



Personal Travel Insurance

Policy Ref: TIL/2006/00036

This document only constitutes a valid insurance certificate when it is issued in conjunction with a valid Insurance Schedule, booking confirmation or receipt. The insurance and services detailed in the Certificate wording are underwritten by Templeton Insurance Limited and arranged by Gold Cover Insurance Services Ltd together with associated agents, following payment of the appropriate premium for the sections of cover purchased.

For claims enquiries: Tel: 0870 366 9366

This Certificate of Insurance witnesses that Templeton Insurance Limited (the Insurer), by issuance of a Master Policy No: TIL/2006/00036 against which this Certificate is issued, agrees to provide insurance to the **Insured Person(s)** described herein, subject to the terms, conditions, limitations and exclusions of the Master Policy. A copy of this Policy is available on request.

COVER IS PROVIDED PER PERSON UNDER THE FOLLOWING HEADINGS:

| | |
|------------------|--|
| Section 1 | Cancellation or Curtailment up to £3,000 Including Timeshare Management Charges up to £400 per week |
| Section 2 | Medical Expenses up to £5,000,000 including Hospital Confinement benefit up to £1,000 |
| Section 3 | Personal Accident up to £25,000* |
| Section 4 | Personal Luggage up to £1,500 Money up to £500 Loss of Passport up to £250 |
| Section 5 | Personal Liability up to £2,000,000 |
| Section 6 | Delayed and Missed Departure up to £100/£1,000 |
| Section 7 | Legal Expenses up to £25,000 |
| Section 8 | Optional Winter Sports cover - Provided the appropriate additional premium has been paid. |

*Death benefit is limited to £5,000 Please note reduced sums insured apply to certain age groups, please refer to main wording.

Subject to the terms, exclusions and conditions of this Certificate **We** will indemnify **You** during the **Period of Insurance** as defined and set out in the insurance schedule, booking confirmation or receipt.

The insurance operates in respect of:

- (A) British Isles residents domiciled in the British Isles and registered with a British Isles doctor at the date of issue of the Certificate.
- (B) Round trips commencing in and returning to the British Isles.

| GEOGRAPHICAL LIMITS | |
|----------------------------|--|
| Area 1. | The British Isles, Northern Ireland, Channel Islands and the Isle of Man. |
| Area 2 | The Continent of Europe, West of the Ural Mountains, Madeira, Canary Islands, Iceland, The Azores, Mediterranean Islands and non European Countries bordering the Mediterranean. |
| Area 3. | Worldwide (excluding USA/Canada and Caribbean). |
| Area 4. | Worldwide (including USA/Canada and Caribbean). |

IMPORTANT NOTICE

CONDITIONS APPLYING TO THIS CERTIFICATE

The Medical Assistance Company must be advised immediately in the event of:

- (a) **Your** hospitalisation.
- (b) **Your** intended repatriation for medical reasons.
- (c) The need to return earlier than the original booked return date when the cause of such return may be insured under Section 1 Cancellation or Curtailment of the Certificate occurring during the Holiday/Journey.

HEALTH CONDITIONS

To obtain this Insurance:

1. **You** and every member of **Your** party (other than accompanied infants and those who are physically disabled) who are insured under this insurance must be able to walk 100 metres and climb two flights of stairs without discomfort, pain or breathlessness.
2. **You** and every member of **Your** party who are insured under this insurance must not have attended any hospital as an in-patient or for specialist treatment or have undergone surgery over the past 12 months.
3. **You** and every member of **Your** party who are insured under this insurance will not have seen a doctor or medical practitioner on a repeated basis of 4 months or less.
4. **You** and every member of **Your** party who are insured under this insurance are not on any waiting list for any medical treatment.
5. **You** and every member of **Your** party who are insured under this insurance are not aware of any reason why the trip to be insured should be cancelled or curtailed.
6. **You** and every member of **Your** party between 65 years and 84 years old are subject to mandatory medical screening.
7. **You** and every member of your party must telephone the CSA HEALTHLINE for confirmation of cover if **You** have a relative or Close Business Associate whose state of health may give rise to a cancellation or curtailment claim under this certificate or who is in hospital awaiting treatment or has received a terminal prognosis.

WHEN YOU RECEIVE THIS CERTIFICATE

If **You** and every member of **Your** party who are insured under this insurance cannot comply with any of the conditions above then **You** or the person who cannot comply with these questions must contact CSA HEALTHLINE for advice as to whether the medical condition(s) can be covered and whether there will be an additional charge or amendments to Certificate conditions. If **We** offer cover, written confirmation will be provided which should then be retained with **Your** Certificate. This service is available between 9.30 and 5.30 Monday to Friday.

CSA HEALTHLINE 0870 366 9373

FAILURE TO COMPLY WITH THESE CONDITIONS
Failure to comply with the above conditions means **You** will not be covered under the Cancellation, Curtailment or Medical Sections of this Certificate. Under no circumstances will **You** or any **Insured Person** be covered under the Cancellation, Curtailment or Medical Sections of this Certificate if **You** are travelling against the advice of a medical practitioner or have received a terminal prognosis at the time of purchasing this insurance.

SINGLE TRIP AND ANNUAL COVER

With specific regard to Single Trip and Annual Multi-trip cover, should the state of **Your** health, or the health of the person upon which cancellation of this trip depends, changes before **Your** balance payment is due or before **You** travel **YOU MUST** contact CSA HEALTHLINE immediately to confirm the continuation of insurance cover for any relevant medical conditions.

WE STRONGLY ADVISE YOU TO TAKE THIS DOCUMENT WITH YOU WHILST TRAVELLING

Certificate Wording: You should read the document carefully before You go on holiday or make a business trip abroad. It gives You full details of what is and is not covered and the conditions of the cover.

Conditions, Exclusions and Warranties: General conditions, exclusions and warranties will apply to individual Sections of Your Certificate while general exclusions, conditions and warranties will apply to the whole of Your insurance Certificate.

Health: Your Certificate contains restrictions regarding pre-existing medical problems concerning the health of the people travelling and of other people upon whose health the trip may depend. You are advised to read the document carefully.

Hazardous Activities or Pastimes: If You are going to take part in a dangerous activity or pastime where there is a high risk of injury, check that Your insurance covers You.

Property Claims: These claims are paid based on the indemnity value of the goods at the time You lose them and not on a "new for old" or replacement cost basis.

Limits: Most Sections of Your Certificate have limits on the amount the Insurer will pay under that Section. Some Sections also include other specific limits, for example: for any one item or Valuables in total. You are advised to check Your insurance if You intend taking expensive items with You.

Certificate Excesses: Claims under certain Sections of the Insurance Certificate will be subject to an excess. Where there is an excess, You will be responsible for paying the first part of a claim.

Reasonable care: You need to take all reasonable care to protect yourself and Your property.

Complaints: Your Insurance Certificate will have in it a complaints procedure which tells You what steps You can take if You wish to make a complaint.

Non Disclosure: Non Disclosure or misrepresentation of a material fact may entitle the Insurers to void the insurance. A material fact is a fact that is likely to influence Insurers in the acceptance or assessment of the risks attaching to the insurance, (for example, an Insured Person's state of health or that of a Relative or friend on whom a planned holiday or trip may depend).

Cooling Off Period: If after reading this Certificate You need more information or You are not satisfied with it for any reason You must return it to Your issuing agent within 14 days of issue in order to receive a full refund of premium provided no claim has occurred and travel has not taken place.

DEFINITIONS

The following words or expressions carry the meaning shown below wherever they appear in the Certificate. For convenience each word or expression defined will appear in bold print within the wording of the Certificate.

Accident/Accidental: Means a sudden, unexpected, unusual, specific, violent, external event which occurs at a single identifiable time and place and independently of all other causes results directly, immediately and solely in physical bodily injury which results in a loss. In no event shall the contracting of any disease and/or illness (including but not limited to heart attack, stroke or cancer) nor the injection or ingestion of any substance, be considered an Accident. An event which directly or indirectly exacerbates a previously existing physical bodily injury shall not be considered an Accident.

Advance Booking: Any booking made at least 24 hours prior to the commencement of the scheduled time shown on Your ticket.

Annual Multi-Trip: Means the cover shall extend to each and every Period of Insurance as defined. Up to either 31 or 62 days any one journey and a maximum of 17 days Winter Sports cover (if the appropriate premium has been paid) for a period of one year from the issue date of the Certificate and not the date of the first holiday/trip. British Isles trips are covered if travel arrangements are pre-booked and include accommodation for at least two nights. If any new medical condition or reason occurs during the period of this Certificate You must contact CSA Healthline for confirmation that cover can continue.

Geographical Limits: Means those geographical areas or countries shown on the Certificate.

Close Business Associate: Means a person working for the same company and in the same office as yourself and nominated in order to continue the proper functioning of Your business trip.

Common Law Partner: Any couple (including same sex) in a common law relationship or who cohabit at the same address.

Curtailed: Shall mean abandonment of the journey by return to Your home in the British Isles or to attend a hospital abroad as an in-patient and the cover shall provide only a pro-rata reimbursement of the unused portion of the journey/holiday cost.

Money: Travellers cheques (unless the issuer provides a replacement service), coins, prepaid travel and admission tickets, accommodation and meal vouchers, driving licences, phone cards and cash up to £250.

Musical Instruments: Portable Instruments which are designed to produce a musical sound.

Outward Journey: The principal journey undertaken in conjunction with the trip in respect of the Outward Journey from Your home address in the British Isles.

Period of Insurance: The cancellation cover commences from the date of issue of the Certificate. The remaining covers apply for the period of the holiday/trip including the direct Outward Journey and end upon completion of the direct Return Journey within the Period of Insurance.

Permanent Total Disablement: Means disability caused by or resulting directly from an Accident which, from the moment of such Accident, entirely prevented You from attending to any business or occupation in any capacity for 24 consecutive months and, in the opinion of Our medical and vocational advisors, it is reasonable that it should continue beyond such time so as to prevent You from being able to attend to any business or occupation of any or every kind in any capacity.

Reciprocal Health Agreement: If You intend travelling to a European Economic Area (EEA) country or Switzerland You should either obtain from Your local Post Office a European Health Insurance Card (EHIC) application pack or apply online at www.dh.gov.uk/travellers which when completed will entitle You to certain free health arrangements in EEA countries and Switzerland. You should take the EHIC with You and make sure that any medical treatment is provided at hospitals or by doctors working within the terms of the Reciprocal Healthcare Agreement unless the Medical Assistance Company agrees otherwise. If You are admitted to a private clinic You will be transferred to a public hospital as soon as the transfer can be arranged safely.

Relative(s): Spouse, Common Law Partner, parent, parent-in-law, son, son-in-law, daughter, daughter-in-law, brother, brother-in-law, sister, sister-in-law, fiancé(e), grandchild, legally adopted child or step-child who are domiciled in the British Isles.

Return Journey: The principal journey undertaken in conjunction with the trip in respect of the Return Journey to Your home address in the British Isles.

Sports Equipment: Those articles which are usually worn, carried or held in the course of participating in a recognised sport.

Valuables: Jewellery, watches, gold or silver articles, binoculars, portable televisions, radios, cassette tapes, cassette recorders, video recorders, video games and player, camcorders, compact disc players, compact discs, DVD players and DVD's, mini disc players and mini discs, mp 3 players, photographic equipment, furs or animal skins.

We/Our/Us: The Insurer.

You/Your/Insured Person: Any person named on the Insurance Schedule, Booking Confirmation or Receipt for whom the appropriate premium has been paid and all children in the party under age 2.

GENERAL EXCLUSIONS

We shall not be liable for:

1. any claims directly or indirectly occasioned by, happening through or in consequence of war, invasion, any acts of terrorism, acts of foreign enemies, hostilities (whether war be declared or not), civil war, military or usurped power or confiscation by or under the order of any government or public local authority.
2. any loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this insurance an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological, ethnic or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear. This insurance also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism. This insurance does not cover any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.
3. There is no cover under any section whilst travelling or if travelling is undertaken to any area that is publicly known at the commencement of the trip or notified on the Foreign Office Website not to travel to, be in a state of or faced with the threat of war, invasion, civil war, armed hostility, armed revolt or insurrection unless authorised by Insurers in writing.
4. Consequential loss of any kind.
5. Any claims directly or indirectly occasioned by any criminal or illegal act committed by You or Your travelling companion.
6. (a) Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting in or arising from any consequential loss.
(b) Any legal liability of whatsoever nature directly or indirectly caused by or contributed to, by or arising from
 - (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
7. Any claims directly or indirectly resulting from aviation other than as a fare-paying passenger on a properly licensed passenger-carrying aircraft operated by a company licensed for the transportation of passengers by the duly constituted governmental authority having jurisdiction over civil aviation in the country of registration of such airline.
8. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
9. Any loss, injury, damage, illness, death, legal liability or expense arising directly or indirectly from or consisting of the failure or fear of failure or inability 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 time, calendar date, or to continue to function correctly beyond that date. This exclusion shall not apply to Section 2 (Medical and Other Expenses) or Section 3 (Personal Accident).
10. Any loss which has not been conclusively proven and the amount thereof substantiated.
11. Claims arising from pregnancy where the period of the holiday or cancellation terminates after 32 weeks for individual birth or 24 weeks for multiple birth

from the date of delivery as estimated by a hospital or registered medical practitioner. However, where the insurance has been effected prior to confirmation of the pregnancy by such hospital or registered medical practitioner, and in the event of **You** effecting immediate cancellation of the holiday, upon receipt of such confirmation **We** will indemnify **You** under Section 1.

12. Claims arising directly or indirectly from:

- (a) Holiday arrangements made or undertaken:
 - i) Against the advice of any registered medical practitioner
 - ii) For the purpose of obtaining medical treatment abroad
 - iii) Where **You** have received a terminal prognosis
 - iv) Any loss as a result of a pre-existing medical condition which has not been declared and agreed by CSA Healthline (see HEALTH CONDITIONS on this Certificate).
- (b) Psychological or psychiatric disorders, anxiety, stress or depression.
- (c) **Your** intentional self-injury, suicide or attempted suicide or wilful exposure to needless risk (other than in an attempt to save human life).
- (d) The influence of intoxicating liquor or of a drug or drugs (unless prescribed by a registered medical practitioner), sexually transmitted disease or insanity.
- (e) **You** engaging in manual work during the period of the holiday, steeplechasing, polo, hunting, professional sports, mountaineering (normally requiring the use of ropes or a guide), potholing, scuba/skin-diving (other than depths less than 30 metres), any race, speed or duration test or practice for such race or test (other than athletics), or hazardous pursuit.
- (f) Skiing against local authoritative advice or warning, ski stunting, ski randonee, ski racing, ski jumping, ice hockey, free style skiing, the use of bob sleighs, para-skiing or skeletons.
- (g) Racing, motor rallies and motor competitions, manual work in connection with profession, trade or business, flying, professional entertaining.
- (h) Motor cycling, as either driver or passenger, unless the driver holds a full British Isles current licence permitting him/her to ride the motor cycle up to a maximum of 125cc.

GENERAL CONDITIONS

1. **Changes in risk:**

You will immediately advise **Us** of any changed circumstances which become apparent after the date of issue of this Certificate and before the commencement of the journey which **You** could reasonably foresee as likely to give rise to a claim under this Certificate. **We** reserve the right to alter the terms of the insurance in the light of such changed circumstances. If **You** elect to cancel the journey due to such changed circumstances **We** will, subject to the terms, conditions and exclusions of the Certificate, indemnify **You** under Section 1 in respect of journey deposits or charges which **You** have necessarily incurred up to the date of advice to **Us** of such changed circumstances.

2. **Extension of cover:**

If **You** request any extension of the **Period of Insurance** after the commencement of travel **You** will advise **Us** of any circumstances which at the time of such request could reasonably be expected to cause a claim under this Certificate.

3. **Fraud:**

If any person makes any misrepresentation or concealment in obtaining this Certificate or in support of any claim this Certificate will be void.

4. **Claims -Your duties:**

- (a) **You** will advise **Us** of any occurrence which may give rise to a claim under this Certificate in writing as soon as is reasonably possible after the date of such occurrence and shall supply to **Us** all such accounts and other documents as **We** may reasonably require.
- (b) **You** will give **Us** notice in writing immediately **You** or **Your** legal representatives have knowledge of any impending prosecution, inquest or fatal enquiry in connection with any occurrence for which there may be a liability under Section 5 of this Certificate.
- (c) **You** must inform the Police of all losses or thefts within 24 hours of discovery and obtain a copy of the Police report in support of any claim under Section 4 of this Certificate.
- (d) If personal luggage or **Money** are lost or damaged whilst in the custody of a carrier, (i.e. Airline, Railway, Shipping Company, Bus Company etc.) **You** must notify such carrier immediately and obtain a copy of their report.

5. **Claims - Our rights:**

- (a) No Admission, offer, promise, payment or indemnity will be made or given by **You** or on **Your** behalf without **Our** written consent.
- (b) **We** shall not be responsible for any legal expenses incurred prior to issuing **You** with written acknowledgement of the existence of a potentially viable claim under this Insurance.
- (c) In the event that **You** are awarded legal costs as part of any judgement or settlement, **We** shall be entitled to repayment by **You** of any sums paid under this Insurance.
- (d) In the event that **You** are awarded compensation (by judgement or settlement), **We** shall be entitled to recover from **You** **Our** costs and expenses paid under this insurance incurred by **Us**.
- (e) **We** will be entitled to take over and conduct in **Your** name, the defence or settlement of any claim or to prosecute in **Your** name for **Our** own benefit, in respect of any claim for indemnity or damages or otherwise, and will have full discretion in the conduct of any proceedings or in the settlement of any claim, and **You** will give all such information and assistance as **We** may require.
- (f) In case of illness or injury **We** may approach any doctor who may have treated **You** in the past and **We** may at **Our** own expense and upon reasonable notice to **You** or **Your** legal personal representative, arrange for **You** to be

medically examined as often as required, or in the event of death have a post-mortem examination of **Your** body.

- (g) **You** will supply at **Your** own expense a doctor's certificate in the form required by **Us** in support of any claim under Sections 1, 2 or 3 of this Certificate.

6. **Other Insurances:**

Under Sections 1, 2, 4, 5, 6, 7 and 8 **We** will not be liable in respect of any claim where the event leading to the claim is insured by any other existing policy or policies, except in respect of any amount beyond that which is payable under such other policy or policies.

7. **Arbitration:**

If any difference shall arise as to the amount to be paid under Sections 1, 2, 4, 6, 7 and 8 of the Certificate (liability otherwise being admitted), such difference shall be referred to arbitration under the Arbitration Acts for the time being in force. The making of an award in such a case shall be a condition precedent to any right of action against **Us**.

8. **Precedents to liability:**

The due observance and fulfilment of the terms, provisions, conditions and endorsements of this Certificate insofar as they relate to anything to be done or complied with by **You** will be a condition precedent to **Our** liability to make any payment.

SECTION 1- CANCELLATION OR CURTAILMENT

What is covered:

We will indemnify **You** up to £3,000 in all against all travel or accommodation deposits or charges (including the cost of Timeshare Management Charges up to a maximum of £400 per week) which **You** have paid or contracted to pay before the trip departure date and cannot recover in respect of any part of the trip which **You** are necessarily prevented from undertaking as the result of:

- (a) Death, **Accidental** bodily injury or illness, of yourself, **Relative** or a travelling companion, or **Close Business Associate** with whom **You** have arranged to travel.
- (b) **You** or any person with whom **You** have arranged to travel being subject to compulsory quarantine or being summoned for jury service or as a witness in a court of law during the period of the journey.
- (c) **Your** redundancy (qualifying **You** to claim for the payment under current British Isles redundancy payment legislation) or that of any person with whom **You** intend to travel, provided that such notice of redundancy is advised to **Us** within 14 days of its announcement.
- (d) **Your** private dwelling becoming uninhabitable following fire, storm or flood, or **Your** presence being required by the police following burglary at such private dwelling occurring at any time from commencement of this insurance.
- (e) Cancellation or **Curtailement** of scheduled public transport consequent upon hijack occurring during the **Period of Insurance**.
- (f) Reasonable additional travelling expenses incurred by **You** in returning to **Your** home address in the British Isles, where such return is urgently necessitated by the death, serious illness or severe injury of one of **Your Relatives** or a **Close Business Associate** resident in the British Isles. If a holiday is curtailed through **Your Accident** or illness, a doctor at the resort or the nearest town must confirm that such **Curtailement** was medically necessary and authorised by the Medical Assistance Company. In the event **You** curtail **Your** trip in accordance with the conditions above and such trip was for the specific purpose of carrying out **Your** business **We** will reimburse up to the specified limit of cover the cost of a replacement colleague.
- (g) It proving impossible for **You** to Spacebank or Relet **Your** Timeshare Accommodation during the 12 month period immediately following **Your** planned holiday date.

What is not covered by Section 1:

- (a) Government Regulation or Act, delay or amendment of the booked itinerary, or failure in provision of any part of the booked journey (including error, omission, financial failure or default) of or by the provider of any service forming part of the booked journey as well as of the agent or tour operator through whom the journey was booked.
- (b) **Your** disinclination to travel or financial circumstances arising from other than loss of employment due to redundancy or involuntary unemployment as defined above.
- (c) Any unlawful act of any person on whom the journey plans depend.
- (d) Failure to notify the travel agent/tour operator or provider of transport or accommodation immediately it is found necessary to cancel or curtail the journey.
- (e) Failure to comply with the terms of contract of the travel agent/tour operator or provider of transport.
- (f) Delay in journey commencement.
- (g) Any circumstances manifesting themselves after the date of booking but prior to the date of issue of this Certificate.
- (h) The first £40 of each and every claim for those persons up to 65 years of age except loss of deposit where this is reduced to £15 of each and every claim per person.
- (i) The first £50 of each and every claim for Geographical Area 1 and £100 of each and every claim for Geographical Areas 2, 3 and 4 per person aged between 66 and 69 years except loss of deposit where this is reduced to £15 of each and every claim per person.
- (j) The first £50 of each and every claim for Geographical Area 1 and £200 of each and every claim for Geographical Areas 2, 3 and 4 per person aged between 70 and 84 years except loss of deposit where this is reduced to £15 of each and every claim per person.

SECTION 2 - MEDICAL AND OTHER EXPENSES

What is covered:

2.1

If **You** sustain bodily injury or suffer illness outside the British Isles, **We** will indemnify **You** up to £5,000,000 against the following expenses which **You** necessarily incur outside the British Isles:

- (a) Medical expenses including hospital charges, ambulance charges and reasonable travel charges for conveyance to hospital (Patient only). Dental treatment is included only for the alleviation of sudden pain and does not apply to the provision of dentures, artificial teeth or work involving the use of precious metal.
- (b) Reasonable additional travelling expenses in returning to **Your** home address in the British Isles and reasonable additional accommodation beyond the number of days booked, including in the event of serious illness or severe injury for which a claim is admissible under (a):
 - i) Such expenses of a **Relative** or friend travelling with **You** who is required on medical advice to stay with or escort **You** home.
 - ii) The expenses of a qualified nurse or qualified medical practitioner required on medical advice to escort **You** home providing the agreement of the Medical Assistance Company has been obtained.
 - iii) In the event of repatriation, any value remaining in unused original return travel tickets which is recoverable shall be deducted from the amount of the claim.
- (c) Cost of returning **Your** body or ashes to **Your** home address in the British Isles up to £3,000, or burial or cremation abroad in the country where death occurs up to £1,500. Cover within the British Isles is operative only insofar as paragraphs (b) and (c) are concerned.

2.2

If **You** sustain bodily injury or suffer illness outside the British Isles during the **Period of Insurance** resulting in admission to a hospital abroad as an in-patient **We** will pay **You** a benefit of £10 per complete 24 hours for which **You** are hospitalised up to a maximum of £1,000.

2.3

If **You** are insured with any other insurer it is hereby understood and agreed that this insurance will only pay in excess of such insurance for all items covered thereby and it is subject that such cover remains in force during the period of this Certificate.

What is not covered by Section 2:

- (a) Expenses which **You** incur in **Your** normal country of residence except as provided for in (b) and (c) above.
- (b) Any expense which **You** incur more than twelve months outside the British Isles after the occurrence of the injury or illness to which the claim refers.
- (c) Any expenses for non-essential or ongoing treatment or where treatment can be reasonably delayed until **Your** return to the British Isles.
- (d) For emergency medical, hospital and physician expenses which are not recognised by **Us** as being part of necessary or legitimate treatment.
- (e) The additional cost of single or private room accommodation at a hospital, clinic or nursing home, except where the Emergency Medical Assistance Company deems it necessary for **You** to occupy such accommodation.
- (f) Any form of cosmetic surgery.
- (g) Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.
- (h) After treatment or aid obtained after **You** first became ill **We** reserve the right to transfer **You** to the hospital, clinic or location of **Our** choice when, in the opinion of the Medical Assistance Company, **You** are fit to be transferred.
- (i) Treatment or aid obtained after **You** first became able to return to the British Isles after **You** became ill or sustained injury. If on medical grounds **We** deem it necessary to repatriate **You** earlier than planned and **You** decline and wish to continue the holiday/trip Insurers will not be responsible for any further costs relating to this condition and all cover under Sections 1, 2 and 3 of the Certificate will cease.
- (j) In the event of repatriation to the British Isles, upon completion of such repatriation, no further benefits or medical costs shall be covered thereafter.
- (k) Medical expenses including hospital/clinic charges, ambulance and/or any other form of conveyance charge as a result of any wilful and/or malicious act against **You** by any member of **Your** family and/or travelling companion.
- (l) The first £40 of each claim per person aged up to 65 years.
- (m) The first £100 of each claim per person aged between 66 and 69 years other than 2.2.
- (n) The first £200 of each claim per person aged between 70 and 84 years other than 2.2.

SECTION 3 - PERSONAL ACCIDENT

What is covered:

If **You** sustain bodily injury abroad caused solely by **Accidental**, violent, external and visible means, and such bodily injury solely and directly results within twelve months in **Your** death or disablement, **We** will pay to **You** benefits in accordance with the following items:

- (a) Death £5,000
- (b) Permanent loss by physical severance of hand or foot at or above the wrist or ankle or the total and permanent loss of use of an entire hand or arm or of an entire foot or leg or total irrecoverable loss of all sight in one or both eyes £25,000.
- (c) **Permanent Total Disablement** resulting in **Your** permanent and absolute inability to attend to a profession or business or gainful occupation of any kind £25,000.

Provided that:-

- (a) If **You** are under 16 years of age the benefit under Item (a) is limited to £1,000.
- (b) If **You** are aged 65 years or over Item (a) is limited to £1,500 and no compensation will be payable under Items (b) and (c).
- (c) The Permanent Disablement benefit will be paid following 12 months of proven Permanent Disablement.
- (d) The Permanent Disablement benefit is limited to 50% if **You** were not continuously gainfully employed for the 12 months prior to the departure date of the trip on which the **Accident** occurred.

What is not covered by Section 3:

No compensation payable:

Under more than one of the items (a), (b) and (c). On payment of a claim under any one of these items, all liability under this Section will cease insofar as **You** are concerned.

SECTION 4 - PERSONAL LUGGAGE AND MONEY

What is covered:

- (a) **We** will indemnify **You** against loss, theft or damage to personal luggage, clothing and personal effects belonging to **You** up to £1,500 in all. **Our** maximum liability for a single item, pair, set or collection is £250 and **Valuables** £250 in all. A camera with all accessories, a bracelet or necklace with any attachment and any similar composite item will be considered as one article. The maximum payment for eyeglasses and sunglasses (prescription or not) shall be £75. The maximum loss on a beach is £100 in all. Golf equipment will be limited to £500 in all. **Our** liability in respect of **Money** is limited not to exceed £500. In respect of theft or loss of **Money** whilst on **Your** person or in a safety deposit box within an hotel or bank, cash is limited to £250 (but £50 if **You** are under 18 years of age).
- (b) If **You** are temporarily deprived of personal luggage on the **Outward Journey** for a period of more than 12 hours from time of arrival at journey destination due to delay or misdirection in delivery, **You** must provide proof of purchase of replacement items and written confirmation from the Carrier of the number of hours delay. **We** will pay for necessary replacement purchases up to an amount of £100.
- (c) Loss of Passport: Up to £250 towards the cost of replacing **Your** passport if lost, stolen or destroyed on **Your** Holiday/Journey (including all reasonable travel and associated costs incurred) to obtain temporary documents to allow **You** to return to the British Isles.

Provided that:

- (a) **You** take all reasonable precautions for the safety of the property insured.
- (b) In the event of damage, payment will be for the intrinsic value of each item or the cost of repair or replacement, whichever is less.
- (c) Any reimbursement received by **You** from an airline, transportation provider, hotel, home contents insurer or any other recovery source shall be deducted from the amount of **Your** claim.
- (d) Damaged articles must be retained by **You** and, if required, submitted to the Claims Company so as to substantiate the claim. Failure to do so may result in non-payment.
- (e) Any claims payment made in respect of temporary deprivation of personal luggage will be deducted from any subsequent claim where the property insured proves to be permanently lost.
- (f) **You** will supply to **Your** own expense a Statutory Declaration regarding any claim arising under this Section of the Certificate if so required.

What is not covered by Section 4:

- (a) Loss or damage arising from wear and tear, depreciation or deterioration, any process of cleaning, repairing or restoring, atmospheric or climatic conditions, moth or vermin, mechanical breakdown or derangement, damage to suitcases unless a written report is obtained stating unusable.
- (b) For damage caused by staining of items.
- (c) Loss, theft or damage to contact or corneal lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, computer equipment, computer records, mobile phones, laptop and portable computers, unset precious stones, vehicles or accessories, **Musical Instruments**, antiques, pictures, **Sports Equipment** whilst in use, boats and/or ancillary equipment including windsurfing equipment and sailboards, caravan awnings, glass, china or any other article of brittle or fragile or perishable nature, tobacco, alcohol or tools of trade.
- (d) Loss, theft or damage to property shipped as freight or under a bill of lading.
- (e) Loss, theft or damage due to delay, detention, confiscation, requisition by Customs or other officials or Authorities.
- (f) Loss, theft or damage to luggage, clothing, personal effects, **Valuables** and **Money** left unattended in a public place.
- (g) Loss or theft of **Valuables** and **Money** left in a suitcase whilst in the supervision of the Carrier.
- (h) Theft of luggage, clothing and personal effects:
 - (i) From an unattended motor vehicle between 9 a.m. and 9 p.m. local time unless the vehicle was securely closed and locked and such was placed in the locked boot or in a locked compartment within the vehicle and there is evidence of forced entry.
 - (ii) From an unattended vehicle between 9 p.m. and 9 a.m. local time.
 - (iii) **Valuables, Money** or passports left in vehicle at all times.
- (i) Shortage of **Money** due to error, depreciation, omission or exchange.
- (j) Theft or loss of **Money** unless whilst on **Your** person or in a safety deposit box within an hotel or bank.
- (k) Loss of jewellery (except wedding rings) and watches whilst swimming.
- (l) The first £40 of each and every claim per person.

SECTION 5 - PERSONAL LIABILITY

What is covered:

We will indemnify **You** against all sums up to £2,000,000 which **You** become legally liable in a personal capacity to pay in respect of accidents happening during the **Period of Insurance** resulting in:

- (a) Bodily injury, death or disease to any person not being a member of **Your** household, family or in **Your** employment or **Your** service or a travelling companion
- (b) Damage to property not
 - (i) belonging to **You**.
 - (ii) in the charge of or under the control of **You** or a member of **Your** household, family or of a person in **Your** employment or service or travelling companion.

The indemnity provided by this Section extends to cover costs and expenses recoverable by any claimant, provided they were incurred before the date (if any) on which **We** paid or offered to pay either the full amount of the claim or the total amount recoverable, in respect of any one occurrence, and also to costs and expenses incurred by **You** with **Our** written consent. In the event of **Your** death **Your** personal representatives will receive the benefit of the cover granted by this Section.

What is not covered by Section 5:

Claims arising:

- (a) Directly or indirectly out of the ownership, possession or use (other than as a passenger having no right of control) of aircraft, model aircraft, watercraft (including windsurfing equipment and sailboards), caravans, trailers, mechanically or electrically propelled vehicles and lifts.
- (b) Directly or indirectly out of the ownership, possession or use of animals.
- (c) **Your** ownership or occupation of any land or buildings other than temporary rented holiday accommodation.
- (d) Out of any liability assumed under a contract, unless such liability would have attached in any event in the absence of such contract.
- (e) Pursuit of trade, business or profession.
- (f) Any wilful, unlawful or malicious act.
- (g) The use of firearms.
- (h) Legal costs resulting from criminal proceedings.
- (i) Damage, illness or disease directly or indirectly arising out of a communicable disease.
- (j) The first £200 of each and every claim per person.

SECTION 6 - DELAYED AND MISSED DEPARTURE

What is covered:

A If as a direct result of the outbreak of strike or industrial dispute or weather conditions affecting scheduled public transport, mechanical breakdown of train, aircraft, watercraft and all forms of computer breakdown which has been the subject of **Advance Booking** by **You** occurring after the date of commencement of cover the departure time of the **Outward Journey** or **Return Journey** or any intermediate journey takes place more than 12 hours after the departure time appearing on **Your** ticket **We** will indemnify **You** as shown below:

- i) Delay compensation - an amount of £20 for the first 12 hours and £10 per 12 hours thereafter up to a maximum of £100.
- ii) Cancellation compensation - If **You** elect to cancel the holiday after a delay exceeding 12 hours as described above **We** will indemnify **You** in respect of irrecoverable travel or accommodation deposits or charges paid or contracted to be paid.

B If **You** miss **Your** booked departure due to late arrival at the airport or port of departure, caused by **Accident**, mechanical breakdown or weather conditions to the conveyance in which **You** are travelling in the course of **Your** direct journey to the airport or port immediately prior to commencement of the **Outward Journey** from the British Isles or **Your** direct journey to the airport or port immediately prior to commencement of the **Return Journey** to the British Isles. **We** will pay for additional charges which **You** necessarily and reasonably incur in the purchase of a ticket for an alternative journey up to a maximum of £1,000.

Provided that:

- (a) any payment **We** make in respect of **A** i) will be deducted from any subsequent payment made under **A** ii).
- (b) In respect of **A** **You** must check in according to the itinerary provided by the Tour Operator or Carrier, and obtain written confirmation of the delay from such Tour Operator or Carrier.
- (c) Compensation as described in **A** ii) is only payable in respect of delays on the **Outward Journey** from the British Isles.
- (d) **You** must at all times act in a reasonable manner to prevent or minimise a claim
- (e) **You** must produce independent evidence in writing to support any claim.

What is not covered by Section 6:

- (a) From the failure of public transport services caused by strike, industrial dispute or adverse weather conditions for which could reasonably have been anticipated at the date the insurance was effected.
- (b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
- (c) **Your** failure to comply with the terms of contract of the travel agent, tour operator or provider of transport.
- (d) In the selection of the route, means of travel and time of departure, the **Insured Person** shall do all things reasonable and practicable to minimise the possibility of late arrival at the British Isles departure point.
- (e) The Insurers shall only be liable for claims attributable to mechanical breakdown of non-scheduled transport if the **Insured Person** has obtained a garage or

- motoring organisation report confirming the date, time and cause of such breakdown.
- (f) The first £40 of each and every claim per person under **What is Covered** under section 6 B only.

SECTION 7 - LEGAL EXPENSES

Advice and Assistance

During the **Period of Insurance** or within seven days of **Your** return, **You** are entitled to use the 24-hour emergency telephone number quoted in this Certificate to obtain practical advice on any legal problem in connection with each journey insured by this Certificate.

What is covered:

We will, following an event occurring during **Your** holiday/journey:

1. Claims Recovery

- (a) Seek to obtain an indemnity for **You** and **Your** estate from a third party in respect of **Accidental** personal injury to **You** or in respect of **Your** death in an **Accident**.
- (b) Pay up to £25,000 in total for the cost of necessary legal fees, medical examinations and other costs to support **Your** action but where the same original cause, event or circumstance gives rise to claims by more than 2 persons insured by a certificate, then the maximum amount payable by **Us** in respect of all such claims will not exceed £50,000.
- (c) Conduct negotiations through such agency as **We** nominate and will decide the point at which negotiations cannot usefully be pursued further without any recourse whatsoever against **Us** by **You**.

2. Legal Consultation

Pay for a visit by a local lawyer to provide initial consultation if criminal proceedings are brought against **You** in court outside the British Isles as a result of any **Accidental** action by **You**.

3. Bail Bond

Advance to **You** the amount of any bond required to enable **You** to provide bail to any judicial authority to secure **Your** release if **You** are being detained in order to appear at a court of summary jurisdiction. Any amount advanced must be fully repaid to **Us** within three months of the advance being made.

What is not covered by Section 7:

- (a) Under item 1 above **We** will not be liable to:
 - (i) Take any action against the courier, travel or holiday agent or tour operator arranging a journey/holiday covered by this Certificate, and actions against Templeton Insurance Limited or their agents.
 - (ii) Take any action against any member of **Your** family and/or travelling companion.
 - (iii) Take any action for bodily injury sustained as a result of travelling or travelling conditions.
 - (iv) Take any action for bodily injury sustained as a result of medical malpractice, any incorrect medical procedures performed or incorrect diagnosis.
 - (v) Cover **You** when, in **Our** opinion there are no reasonable prospects for recovery.
 - (vi) Cover any claim for legal costs and expenses incurred on the contingency that **Your** action is successful.
- (b) Under items 1, 2 and 3 above: **We** shall not be liable to:
 - (i) Pay any fees, costs or disbursements incurred before **We** accept a claim under this Section.
 - (ii) Cover any action by or against **You**, other than in **Your** private capacity.
 - (iii) Cover payment of fines.
 - (iv) Pay any legal costs, until all other insurances providing legal expenses are exhausted.
 - (v) Cover any incident occurring within the British Isles or **Your** home country.
 - (vi) Cover **You** whilst engaging in manual work during the period of the journey, steeplechasing, polo, hunting, professional sports, mountaineering (normally requiring the use of ropes or a guide), potholing, scuba/skin-diving, any race, speed or duration test or practice for such race or test (other than athletics).
 - (vii) The first £200 of each and every claim per person.

SECTION 8 - WINTER SPORTS (OPTIONAL)

THIS SECTION IS ONLY APPLICABLE IF THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID OR POLICY IS AN ANNUAL POLICY WHICH INCLUDES WINTER SPORTS COVER AND IS SUBJECT TO ALL CERTIFICATE TERMS, CONDITIONS AND EXCLUSIONS.

Winter Sports is included except Ski Mountaineering, Skiing against local authoritative warning or advice, Ski Stunting, Ski Randonee, Ice Hockey, "Free-Style" Skiing, Ski Jumping, Para-skiing, Ski or Ski Bob Racing, the use of Skeletons or Bob Sleighs. The additional extra covers also apply.

What is covered:

(A) SKI EQUIPMENT AND OTHER EXPENSES

- (a) Loss, damage or breakage of skis, snowboards and bindings, sticks and boots, owned by **You**, up to £400 maximum.
- (b) Loss or breakage of skis and ski equipment hired to and in the care of **You**, up to £300 maximum.
- (c) Cost of necessary hire of skis up to £300 maximum following:
 - (i) Insured loss or breakage of **Your** skis or
 - (ii) The misdirection or delay in transit of **Your** skis, subject to **You** being deprived of their use for not less than 12 hours.

What is not covered by Section 8(A):

The first £40 of each claim per person.

(B) SKI-PACK

We will indemnify **You** up to £400 in respect of the proportionate value of any ski pass, ski hire or tuition fee necessarily unused following:

- (a) **Your Accident** or sickness as medically certified.
- (b) Loss or theft of a ski pass.

What is not covered by Section 8(B):

The first £40 of each claim per person.

(C) PISTE CLOSURE AND AVALANCHE

In the event that **You** are not allowed to ski for a period in excess of 12 hours, due to conditions at the winter sports resort (if due to weather conditions, then only during the months that constitute the local regular ski season) **We** will either:

- Indemnify **You** for an amount not exceeding £20 per day to enable **You** to travel to an alternative resort and the necessary additional cost of a ski pass.
- Pay to **You** a benefit of £20 per day, where no other alternative resort is available

The maximum payment shall be up to £400 each and every insured person.

CLAIMS INFORMATION

The Medical Emergency service is available 24 hours a day and can arrange admission to hospital, ambulance transfers and air repatriation if necessary.

In-Patient Treatment - PLEASE NOTE

If **You** are admitted to a hospital/clinic abroad as an in-patient the Medical Assistance Company will arrange where possible for major medical expenses to be paid direct and retain the right to determine the appropriate medical facilities to be used which are subject to the limits and conditions of this Certificate and no claim will be paid unless authorised by the Medical Assistance Company.

Note to treating Doctor:

The Medical Assistance Company must be advised immediately with full medical details, otherwise medical expenses may not be guaranteed.

Out-Patient Treatment

If **You** receive medical treatment abroad as an out-patient **You** should pay the hospital or clinic yourself and claim back **Your** medical expenses on return to the British Isles from **Us** as per the instructions in this Certificate.

When must **You** phone

If, during **Your** journey any person insured under the Certificate dies, suffers an injury or becomes ill or needs to return to the British Isles because of the death, injury or illness of a **Relative** or **Close Business Associate** in the British Isles **You** must contact the Medical Assistance Company immediately if:

- You** need to be admitted to hospital.
- You** need to return to the British Isles.

Do not phone the Medical Assistance Company if **You** only need out-patient treatment. **You** must pay all out-patient costs and make a claim when **You** return to the British Isles. If **You** become ill or are injured during **Your** journey **We** have the right to ask **You** to return to the British Isles as soon as the Medical Assistance Company decides **You** are fit to travel.

Medical Treatment in Australia - MEDICARE

If **You** require medical treatment in Australia **You** must enrol with MEDICARE. **You** do not need to upon arrival but **You** must do so after the first occasion **You** receive treatment. In-patient and Out-patient treatment is free at a public hospital. If **You** are admitted to hospital **You** or **Your** representative must contact the Medical Assistance Company and obtain their authority in respect of any treatment not available under MEDICARE before such treatment is provided.

Note

Beware of requests for **You** to sign for excessive treatment or charges. If in doubt on the level of treatment or proposed charges please call the Medical Assistance Company for guidance.

Cancellation or Curtailment

- If **You** cancel the trip for medical reasons obtain a claim form from CLAIMS SETTLEMENT AGENCIES LTD. **Your** own registered medical practitioner should complete the certificate on the reverse of the claim form. If the journey is curtailed for medical reasons **You** must obtain a medical certificate from the treating registered medical practitioner in the locality where the incident occurred.
- You** must keep receipts or accounts for all expenses incurred.
- Notify the Tour Operator or the Travel Agency where **Your** journey was booked.
- Contact **Us** as soon as **You** know that there is a possibility of **Your** journey not taking place.

Medical and other expenses

- You** must keep receipts or accounts for all expenses incurred.

Personal Luggage

- We** will deal with claims on the basis of "Indemnity" and not "New for Old". This means the value of an article, taking into account its age and condition or the cost of repairing or replacing the article if this is less.
- For a claim in respect of a pair or set of articles **We** shall only be liable in respect of the value of that part of the pair or set which is lost, stolen or damaged.
- For all loss or damage in transit claims, including delayed luggage, **You** must report to the Airline, Railway or Shipping Line, or their handling agents and obtain a written report from them within 5 days of the loss.
- For all other losses, **You** must report to the Police within 24 hours of discovery and obtain a written report from them; also report the loss to **Your** Courier or Hotel/Apartment Manager wherever it is appropriate.
- For all damage claims **You** must obtain an estimate for repairs.
- In all circumstances, **You** must retain receipts or vouchers for items lost or damaged as these will help **You** to substantiate **Your** claim.
- In the case of lost or misplaced Personal Luggage on the **Outward Journey**, **You** must produce receipts for the purchase of essential replacement items.
- The vast majority of Personal Luggage claims arise as a result of leaving items unattended at airports and beaches, etc. Lack of proper care towards **Your** property could result in **Your** claim being turned down.
- Your** Certificate contains specific limitations relating to certain types of property whilst left in an unattended vehicle.

Money

- You** must report all loss or thefts to the Police within 24 hours of discovery and a written report must be obtained. Also report to **Your** Courier or Hotel/Apartment Manager wherever it is appropriate.

- You** must enclose confirmation from **Your** bank of the issue of foreign currency. In the case of Sterling, **You** must produce documentary evidence.
- For a lost, stolen or destroyed passport **You** need to supply **Us** with a letter from the Consulate where the loss was reported and retain all receipts that relate to the necessary costs in replacing the passport.

Personal Liability

- You** must supply full details of the circumstances giving rise to the claim plus any supporting evidence.

Personal Accident

- You** must obtain a medical certificate from the treating medical practitioner.
- In the event of a death **We** require a death certificate.

Delay

- You** must obtain a letter from the Airline, Railway, Shipping Line or their handling agent confirming the reason for the delay and detailing the scheduled and actual departure times.

Delayed Luggage

- You** must report to the Airline, Railway, Shipping Line or their handling agents and obtain a written report from them. **You** must produce receipts for the essential replacement items purchased.

Legal Expenses

- You** are entitled to use the 24-hour emergency telephone number quoted for help with legal problems covered under Section 7 - **Legal Expenses**.

Transport Delays

- If delays in public transport lead to **You** returning home later than planned and after the insurance has expired, the cover will automatically be extended without additional charge for the period of such delay not exceeding one week.

Customer Service

We do everything possible to ensure that all **Our** customers are provided with the high standard of service that they would expect of **Us**. In the event that **You** have any cause for dissatisfaction in this respect, **We** shall be grateful if **You** would kindly contact **Gold Cover Insurance Services Ltd**, 35 Queens Road, Tunbridge Wells, Kent TN4 9LZ who will ensure that **Your** complaint is dealt with promptly. Please quote **Your** policy number and selling Agent to help **Your** enquiry to be dealt with speedily.

Claims Procedure

Immediate notice must be given to Claims Settlement Agencies Ltd in the event of any reason that may give rise to a claim made under this insurance.

If **You** have a MEDICAL EMERGENCY then **You** must ring the Medical Emergency Assistance number on the Certificate of Insurance who will be able to assist you 24 hours a day.

Complaints Procedure:

In the unlikely event that **You** experience a problem with this Insurance Certificate or a claims process, the arrangements below should be followed:

(a) Write to the International Claims Management Complaints Officer at Claims Settlement Agencies Ltd, 308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD. **You** must quote the Certificate number in any correspondence.

(b) If **You** remain dissatisfied after contacting Claims Settlements Agencies Ltd write to the General Manager, NJ Heritage Partnership Ltd, 308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD. If **Your** complaint is not resolved to **Your** satisfaction by NJ Heritage Partnership Ltd then **You** should write to The General Manager, Templeton Insurance Limited, 18-20 North Quay, Douglas, Isle of Man IM1 4EL. Please always give details of the policy and complaint, together with the claims reference number. **We** will review **Your** case and reply to **You** in writing.

(c) If **You** are not happy with the outcome of the stages detailed above, **You** may refer **Your** complaint to the Financial Services Ombudsman Scheme, Government Buildings, Lord Street, Douglas, Isle of Man, IM1 1LE.

Please note that the Ombudsman will not normally review **Your** case until such time Templeton Insurance Limited have made their final decision. Please give **Us** the opportunity to handle **Your** complaint before referring things to the Ombudsman.

The existence of these internal arrangements does not affect **Your** statutory rights.

Templeton Insurance Limited is incorporated on the Isle of Man (Reg. No. 072579C) and authorised and regulated by the Isle of Man Government Insurance and Pensions Authority. Templeton Insurance Limited is not part of the Financial Services Compensation Scheme.

Unless specifically agreed to the contrary this Insurance shall be subject to English Law.

CLAIMS AND ASSISTANCE SERVICES

HOW TO CONTACT US

For 24-hour emergency assistance during **Your** trip please contact

INTERNATIONAL MEDICAL RESCUE

Telephone No. +44 (0) 8700 662 715

Fax No. +44 (0) 8700 662 716

Quoting **Your** policy number and Gold Cover scheme

To obtain a claims form please contact-
CLAIMS SETTLEMENT AGENCIES LIMITED

Telephone No. 0870 366 9366

Fax No. 01702 553231

You must do this within one month of **Your** return home quoting **Your** policy number and Gold Cover scheme

For Travel Information

Check out the Foreign and Commonwealth Office website at www.fco.gov.uk/knowbeforeyougo The website offers information, essential travel advice and tips for your guidance to make the most of your trip abroad. Alternatively, get the travel advice and tips by calling 020 7008 0232/0233