that medical condition has not been accepted by us in writing;
- (6) you being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction);
- (7) you being under the influence of alcohol or solvents or anything relating to your prior abuse of alcohol or solvents;
- (8) delay, confiscation, retention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country;
- (9) any claim arising from a material fact known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed in writing any terms applicable;
- (10) any deliberate or criminal act by an insured-person;
- (11) manual labour;
- (12) you travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of your departure.

B. This insurance will not cover:

- (1) loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy;
- (2) any loss due to currency exchanges of any and every description.

POLICY B

SECTION B1 - PERSONAL POSSESSIONS

For each insured-person this insurance will pay:

- a) up to a total of £1,500 where you are aged over 16 years (£1,000 if you are aged 16 years or under) for your personal possessions to cover:
either (i) the cost of repair of items that are partially damaged whilst on your trip, up to the market value of the item, allowing for age, wear and tear;
or (ii) the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip;

- (b) up to a total of £100 to cover the purchase of essential items if your personal possessions are misplaced, lost or stolen on your outward journey from the United Kingdom for over 12 hours from the time you arrived at your trip destination. You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost;
- (c) up to £500 (£400 if you are 16 years or under) if your own ski equipment (or up to £250 for hired ski equipment for which you are responsible) to cover the cost of repair of items that are partially damaged or provide a replacement item of similar age and condition or pay replacement as new, less a deduction for age, wear or tear, if the items are stolen, totally lost or destroyed whilst on your trip;
- (d) up to £300 if your own ski equipment is misplaced, lost or stolen on your outward journey from the United Kingdom to cover the cost of temporarily hiring ski equipment. You must keep all receipts and send them to us with your claim and any amount paid will be deducted from the final claims settlement if the items are permanently lost.

For each insured-person this insurance will not cover:

- (a) - the first £40 of each and every incident giving rise to a claim;
- more than £200 for any one article, pair or set of any kind, whether they are solely or jointly owned;
- more than £200 (£100 if aged 16 years or under) in total for valuables whether solely or jointly owned;
- more than £100 in respect of sunglasses, prescription glasses or spectacles;
- more than £100 for items lost or stolen from a beach or lido;
- mobile telephones; SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories;
- any claim for loss or theft where you have not notified the police, your carrier or tour operator's representative and obtained a written report;
- any claim where you are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of £50;
- loss of, or damage to, property that does not belong to you or any member of your family;
- any claim that is the result of a domestic dispute;
- any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television and telecommunications equipment, mobile phones, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried;
- loss or damage due to atmospheric or climatic conditions, wear, tear, moth or vermin;
- the cost of replacing or repairing dentures;
- shoes, boots, trainers and the like.
- (b) - the loss, theft or damage to:
 - films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when we will pay up to the maker's latest list price;
 - duty free items such as tobacco products, alcohol and perfumes;
 - perishable goods, bottles, cartons and any damage caused by them or their contents;
 - pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried as luggage on public transport;
 - sports equipment whilst in use;
 - any items more specifically insured elsewhere;
 - valuables carried in any suitcases, trunks or similar containers when left unattended;
 - valuables left unattended except where they are locked in a safe or safety deposit box where these are available or left out of sight in your locked personal holiday or trip accommodation;
 - contact or corneal lenses or artificial limbs;
 - money, bonds, coupons, stamps negotiable instruments, securities or documents of any kind;
 - personal possessions or ski equipment left unattended away from your personal holiday or trip accommodation except personal possessions or ski equipment (but not valuables) left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means;
- (c) - the first £40 of each and every incident giving rise to a claim;
- we will not pay:
 - more than 60% of the original price for skis over six months old and less than one year old;
 - more than 50% of the original price for skis over one year old and less than two years old;
 - more than 40% of the original price for skis over two years old and less than three years old;
 - more than 25% of the original price for skis over three years old and less than five years old.
- (c) & (d) any items more than five years old;

What you need to do if you wish to make a claim under this section of the policy

For all loss or damage claims during transit you need to (a) retain your tickets and luggage tags (b) report the loss or damage to the airline, railway company, shipping line, coach company or the handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 2 hours. If, luggage is delayed longer than 12 hours on your outward journey, you may need to buy some essential items, you must keep all the receipts to prove your claim.

For all damage claims you should retain the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. You should keep receipts or vouchers for any items lost or damaged as these will help to prove your claim.

For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate. All claims must be notified by the organiser.

SECTION B2 - PERSONAL MONEY

For each insured-person this insurance will pay:

- up to **£250** where you are aged over **16** years or **£150** where you are aged **16** years or under for the loss or theft of your **personal money** during your trip;
- up to **£1,000** in total for loss or theft of **student money** carried by authorised party leaders during the trip;
- up to **£500** in total for the loss or theft of **emergency funds** held by the **organiser** or other authorised party leader during the trip;
- up to **£500** for additional travel and accommodation expenses necessarily incurred to obtain replacement **travel documents** whilst on your trip if your **travel documents** are lost or stolen during your trip

For each insured-person this insurance will not cover:

- the first **£40** of each and every incident giving rise to a claim (the first **£40** per event in respect of student money and emergency funds);
- for persons aged over **16** years more than **£250** in total in cash or currency, whether solely or jointly owned, in addition to **student money** and **emergency funds** held by authorised party leaders;
- for persons aged **16** years or under more than **£150** in total in cash or currency, whether solely or jointly owned;
- loss or theft of **personal money, student money or emergency funds** due to depreciation in value, currency changes or shortage caused by any error or omission;
- loss or theft of travellers' cheques where the bank provides a replacement service;
- any claim for loss or theft where you have not notified the Police, your carrier or tour operator's representative and obtained a written report;
- loss or theft of **personal money, student money, emergency funds or travel documents** that are not:
 - on your person;
 - held in a safe or safety deposit box where one is available;
 - left out of sight in your locked personal trip accommodation.
- any costs incurred before departure or after you return home;
- any costs which are due to any errors or omissions on your **travel documents**;
- your failure to obtain the required passport or visa;
- any expenses for food or drink.

What you need to do if you wish to make a claim under this section of the policy

For all losses you should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.

For loss of money we will also require (a) confirmation from your UK currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession.

For lost or stolen **travel documents** you will also need get a letter from the Consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses. All claims must be notified by the organiser.

SECTION B3 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

Please note: If you are admitted to hospital this must be reported to **SPECIALTY ASSISTANCE** as soon as it is practically possible. Please see page 8 of policy for details.

For each insured-person this insurance will pay:

to you or your legal representatives the following **necessary** emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:

- Up to **£5,000,000** for reasonable:
 - fees or charges to be paid outside your home country for medical, surgical, hospital nursing home or nursing services;
 - additional travel, accommodation and repatriation costs to be made for or by you and for any one other person who is required for medical reasons to stay with you, to travel to you from within the United Kingdom or to travel with you;
 - charges following your death outside your home country for your burial or cremation in the locality where your death occurs up to a maximum cost of **£2,000**, plus the cost of returning your ashes home or the return of your body to your home;
 - additional transport and accommodation costs incurred in respect of the necessary travel of a person to replace the insured party leader abroad in the event that the insured party leader has to return to the United Kingdom earlier than planned due to temporary total disablement of the insured party leader which lasts for a continuous period of **72** hours as certified by a medical practitioner or death or hospitalisation of the insured party leader; or the death injury or illness of the insured party leader's close relative or business associate, occurring in the United Kingdom during the trip;
- up to **£100** to cover emergency dental treatment only to cure sudden pain;
- £20** for each full day that you are in a state hospital as an in-patient during the period of the trip in addition to the fees and charges paid under (a) above;
- up to **£200** for the proportionate loss of use of your pre-booked **ski pack** on which you are unable to obtain a refund following your injury or illness which prevents you from participating in skiing activities for each full day as medically certified.

For each insured-person this insurance will not cover:

- any claim that is caused by:
 - you travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose);

- you driving a motorcycle for which you do not hold a full licence to ride in your home country;
- you riding on a motorcycle without wearing a crash helmet, whether legally required locally or not;
- your suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life);
- your participation in a hazardous activity unless an additional premium has been paid and the policy endorsed;

- the first **£40** of each and every incident giving rise to a claim except when you have used a European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to **NIL**:
 - any elective or pre-arranged treatment;
 - any routine non-emergency tests or treatment;
 - any treatment or hospitalisation which can be reasonably expected;
 - the cost of private treatment where adequate state facilities are available;
 - the cost of replenishing supplies of any medication you were using at the start of the trip, or further treatment for any condition you had at the start of your trip;
 - the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink;
- (i) any services or treatment received by you within your home country;
 - any services or treatment received by you, including any form of cosmetic surgery or any treatment that in the opinion of the emergency assistance service, in consultation with your treating doctor, can reasonably wait until you return to the United Kingdom;
 - any services or treatment received by you after the date on which in the opinion of the emergency assistance service, you can safely return home, that would exceed the cost of your repatriation;
 - any routine non-emergency tests or treatment;
 - repairs to or for the provision of dentures, artificial limbs or hearing aids;
 - any dental work involving the use of precious metals;
 - in-patient treatment that has not been notified to and agreed by the emergency assistance service;
 - any extra costs for single or private accommodation in a hospital or nursing home;
 - any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made;
- (iii) your burial or cremation in your home country;
- (b) emergency dental work costing more than **£100**;
- (c) any payment when you are in a private hospital or clinic;
 - more than **£600** in total for state hospital in-patient benefit;
- (d) any claim that does not follow a claim under the emergency medical and associated expenses section of the policy or the curtailment section of the policy.

NOTES:

- IF TRAVELLING WITHIN EUROPE YOU SHOULD CARRY A EUROPEAN HEALTH INSURANCE CARD (EHIC) AND USE THIS AT STATE REGISTERED DOCTORS AND STATE HOSPITALS TO SAVE COSTS.
- IF TRAVELLING IN AUSTRALIA YOU SHOULD REGISTER WITH MEDICARE ON ARRIVAL. THERE IS A MEDICARE OFFICE IN ALL MAJOR TOWNS AND CITIES AUSTRALIA. REGISTRATION IS FREE AND THIS WILL ENTITLE YOU TO REDUCE MEDICAL CHARGES FROM DOCTORS, REDUCED PRESCRIPTION CHARGES AND ACCESS TO MEDICARE HOSPITALS.

**FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY
OR IF YOU NEED TO CUT YOUR TRIP SHORT
CONTACT SPECIALTY ASSISTANCE on +44 (0)8453 707 183**

What you need to do if you wish to make a claim under this section of the policy

Emergency medical details are given separately above.

For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep receipts accounts and medical certificates. All claims must be notified by the organiser.

SECTION B4 - CURTAILMENT (CUTTING SHORT YOUR TRIP)

For each insured-person this insurance will pay:

up to the cost of the tour operator's holiday for your unused proportion of (i) transport charges, loss of accommodation and (ii) additional travel expenses that you have paid or agreed to pay, that you cannot recover from any other source following your **necessary** curtailment of your trip due to:

- the trip being cut short by your early return home because of:
 - the death, injury or illness of:
 - you or a friend with whom you are travelling;
 - a close relative who lives in the United Kingdom;
 - a close business associate who lives in the United Kingdom;
 - a friend who lives abroad and with whom you were intending to stay;
 - you, a friend or close relative who is travelling with you being required in United Kingdom for jury service or as a witness in a Court of Law, or
 - you, a friend or close relative who is travelling with you being called back to the Police after your home, or the home in the United Kingdom of your trip or close relative, or usual place of business in the United Kingdom, has suffered from burglary, serious fire, storm or flood;
- the trip being interrupted because you have been confined to hospital for the rest of your trip because of injury or illness.

For each insured-person this insurance will not cover:

- the first £40 of any loss, charge or expense made on each claim under this section;
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value;
- any payment where you have not suffered any financial loss;
- any claim that is due to:
 - the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate;
 - your failure to obtain the required passport or visa;
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in your booking;
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as your agent;
 - the curtailment of your trip by the tour operator;
 - the failure of your travel agent or tour operator;
 - the cancellation of any conference or business trip onto which your trip was to be an add-on;
 - financial circumstances;
 - your loss of enjoyment of the trip however caused;
 - your suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life);
 - death or illness of any pets or animals;
 - curtailment due to death or illness of a close relative or close business associate caused by a pre-existing medical condition other than where it is an immediate parent or guardian and necessitates an immediate return home;
 - terrorism, riot, civil commotion, strike or lock-out;
- any event that is due to you participating in a hazardous activity unless an additional premium has been paid and the policy endorsed;
- any unused portion of your original ticket where repatriation has been made;
- cutting short your trip unless the emergency medical assistance service have agreed;
- any event caused by your failure to get a medical certificate from the treating doctor near to where you are staying that states the necessity to return home due to death, injury or illness;
- curtailment cover where the trip is of two days duration or less or is a one-way trip;
- curtailment due to any event caused by:
 - you driving a motorcycle for which you do not hold a full licence to ride in your home country;
 - you riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.

What you need to do if you wish to make a claim under this section of the policy

If you feel you need to cut short your trip you will need a letter confirming this is due to medical necessity from your treating doctor in resort, and to confirm this with SPECIALTY ASSISTANCE. Curtailment claims will not otherwise be covered. You should keep any receipts or accounts given to you and send them in to the claims office. All claims must be notified by the organiser.

SECTION B5 - PERSONAL LIABILITY

For each insured-person this insurance will pay:

up to £2,000,000, plus costs agreed between us in writing, for any event occurring during the period of this insurance that you are legally liable to pay that relate to an incident caused by you and that results in:

- injury, illness or disease of any person;
- loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family;
- loss of, or damage to trip accommodation which does not belong to you or any member of your family.

For each insured-person this insurance will not cover:

- & (b) - the first £40 in respect of each and every event that causes a claim;
 - the first £200 in respect of each and every event that causes a claim;
- any liability for loss of or damage to property or injury, illness or disease:
- where an indemnity is provided under any other insurance;
 - that is suffered by anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family and is caused by the work you or any member of your family employ them to do;
 - that is caused by any deliberate act or omission by you;
 - that is caused by your own employment, profession or business or any member of your family;
 - that is caused by your ownership, care, custody or control of any animal;
 - that falls on you by agreement and would not have done if such agreement did not exist;
- any liability for injury, illness or disease suffered by you or any member of your family;
 - compensation or any other costs caused by accidents involving your ownership, possession or control of any:
 - land or building or their use either by or on your behalf other than your temporary trip accommodation;
 - mechanically propelled vehicles and any trailers attached to them;
 - aircraft, motorised skis, motorised waterborne craft or sailing vessel;
 - firearms or incendiary devices.

What you need to do if you wish to make a claim under this section of the policy

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.

Keep notes of any circumstances that may become a claim so these can be supplied to us along with any supporting evidence we may require. All claims must be notified by the organiser.

SECTION B6 - PERSONAL ACCIDENT BENEFIT

For each insured-person this insurance will pay:

A single payment for your accidental bodily injury, that independently of any other cause, results in your:

| | Age 16 and under | Age over 16 |
|--|------------------|-------------|
| (a) Death | £5,000 | £20,000 |
| (b) Total loss of sight in one or both eyes* | £25,000 | £25,000 |
| (c) Loss of Limb: | | |
| - whole arm or whole hand | £9,000 | £9,000 |
| - thumb | £3,000 | £3,000 |
| - index finger | £2,250 | £2,250 |
| - any other finger | £1,000 | £1,000 |
| (d) Loss of Limb: | | |
| - whole leg or whole foot | £7,500 | £7,500 |
| - big toe | £1,500 | £1,500 |
| - any other toe | £500 | £500 |
| (e) Loss of hearing: | | |
| - in both ears | £6,250 | £6,250 |
| - in one ear | £1,500 | £1,500 |
| (f) Permanent Total Disablement after 104 weeks except when compensation is paid under (b) above | £25,000 | £25,000 |

all occurring within 12 months of the event happening.

For each insured-person this insurance will not cover:

- any event that is due to:
 - you travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose);
 - you driving a motorcycle for which you do not hold a full licence to ride in your home country;
 - you riding on a motorcycle without wearing a crash helmet, whether legally required locally or not;
 - 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 your registered doctor but not when prescribed for the treatment of drug addiction);
 - your abuse or prior abuse of solvents and alcohol;
 - your participation in a hazardous activity unless an additional premium has been paid and the policy endorsed;
 - more than one of the benefits that is a result of the same injury;
- (a) more than £5,000 death payment when your age is seventy-six (76) years or over at the time of the incident;
- (f) any payment when your age is seventy-six (76) years or over at the time of the incident;

NB. Where you are not in any paid employment or paid occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.

What you need to do if you wish to make a claim under this section of the policy

In the event of death we will require sight of an original copy of the death certificate. For other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required. All claims must be notified by the organiser.

SECTION B7 - ORGANISER'S LIABILITY

(applicable on educational establishments only)

This cover only applies when your education authority or educational establishment does not carry this insurance protection.

For each insured-person this insurance will pay:

up to £5,000,000, plus costs agreed between us in writing, for any event occurring during the period of this insurance where the organiser is legally liable to pay that relate to an incident caused by the organiser and that results in:

- injury, illness or disease of any person;
- loss of or damage to property that does not belong to the organiser and is not in the organiser's charge or control;
- any liability described in (1) above falling on the Local Education Authority or, in the case of an independent school, the governing body in place of the organiser.

For each insured person this insurance will not cover:

- the first £40 in respect of each and every event that causes a claim;
 - the first £200 in respect of each and every event that causes a claim;
- 1&2- any liability for loss of or damage to property or injury, illness or disease:
- where an indemnity is provided to the organiser under any other insurance;
 - that is caused by any deliberate act or omission of the organiser;
 - that is caused by the organiser's employment, profession or business other than as part of your school duties;
 - that is caused by the organiser's ownership, care, custody or control of any animal;
 - that falls on the organiser by agreement and would not have done if such agreement did not exist;
- any liability for injury, illness or disease suffered by the organiser;
 - compensation or any other costs caused by accidents involving the organiser's ownership, possession or control of any:
 - land or building or their use either by or on behalf of the organiser other than temporary trip accommodation;
 - mechanically propelled vehicles and any trailers attached to them;
 - aircraft, motorised waterborne craft or sailing vessel;
 - firearms or incendiary devices.

What you need to do if you wish to make a claim under this section of the policy

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation. Keep notes of any circumstances that may become a claim so these can be supplied to us along with any supporting evidence we may require. All claims must be notified by the organiser.

THE FOLLOWING ADDITIONAL COVER IS PROVIDED BY THE TOUR OPERATOR FOR THEIR CLIENTS

POLICY C

SECTION C1 - DEPARTURE DELAY

(applicable to trips outside the United Kingdom)

For each insured-person this insurance will pay:

1. you £30 compensation if the departure of your international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from your international departure point and your possessions have been checked in. If the delay continues we will pay a further sum of £20 for each complete period of 12 hours up to a maximum of £100;
2. up to £800 for alternative transport to get you to your destination if:
 - (a) the coach in which you are travelling to your international departure point becomes uncrivable due to mechanical failure or being involved in an accident, or
 - (b) your public transport is delayed, preventing you from getting to your international departure point in time to check in;
3. up to £500 for necessary expenses paid by the organiser for the forced extension, shortening or re-routing of the trip because of strike, riot or civil commotion starting during the trip which necessitates a change in travel plans;

You will need to obtain independent confirmation of the circumstances.

For each insured-person this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes;
- any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as your agent;
- 1. - any compensation unless you have checked in your possessions and obtained written confirmation from your airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of your flight, international train or sailing;
- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time;
- any compensation when your tour operator has rescheduled your flight itinerary;
- any claim where you have not pre-booked, where you have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked;
- 2. - any claim that is a result of your failure to allow sufficient time for your journey to the international departure point to check-in by the time shown on your travel itinerary;
- any claim arising from the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home;
- 3. - expenses that the organiser can recover from elsewhere;
- compensation where a strike, riot or civil commotion had taken place before the start of the trip or where it could have reasonably been anticipated that it was likely to happen.

What you need to do if you wish to make a claim under this section of the policy

You need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows (a) scheduled departure time, (b) actual departure time, and (c) reason for the delay. You are only covered if the delay is more than 12 hours. All claims must be notified by the organiser.

SECTION C2 - AVALANCHE DELAY

For each insured-person this insurance will pay:

up to £100 for each full day that you are unable to reach your trip destination: to cover the cost of additional accommodation and travel expenses necessarily and reasonably incurred due to your trip destination becoming inaccessible by road, rail or air transport because of heavy snowfall, flood, avalanche or landslide.

For each insured-person this insurance will not cover:

- more than £500 in total;
- the cost of taxi fares, telephone calls, faxes, food or drink.

What you need to do if you wish to make a claim under this section of the policy

Obtain a written report from the tour operator or their representative of the incident giving rise to the claim. All claims must be notified by the organiser.

SECTION C3 - PISTE CLOSURE

For each insured-person this insurance will pay:

for each full day you are unable to ski due to adverse weather conditions including lack of snow, resulting in the closure of all skiing facilities in a resort, or render it dangerous in the opinion of the ski school to ski on the remaining facilities in the resort to which the group has pre-booked.

The tour operator will provide additional travel arrangements and a daily lift pass if it is necessary to travel to an alternative resort to ski. In the event that there are no alternative resorts within 2 hours travelling time the tour operator will pay £30 per person per day (up to a maximum £200) for so long as such conditions continue.

URV, Branch Office of Union Reiseversicherung AG for the Kingdom and the Republic of Ireland

Registered in England & Wales, Company No. FC024361 Branch No. BR006943

A public body corporate with limited liability

Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany

Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918

Union Reiseversicherung AG are authorised in Germany by BaFin

and regulated in the United Kingdom by the Financial Services Authority and in the Republic of Ireland by the Insurance Regulator

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc

Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA

Registered in England Registered Number: 3220410

For each insured-person this insurance will not cover:

- any compensation where your trip was booked within 14 days of travel;
- any compensation where you fail to obtain written confirmation from the ski lift and/or school operator confirming the closure of facilities, stating the reason for closure and the date and time of closure and date and time it reopened.

APPLICABLE TO BOTH PRE-TRAVEL AND TRAVEL POLICIES

WHAT TO DO IN THE CASE OF A MEDICAL EMERGENCY ABROAD

Our appointed emergency medical assistance service is operated 24 hours a day and 365 days a year for your benefit. If you are admitted to a hospital or clinic as an in-patient our emergency assistance service must be notified as soon as it is practical to do so, and at the latest within 4 hours of your admission. In order to confirm that you are insured your treating doctor or physician should contact the emergency assistance service to advise your condition so that approval, treatment and payment of medical bills can be given.

Our appointed emergency assistance service has experienced multi-lingual co-ordinators to take your calls and to allow them to deal with your case quickly, please make sure you have the insurance policy and all other relevant information with you. After consultation with your treating doctor or physician, they will decide the most suitable, practical and reasonable solution to your problem, based upon the medical criteria. If adequate treatment is not available locally, it may be decided that repatriation by regular airline service, air or road ambulance is the best option, but only provided your treating doctor and our chief medical officer confirm your fitness to travel. You should contact SPECIALTY ASSISTANCE on +44 (0)8453 707 183 and advise them that you are insured under the Equity School Ski scheme through URV and have the following information ready to advise:

- A contact telephone number
- Location of hospital and doctor's telephone number
- Name and age of patient
- Your premium receipt number and details of booked travel arrangements
- The medical problem

HOW TO OBTAIN EMERGENCY MEDICAL ASSISTANCE

Inpatient treatment

contact Specialty Assistance as soon as possible on: telephone: +44 (0)8453 707 183

Outpatient treatment

Production of your MEDI-CARD will mean that any rescue, transport or medical service subscribing to the scheme will make no charge to you for their service but will bill us direct. In the event of difficulty you should contact the emergency medical assistance service immediately. You will be given a form by the medical/rescue service whenever the MEDI-CARD is used - this form should be sent to Fogg Travel Insurance Services together with any ancillary pharmaceutical bills and the like at the end of your trip to obtain reimbursement those costs incurred where you have made payment.

WHERE TO OBTAIN A CLAIM FORM

We have appointed Fogg Travel Insurance Services Ltd to look after your claim. If you require claim form please contact:

Fogg Travel Insurance Services Limited, The Hurst, Crow Hill Drive, Mansfield, Notts. NG19 7AE Tel: 0845 2307135 or Fax: 01623 420450

quoting Equity School Ski, and advising the section under which you wish to claim. When returning the claim form please enclose this policy together with the tour operators confirmation of booking invoice and if the claim is for cancellation, the tour operators cancellation invoice. (Note: All Claims must be submitted by the organiser)

APPEALS PROCEDURE

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may appeal against the decision in writing, explaining why you do not think our decision is correct.

1. If your appeal is regarding the selling of your policies:
The Customer Services Manager, P J Hayman & Company Ltd,
Stansted House, Rowlands Castle, Hampshire PO9 6DX.
2. If your appeal is regarding policy cover or the claims or emergency assistance service:
The General Manager, Fogg Travel Insurance Services Ltd,
Crow Hill Drive, Mansfield, Notts NG19 7AE.

Should we still not be able to resolve the matter you may then follow the complaints procedure detailed below.

YOUR RIGHT TO COMPLAIN

If, following an appeal, you do wish to complain please forward details of your complaint in the first instance as follows:

- (a) Write to the Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane Hadlow, Kent, TN11 9QU, who will review the claims office decision.

If you are still not satisfied with the outcome you may:

- (b) Ask the Financial Ombudsman Service (FOS) to review your case.
Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
Their telephone advice line is +44 (0) 845 080 1800.

Travel Insurance Facilities plc are authorised and regulated by the Financial Services Authority

Travellers HealthCheck is a trading name of Travel Insurance Facilities plc

P J Hayman & Company Limited is an appointed representative of Crispin Speers & Partners who are authorised and regulated by the Financial Services Authority (FSA)

Their FSA register number is 311507.

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Registered Office: P J Hayman & Company Limited,

Stansted House, Rowlands Castle, Hampshire PO9 6DX.