

# Values Travel Annual Policy

## Values Travel Annual Policy

FirstAssist will provide the services and benefits described in this policy during the **insurance period**, within the **geographical area**, subject to the terms, conditions and exclusions contained in this policy, and following payment of the appropriate premium for the levels of cover chosen.

## Emergency Assistance

In the event of a **medical emergency**, immediate help is available from Values Travel Assistance (a 24-hour multi-lingual emergency centre), 365 days a year.

### What the insured person must do:

In an emergency, the **insured person** should first check that the situation is covered by this Values Travel policy.

The **insured person** will be asked to give their name and as much information as possible about the emergency. Values Travel Assistance will ask for a telephone or fax number where they can contact the **insured person** or leave a message at any time of the day or night.

The **insured person** must contact Values Travel Assistance and obtain their authorisation before any expenses are incurred over £500. Until Values Travel Assistance have been contacted expenses over £500 may not be covered.

Any minor illness or injury costs resulting in a claim should be paid by the **insured person** and redeemed within 28 days of returning from the **trip**.

The **insured person** can contact Values Travel Assistance by phone or fax – see below:

Within the United Kingdom  
Telephone: 0208 763 3396  
Fax: 0208 763 3035

Outside the United Kingdom  
Telephone: +44 208 763 3396  
Fax: +44 208 763 3035

For **your** protection, **your** calls may be recorded and may be monitored.

## About your policy

### Understanding and using your policy

Your policy is a legal contract between **you** and **the insurer** and is based on the information **you** gave **us**.

The policy is made up of two parts; **your** schedule and this policy wording. These must be read together.

**Your** schedule shows **you** which levels of cover **you** have chosen, the **insurance period**, **your** premium, who is insured and any change made by us to the terms and conditions of the policy.

### Important Notes:

1. The most **we** will pay in any **insurance period** for each person insured under this policy is the amount shown under each section of cover unless stated otherwise.
2. This policy will give you cover for the **trips your employees** take up to 90 days in each **insurance period**. There is absolutely no cover offered by the policy whatsoever for **trips** which are longer than 90 days per **trip**. This would include not insuring **you** for part of a **trip** which is longer than 90 days in duration.
3. This policy does not cover **trips** within the **United Kingdom**.
4. It is possible to choose the Law applicable to a contract of insurance covering a risk situated in the **United Kingdom**. **We** have chosen Scottish Law to apply if the **insured person** lives in Scotland and English Law to apply if the **insured person** lives elsewhere. Payment of **your** premium is evidence of acceptance of **our** choice. If any other Law is to apply it must be agreed by both parties and evidenced in writing.
5. Subject to the appropriate additional premium having been paid, winter sports cover, up to a maximum of 21 days in each **insurance period**, may be available to **your employees**.
6. Subject to the appropriate additional premium having been paid, any member of **your employee's family** (comprising the named **insured**

**person**, his/her spouse or common law partner and their children who are under 21 years old, in full time education and who normally live with them) will be covered when travelling independently.

## General/medical warranty

### Cutting short the trip and medical expenses

The **insured person** must not travel against the advice of a **medical practitioner** or for the purpose of obtaining **treatment abroad** or where a terminal prognosis has been given.

## Premium refund guarantee

**You** may return the policy to **us** within 14 days for cancellation and a full refund of **your** premium, providing no claim has been made and an **insured person** has not already undertaken a **trip**.

## Reciprocal health agreement

If an **insured person** is travelling to countries within the European Union (EU), Iceland, Liechtenstein, Norway or Switzerland they are strongly advised to obtain a European Health Insurance Card (EHIC) from their local Post Office. An **insured person** can also apply online through [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers), by post or phone. This will entitle the individual to benefit from the reciprocal health care arrangements which exist between countries within the EU, Iceland, Liechtenstein, Norway or Switzerland.

## Have a safe trip

**We** are working with Foreign and Commonwealth Office to do all that **we** can to help British Travellers stay safe overseas. Before an **insured person** go overseas, check out the FCO website at [www.fco.gov.uk/knowbeforeyougo](http://www.fco.gov.uk/knowbeforeyougo). It is packed with essential travel advice and tips, and up to date country specific information.

## How the insured person can make a claim

### Check the situation is covered first.

To find out exactly what is and what is not covered please look at the policy noting particularly any policy conditions, exclusions and claim conditions.

### Making a claim

- Q. How does the **insured person** make a claim?
- A. In the event of an emergency see section 'What the **insured person** must do' (any minor illness or injury costs must be paid for by the **insured person** and reclaimed).

For all claims, the **insured person** must telephone the Values Travel Claims Department on 0845 678 2013 and ask for a claim form. The **insured person** will be asked to give their name and details of the claim. The **insured person** must return the completed claim form and any additional information we ask for within 28 days of the end of the **trip**.

- Q. What extra information does the **insured person** need to supply?
- A. The **insured person** must supply all original invoices, receipts, reports and other related material. They should also check the section they are claiming under to see if there are any specific conditions and details or any supporting evidence that they must give **us**.

It is always advisable to keep copies of all the documents that are sent to **us** when making a claim.

Occasionally, to help **us** agree a quick and fair settlement of a claim, it may be necessary for **us** to appoint a claims handling agent. When **we** do, **our** agent will contact the **insured person** as quickly as possible to arrange an appointment to discuss the claim. Please note that evidence to support the claim will be needed (e.g. police reports, receipts and other related material).

## Activities covered by this policy

### The following activities are covered under this policy:

#### Covered

Aerobics, Badminton, Baseball, Basketball, Boogie Boarding, Bowls, Cricket, Croquet, Curling, Cycling (no racing), Fell Walking, Fishing, Golf, Hiking/Trekking under 4,000m, Ice Skating, Jogging, Marathon Running, Mountain Biking on recognised routes, Rambling, Rounders, Sailing (within territorial waters), SCUBA Diving (down to 30m accompanied by a qualified diver or instructor), Snorkelling, Softball, Squash, Surfing, Swimming, Table Tennis, Tennis, Ten Pin Bowling, Volleyball, Walking, Water Polo.

### Covered if professionally organised and supervised plus you wear appropriate safety equipment and take appropriate safety precautions

Abseiling, Archery, Banana Boating, Black Water Rafting, Bungee Jumping, Camel / Elephant riding, Canoeing / Kayaking - no white water, Clay Pigeon Shooting, Fencing, Flotilla Sailing (with professional leader), Go Karting, Gymnastics, Hiking / Trekking 4,000 - 6,000m, Horse Riding (no jumping), Hot Air Ballooning, Indoor Rock Climbing (with belays), Jet Biking, Jet Skiing, Paint Balling, Parascending over water, Pony Trekking, River Tubing (no white water), Shooting (not Big Game), Sleigh riding as a passenger, Swimming with Dolphins, Trampolining, Water Skiing (no jumping), White Water Rafting, Zip Lining/Wiring, Zorbing.

### NOT Covered

Base Jumping, Big Game Hunting, BMX Stunt Riding, Bouldering, Boxing, Canyoning, Caving / Pot Holing, Coasterring, Cycle Racing, Flying except as a fare paying passenger, Free / High Diving, Gliding, Hang Gliding, Horse Jumping / Hunting, Judo / Karate / Martial Arts, Kite Surfing, Lacrosse, **Manual work**, Micro Lighting, Motor Cycling as a driver or passenger (unless on machines of less than 125cc unless you wear a helmet and, as a driver, you have held a motorcycle licence for at least 3 years and are conviction free), Mountaineering, Organised Team Sports, Parachuting, Paragliding, Parascending over land, Participation competitions unless otherwise agreed by us, Polo, Professional / Semi Professional Sports, Quad Biking, Rock Climbing, Sailing outside territorial waters, Scuba Diving below 30m, Shark Diving, Street Hockey, Track Days involving motor vehicles including motorcycles, Water Ski Jumping, Weightlifting, Wrestling.

**Winter Sports** (other than curling or ice skating) are excluded unless an additional premium has been paid and accepted. Winter sports cover is only available to persons aged under 65 years. Where Winter Sports cover has been purchased **you** are covered for up to 21 days on an Annual policy or for the dates stated on **your** single trip winter sports schedule. The following activities are covered:

On piste skiing or snowboarding on piste, Off-piste skiing or snowboarding where accompanied by a qualified guide or instructor, Cross country skiing on recognised routes and with a guide, Ski racing arranged by ski schools for their pupils, Sledging.

### Examples of Winter Sports activities not covered are:

Bobsleighting, Heli Skiing, Ice Hockey, Lugging, Use of Skeletons, Ski Acrobatics, Ski Jumping.

If there are activities that **you** intend to participate in that are not listed above, please call **us** on 0845 678 2014 to confirm whether cover is provided.

### Policy conditions

These are the conditions of the insurance the **insured person** will need to meet as their part of this contract:

1. The **insured person** must take all reasonable steps to prevent loss, damage or injury. The **insured person** must always act as if they are not insured.
2. It is a condition of this policy that when booking **your trip** or purchasing this policy whichever is later that **you** are fit to travel.
3. If dishonest means are used by the **insured person** or anyone acting on their behalf to obtain a claims payment under this policy, or obtain cover for which they do not qualify, all benefits under this policy will be lost. All benefits claimed fraudulently and received must be repaid to **us**.
4. The **insured person** cannot transfer their interest in this policy to anyone else.
5. The **insured person** must not settle, reject or negotiate any claim without our permission.
6. **We** have the right, if **we** choose, in the **insured person's** name but at **our** expense to:
  - take over the defence or settlement of any claim;
  - start legal action to get compensation from anyone for **our** own benefit;
  - start legal action to get back from anyone any payments that have already been made;
  - take any action to get back any lost property or property believed to be lost.
7. The **insured person** must give **us**, at their reasonable expense, all the information **we** ask for about any claim including evidence and receipts and they must help **us** to take legal action against anyone if **we** ask them to.
8. If the **insured person** claims under this policy for something which is also covered by another insurance policy or service contract, they must provide **us** with full details of the other insurance policy or contract. **We** will only pay **our** share of any claim except for Personal Legal Responsibility where **we** will make no payment where they hold another insurance policy providing this cover.

9. The **insured person** must take all reasonable steps to get back any article which has been lost or stolen. The **insured person** must if asked to, identify the person they believe to be responsible for the loss and to assist with any prosecution if necessary.
10. If **we** settle the claim and as a result the travel ticket(s) are not used, **you** or the **insured person** must, if **we** request, give the tickets to **us**.
11. The **insured person** must complete a claim form within 28 days of returning to the **United Kingdom** if anything happened on the **trip** which might lead to a claim under the policy. For emergencies or claims that are likely to be expensive, the **insured person** must tell **us** as soon as possible.
12. If **we** ask for it, the **insured person** must agree to be examined by a **medical practitioner** of **our** choice and at our expense.
13. The **insured person** must pay back to **us** any amount which we have paid for something which is not covered under this policy.
14. **We** will make every effort to apply the full range of services in all circumstances as shown in the policy. Remote geographical locations or unforeseeable adverse local conditions may prevent the normal standard of service being provided.

### Important Note

Winter Sports cover is only available to **insured persons** under the age of 65 years and where the appropriate additional premium has been paid. **Your** participation in Winter Sports is only covered if **you** have taken out Winter Sports cover.

### Policy exclusions

These exclusions apply to all sections of this policy.

#### What is not covered:

1. Anyone 70 years old or over.
2. Any loss or damage caused by an act deliberately carried out by **you** or the **insured person**.
3. For loss, damage or treatment if the **insured person** has put themselves in danger, except if the **insured person** was trying to save another human life.
4. Any claim which results from the **insured person**:
  - committing or attempting suicide;
  - developing psychiatric, mental or nervous condition(s);
  - committing intentional self-injury;
  - being an alcoholic;
  - being addicted to drugs or abusing solvents or being under the influence of drugs or alcohol.
5. **You** drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid alcohol on **your trips** or holidays but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.
6. Claims arising from the unauthorised use of a swimming pool outside the specified times of opening.
7. **You** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or climbing or moving from any external part of any building to another (apart from stairs) regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
8. **You** are not covered for any action or activity where **you** do not comply with or take the necessary precautions that are required under both current UK law and the law of the country **you** are visiting. For example, wearing a seatbelt whilst in a motor vehicle or wearing a helmet whilst motorcycling.
9. **Your** own unlawful action or any criminal proceedings against **you**.
10. Any claim or expense of any kind, directly or indirectly caused by:
  - war, riot, invasion, revolution, terrorist activity, rebellion or civil commotion;
  - ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel;
  - radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
  - pressure waves from aircraft and other flying objects travelling at or faster than the speed of sound.
11. **Your** pursuit of winter sports unless Winter Sports cover is shown as operative in **your** schedule, in which case cover will apply to:
  - a) the winter sports shown under **hazardous activities**.

- b) any other winter sports shown as covered in **your** schedule.
12. **Your** participation in or practice of any other sport or activity unless:
- a) shown as covered under hazardous activities.
  - b) shown as covered in **your** schedule.
13. Any loss which happens after **we** have provided services of any kind to the **insured person** or for any loss which happens following any delay, on our part, in providing services to the **insured person** unless negligence on **our** part can be proved.
14. Claims where there is another insurance policy covering the same risk.
15. Costs recoverable elsewhere.
16. Any costs you or the **insured person** would have expected or would have been required to pay, if the event resulting in the claim had not happened.

**The following applies to all sections of your policy wording except Section 6 – Medical Emergency and Other Related Expenses and Section 7 – Personal Accident.**

17. This insurance does not cover direct or indirect loss or damage caused:
- to, or by, equipment (whether **you** or the **insured person** own(s) it or not) failing, or being unable, correctly to recognise data representing any date in such a way that it does not work properly or at all,
  - by the fear of equipment (whether **you** or the **insured person** own(s) it or not) failing, or being unable, correctly to recognise data representing any date in such a way that it does not work properly or at all,
  - by computer viruses.
- Equipment includes computers and anything else that has a microchip in it. Computers will include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer. Microchips include integrated circuits and microcontrollers. Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.
18. Travel to areas where, at the time of booking the **trip** or thereafter, but before **you** travel, the Foreign & Commonwealth Office has advised against travelling to. If **you** are unsure please contact them on 0845 850 2829 or [www.fco.gov.uk/knowbeforeyougo](http://www.fco.gov.uk/knowbeforeyougo)

### Complaints procedure

As a customer of FirstAssist, an **insured person** has the right to expect the best possible service and support. If **we** have not delivered the service expected or **you** are concerned with the service provided, **we** would like the opportunity to put things right.

#### Our complaints process

In **our** experience many problems can be resolved by speaking to the staff directly responsible for the handling of the policy or claim. They will do their best to address the problem and in **our** experience most issues can be resolved satisfactorily at this stage.

When **we** are contacted, **we** promise to:

- fully investigate **your** complaint
- keep **you** informed of progress
- do everything possible to resolve **your** complaint
- learn from **our** mistakes
- use the information from **your** complaint to proactively improve **our** service in the future.

If the complaint is not resolved or if **you** are unhappy with **our** response, then the complaint can be progressed to **our** Customer Relations Team.

They will carry out a separate investigation and full review that will be concluded by **us** issuing a final response letter. **We** will issue **our** final response within eight weeks of the original complaint. If it is not possible to issue **our** response within this timescale **we** will write explaining why.

#### Customer Relations Office

FirstAssist Insurance Services Limited  
1 Drake Circus  
Plymouth  
PL1 1QH  
Telephone 0845 071 9069  
Fax 01752 258564

#### What to do if you are still not satisfied.

If **you** are still not satisfied with **our** response then **you** may be able to refer the complaint to the Financial Ombudsman Service. The Financial Ombudsman Service must be approached within 6 months of **our** final response to the complaint. **We** will remind **you** of the time limits in **our** final response.

#### Financial Ombudsman Service

(Insurance Division)  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

Telephone: 0800 0234567  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

#### Your rights

**We** must accept the Ombudsman's final decision, but **you** are not bound by it and may take further action if **you** wish.

**Your** rights as a customer to take legal action remain unaffected by the existence or use of **our** complaints procedure. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Please note that the Financial Ombudsman Service will only consider complaints if **you** are a private policyholder, an enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2M, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million.

#### Policy information

##### Words with special meanings

This part of the policy sets out the words which have a special meaning, each word is listed with the meaning explained below it. Whenever a word with a special meaning appears it will be printed in **bold type**.

##### Abroad

Outside the **United Kingdom**.

##### Business trip

A **trip** undertaken on behalf of the **company**.

##### Carrier

The aircraft, coach, ship or train operator and their employees and agents.

##### Cash

Bank and currency notes and coins in legal tender.

##### Close relative

The **insured person's** spouse, partner (with whom they have lived for six months or more), fiancé (e), mother, father, mother-in-law, father-in-law, daughter, son, daughter-in-law, son-in law, brother, sister, brother-in-law, sister-in-law, grandparent, grandchild.

##### Excess

The first £35 of each claim, for each person insured under this policy which must be paid by the **insured person** for every incident, under each section of cover the **insured person** claims.

##### Family

The **insured person**, their spouse or common law partner (with whom they have lived for six months or more) and their children (including adopted and foster children) who are under 21 years old, in full time education and who normally live with them.

##### FirstAssist

FirstAssist Insurance Services Limited.

##### Geographical areas

##### European area

All countries west of the Ural mountains, including the Republic of Ireland and also the Canary Islands, Madeira, the Azores, Iceland and countries bordering the Mediterranean Sea.

##### United Kingdom

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

##### Geographical limits

All countries worldwide excluding **trips** taken solely within the **United Kingdom**.

##### Home

The place where the **insured person** lives in the **United Kingdom**.

##### Insurance period

The period to which the insurance applies. This is shown on **your** schedule.

##### Extension to the insurance period:

If the **insured person's** return journey from **abroad** is unavoidably delayed because of something which is covered under this policy, **we** will automatically extend the cover for the period of the delay at no additional cost.

### Insured person/employee

Any person under a contract of service or apprenticeship with the **company**, who is named on the schedule supplied to the **company** by **us**, unless **we** have agreed in writing to waive this requirement, for whom the appropriate premium has been paid and who at the commencement of the **insurance period** is not more than 70 years of age.

When the appropriate **family** subscription has been paid, this definition and the cover are extended to apply to any member of the **family** when travelling with the **insured person** or independently.

### Manual work

Hands-on work as a plumber, electrician, lighting or sound technician, carpenter, painter, decorator or builder or which involves the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant or manual labour of any kind or working in a hazardous location.

**Manual work** does not include work of a purely managerial, supervisory, sales or administrative nature or any work in the catering industry.

### Medical emergency

A bodily injury or sudden and unforeseen illness suffered by the **insured person** whilst they are on a **trip abroad** and a recognised **medical practitioner** tells the **insured person** that they need immediate in-patient or out-patient **treatment**.

### Medical practitioner

A person who is qualified and recognised as such by the relevant authority in that country, other than the **insured person**, a **close relative** or **employee**.

### Money

Coins and banknotes, currency, travellers cheques, travel tickets, hotel and other holiday vouchers which can be converted into **cash** or replaced, petrol coupons, phone cards, stamps, Green Card and the wallet, purse or similar article in which **money** is normally carried.

**Money** is covered only whilst carried by the **insured person** or left in a safety deposit box where available.

### Pair or set

A number of items of **personal baggage** associated as being similar to, or complementary to, or used together.

### Personal baggage

The **insured person's** clothing, personal effects (including **valuables**), suitcases (or similar luggage carriers) taken on or purchased on a **trip** by the **insured person** for their individual use during the **trip**.

If **you** have chosen and paid for winter sports cover the special meaning of the words personal baggage also include skis and ski equipment owned or hired by the **insured person**.

Important: Please also see **personal baggage** exclusions.

### Strike or industrial action

Any form of action which causes the stoppage, restriction or interference with the production of goods or providing services.

### The Insurer

Great Lakes Reinsurance (UK) PLC.

### Treatment

Any type of surgical or medical procedure which is carried out solely to cure or relieve an illness or injury.

### Trip

A pre-booked journey **abroad** not exceeding 90 consecutive days or the period of the original booked journey (whichever is shorter), during the **insurance period**, commencing and ending in the **United Kingdom**.

### Valuables

Watches, furs, binoculars, telescopes, audio or video or photographic equipment and accessories, jewellery, precious metals or stones or items made from precious metals or stones.

Important: Please also see **personal baggage** exclusions.

### We, us, our

**FirstAssist** who administer the insurance on behalf of the **insurer**.

### You, your, company

The **company** named as the policyholder on the schedule.

## Section 1 – Pre Travel Assistance

This part of the policy explains the services we provide before the **insured person** travels.

Before the **insured person** travels they can phone us on 0208 763 3152 and **we** can provide them with the following advice and information:

- current visa and/or entry permit requirements for any country in the world

- current inoculation and vaccination requirements for any country in the world (**we** can also help the **insured person** arrange inoculations or vaccinations before they start a **trip abroad**)  
**We** will not pay for the cost of vaccinations or inoculations
- current World Health Organisation warnings
- weather conditions
- languages
- time zones and differences
- motoring regulations and restrictions
- other motoring insurance issues
- main bank opening hours, national or bank holidays

## Section 2 – Cancellation or Cutting Short the Trip

This part of the policy sets out the cover we provide if the **insured person** needs to cancel their **trip** or cut it short.

### What is covered:

**We** will reimburse **you** or the **insured person** if:

- **you** or the **insured person** have booked and paid either in part or in full for travel and accommodation; and
- **you** or the **insured person** suffer a financial loss because **you** or the **insured person** cannot get a full refund if **you** or the **insured person** have to cancel before commencement of a **trip** or cut short a **trip** during the **insurance period** because of necessary and unavoidable reasons due to:
  1. Causes arising during the **insurance period** which are beyond the **insured persons** control and which were unforeseen to them at the time of booking the **trip**; or
  2. Causes beyond the **insured person's** control which happen after they booked the **trip**; or
  3. **Strike** or **industrial action**, weather conditions or the mechanical breakdown of aircraft, sea vessel or train which delays the **insured persons** pre-booked (and specified on their ticket) outward flight, sea crossing or international train journey from the **United Kingdom** for more than 12 hours.

The most **we** will pay for each person insured under this policy is £3,000 in any one **insurance period**.

If winter sports cover has been purchased the following also applies:

### What is covered:

4. Additional, reasonable accommodation and travel expenses the **insured person** incurs because their scheduled public transport service is cancelled or cut short because of an avalanche or landslide.

The most **we** will pay for any one claim is £25 per day for each person insured under the policy up to a maximum of £150 per **trip**.

5. Reasonable transportation costs, lift pass charges and similar costs which the **insured person** has to pay to travel to and from a similar ski resort or area if, during a **trip** starting after 1 November and ending before 31 March (Northern Hemisphere) and between 1 June and 30 September (Southern Hemisphere), the **insured person** cannot ski at their pre-booked resort because a lack of snow causes a total closure of the lift system.

**We** will pay the **insured person** an equivalent cash benefit if no alternative skiing is available.

The most **we** will pay for any one claim is £20 per day for each **insured person** up to a maximum of £200 per **trip**.

### What is not covered:

- a) The **excess** or the first £10 for each and every claim for loss of deposit.
- b) Cancelling or cutting short the **insured person's trip** because of:
  - their disinclination to travel; or
  - their loss of enjoyment of the **trip**; or
  - reasons which are unnecessary and avoidable.
- c) Any claim where the **insured person** is travelling against the advice of a **medical practitioner** or for the purpose of obtaining **treatment abroad** or where a terminal prognosis has been given.
- d) Any claim caused by **strike or industrial action** which started or for which the start date had been announced before the **insured person** made their travel arrangements for their **trip**.
- e) Any costs incurred because the **insured person** did not tell their **carrier** or travel agent immediately they knew that their **trip** was to be cancelled or cut short.

- f) Delays caused by the withdrawal from service of any aircraft, sea vessel or train on the orders or recommendation of the regulatory authority in any country.
- g) The failure of the provider of any service forming part of the booked **trip** to provide any part of the booked **trip** including error, insolvency, omission or default.
- h) Any claim where the **insured person** has not checked in for their flight, sea crossing or train journey before the intended departure time or has not got written confirmation from the **carrier** showing the period and reason for delay.
- i) Any claim because of pregnancy within 10 weeks of the estimated delivery date.
- j) Any claim because of financial circumstances, other than as a result of redundancy within the terms of the Employment Rights Act (i.e. that the employee is under 65 and has two years continuous employment) or any subsequent legislation and where the **insured person** was not notified of redundancy, or had received warning of redundancy, prior to the issue of the policy or booking their **trip**.
- k) Any claim because a person who is insured under this policy, or any other person on whom the **trip** depends, has to attend a court of law unless they have been called up for compulsory jury service or they are being called to give evidence because they are under subpoena.
- l) Any claim due to the delay or amendment of the booked **trip** because of government action or restrictive regulations.
- m) Any claim for cancellation which is not supported by a cancellation invoice provided by the **trip** provider or their agent.
- n) If **you** fail to notify the travel agent, tour operator or provider of transport/accommodation immediately upon finding it necessary to cancel the **trip**, **our** liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
- o) The cost of Airport Departure Duty.
- p) Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
- q) Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.

**If winter sports cover has been purchased, the following exclusions also apply:**

- r) Any claim if the **insured person** cannot ski for less than 24 hours in a row.
- s) Any claim which involves the closure of baby drags and lifts used for transport within the resort by non-skiers.
- t) Any claim which involves the closure of the winter sports lift system because of avalanches or dangerous high winds.

#### **Important note:**

**To make a claim for cancellation on medical grounds the insured person must first contact the Values Travel Services Claims Helpline on 0845 678 2013 who will provide a claim form which includes a certificate for the insured person to take to their General Practitioner for completion.**

### **Section 3 – Travel Delay**

This part of the policy sets out the cover **we** provide if the **insured person's** travel is delayed. The benefit is intended to provide compensation if **you** are delayed at **your** point of departure and is only applicable if **you** have travelled there and checked-in. If **you** have not travelled to **your** departure point **you** will not be covered even if **you** have checked-in online.

#### **What is covered:**

If the departure of the aircraft, ship or train on which the **insured person** is booked to travel, to or from the **United Kingdom**, is delayed for more than 12 hours beyond the intended departure time as a direct result of:

- **strike or industrial action**; or
- adverse weather conditions; or
- mechanical breakdown of the aircraft, ship or train

**we** will pay:

£60 for each person insured under the policy after the first 12 hours that the **insured person's** departure is delayed.

The most **we** will pay for each person insured under the policy per **trip** is £60.

#### **What is not covered:**

- a) Delays caused by **strike or industrial action** which had started or which a start date had been announced before travel arrangements were made for the **insured person's trip**.
- b) Delays caused by the withdrawal from service of any aircraft, sea vessel or train on the orders or recommendation of the regulatory authority in any country.
- c) Any claim where the **insured person** has not obtained written confirmation from the **carrier** giving the period and reason for delay.

### **Section 4 – Baggage Delay**

This part of the policy sets out the cover **we** provide if the **insured person's personal baggage** is delayed.

#### **What is covered:**

The cost of buying essential items if the **insured person's personal baggage** has been lost or misplaced by the **carrier** for more than 24 hours during the outward journey of a **trip**.

The most **we** will pay for each person insured under the policy is £50 per day up to a maximum of £300 per **trip** or £50 per day up to a maximum of £500 per business **trip**.

If **you** have chosen and paid for winter sports cover then the following also applies:

#### **What is covered:**

The cost of hiring replacement ski equipment if the **insured person's** ski equipment has been lost or misplaced by the **carrier** for more than 12 hours during the outward journey of the **trip**.

The most **we** will pay for each person insured under the policy is £15 per day up to a maximum of £300 per **trip**.

#### **How we settle claims under the baggage delay section.**

If **we** pay the **insured person's** claim under this section **we** will deduct the amount from the final settlement of any claim the **insured person** makes under Section 5 – Personal Baggage if the items are lost permanently.

The **insured person** must keep all their receipts from the purchase of essential items and send them to **us** with their claim.

The insured person must provide written confirmation from the carrier confirming the period of the loss of their personal baggage.

### **Section 5 – Personal Baggage**

This part of the policy sets out the cover **we** provide for the **insured person's personal baggage**.

Special definition applying to Section 5

#### **Secure area**

A locked dashboard, boot or luggage compartment of a motor vehicle which includes:

- the locked luggage compartment of a hatchback motor vehicle which is fitted with a lid which closes off the luggage area;
- an estate car which is fitted with a tray or roller blind cover behind the rear seats which is properly engaged;
- the fixed storage units of a motorised or towed caravan;
- a locked luggage box which is locked to a roof rack which is locked to the roof of a motor vehicle.

#### **What is covered:**

The **insured person's** personal baggage is covered if it is:

- lost or damaged;
- stolen;
- destroyed

during a **trip**.

The most **we** will pay for any one claim is £2,000 for each person insured under the policy of which;

- The most **we** will pay for any one item or any one **pair or set** is £500 per **trip** for each person insured under the policy.
- The most **we** will pay for **valuables** is £500 per **trip** for each person insured under the policy.

If **you** have chosen and paid for winter sports cover then the following also applies:

### What is covered:

Skis, ski bindings and ski equipment which belongs to the **insured person** or has been hired to them are covered if they are:

- lost or damaged;
- stolen;
- destroyed

during the **trip**.

The most **we** will pay for any one claim is £300 per **trip** for each person insured under the policy.

### What is not covered:

- a) The **excess**.
- b) Contact or corneal lenses, dentures, bonds, securities, stamps or documents of any kind, musical instruments, typewriters, glass, china, antiques, pictures, pedal cycles, hearing aids, coupons, televisions, CDs, Cassettes, Tapes, motorised or mechanically propelled or assisted vehicles, boats or any parts or accessories for any of them, business goods, stock or trade samples and any specialised equipment relating to **your** business, trade or profession.
- c) Theft of **personal baggage** from a locked, unattended motor vehicle unless:
  - the items were locked out of sight in a **secure area**; and
  - force and violence were used to get into the motor vehicle; and
  - proof of forcible and violent entry is available.
- d) Theft of **valuables** from an unattended motor vehicle.
- e) Loss, damage or destruction by wear and tear, insects, vermin, denting, scratching, dyeing and mechanical or electrical breakdown.
- f) Confiscation or detention by customs or other official bodies.
- g) Damage to any brittle or fragile items unless they are:
  - damaged by fire; or
  - damaged because of an accident which happens to a sea going vessel, aircraft, train or motor vehicle.
- h) Theft or losses from a roof or boot luggage rack other than the theft or loss of camping equipment.
- i) Sports equipment whilst in use.
- j) **Personal baggage** when the **insured person** has left it unsecured and unattended at any time in a place to which the public have access.
- k) The theft or loss of **personal baggage** which has not been reported to the local police within 24 hours of the incident. The incident report must be sent to **us** with the **insured person's** claim.
- l) Damage to personal baggage in transit which has not been reported to the carrier within the time limit in their conditions of carriage (**you** should also keep a copy). The incident report must be sent to **us** with the **insured person's** claim.
- m) **Valuables** in transit on a journey and not in **your** custody or control.

### How we settle claims for personal baggage

If any item has been lost or damaged **we** will pay the cost of replacing the item as new after **we** have deducted an amount for wear and tear.

If the item can be repaired economically **we** will pay the cost of the repair only.

**We** will not pay for the cost of replacing or changing undamaged items or parts of items which belong to a **pair or set** when the loss or damage relates to a specific part or clearly defined area.

**We** will request receipts for goods where the **insured person** is claiming for stolen or lost goods and **we** require reports from the local police and/or the **carrier** for lost or stolen **personal baggage**.

## Section 6 –

### Medical Emergency and Other Related Expenses

This part of the policy explains the cover **we** provide for a **medical emergency** and other related expenses.

### What is covered:

If the **insured person** suffers a bodily injury, illness or dies whilst on a **trip** we will pay the cost of:

1. Reasonable and necessary emergency medical and surgical **treatment** in the nearest suitable hospital.

The most **we** will pay for any one claim for each person insured per **trip** is £5,000,000.

2. In the event of death:
  - transport of the body or ashes to the **insured person's home** or,
  - the cost of burial or cremation in the locality where the death occurred **abroad**.

The most we will pay for any one claim for each person insured under the policy is £4,000.

3. Reasonable additional travelling costs when our Senior Medical Officer recommends that the **insured person** must return to the **United Kingdom** including the cost of a medical escort approved by us if necessary.
4. Reasonable additional travelling and accommodation costs for the **insured person's** husband, wife or partner accompanying them if they need to return to the **United Kingdom** for treatment on the advice of our Senior Medical Officer.
5. Emergency dental treatment for the immediate relief of pain.

The most we will pay for any one claim for each person insured per **trip** under the policy is £1,000.

6. The additional travelling and accommodation costs for one person to come and stay with the **insured person** and/or accompany them home if it is medically necessary.

The most we will pay for any one claim per **trip** is £750.

7. A competent adult of **our** choice to accompany any of the **insured person's** children insured under this policy **home** and any of their additional travelling costs, if the **insured person's** bodily injury, illness or death means that there is no one else to look after them.

The most **we** will pay for any one claim per **trip** is £750.

8. Where the appropriate premium has been paid for winter sports cover, charges for unused ski-pack if, during the **insured person's trip**, a **medical practitioner** at the ski resort certifies that the **insured person** is unable to ski as the direct result of an injury or sudden and unforeseen illness.

The most **we** will pay for any one claim for each person insured under the policy is a proportional refund equivalent to the amount the **insured person** already paid for the ski-pack but is now unable to use.

If **you** are injured or become ill during **your trip**, Values Travel Assistance may:

- move **you** from one hospital to another; and / or
- arrange for **you** to return to the UK at any time.

They will do this if they and the treating doctor think that it is safe for **you** to be moved or returned to the UK. If **you** choose not to, our liability will end on the date it was deemed safe for **you** to be moved or returned to the UK.

### What is not covered:

- a) The **excess**.
- b) Costs of more than £500 which **we** have not agreed in advance.
- c) Any claim where the **insured person** is travelling against the advice of a **medical practitioner** or for the purpose of obtaining **treatment abroad** or where a terminal prognosis has been given.
- d) **Treatment** costs for cosmetic reasons.
- e) The cost of **treatment** for pregnancy or childbirth incurred within 10 weeks of the expected date of delivery.
- f) The cost of any **treatment** when the **insured person** has been told by a medical practitioner that the treatment can safely be delayed until they return home.
- g) Any costs the **insured person** incurs **abroad** after the date **our** Senior Medical Officer tells them that they should return **home**.
- h) Costs incurred in the **United Kingdom** other than the cost of transporting the **insured person** or the body or ashes of anyone insured under this policy to their **home**.
- i) Any travelling or accommodation costs which **we** have not authorised.
- j) The cost of dental **treatment** for cosmetic reasons only.
- k) The cost of dental **treatment** involving the provision of dentures, artificial teeth or the use of precious metals.
- l) In respect of Section 6 – Medical Emergency and Other Related Expenses point 7, children who are 21 years old or over.
- m) In respect of Section 6 – Medical Emergency and Other Related Expenses points 6 and 7, any air travel costs above the same class of travel as that paid by the **insured person** on their outward **trip**.

- n) Any accommodation costs other than the cost of the room.
- o) Claims where **you** do not comply with the **treatment** agreed by the treating doctor and the Values Travel Assistance .
- p) Costs of telephone calls, other than:
  - i. calls to Values Travel Assistance notifying and dealing with the problem for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **you** telephoned
  - ii. any costs incurred by **you** when **you** receive calls on **your** mobile from Values Travel Assistance for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls.
- q) The cost of taxi fares, other than those for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **you** by the hospital. However, any costs incurred by **you** to visit another person in hospital are not covered.
- r) Any costs incurred in Australia which would have been covered by Medicare had **you** enrolled, and **you** failed to enrol in Medicare.
- s) Any costs which are covered under a reciprocal health agreement between the government of the UK and that of **your** country of loss including costs covered by the European Health Insurance Card (EHIC).

## Section 7 – Personal Accident

This part of the policy sets out the cover **we** provide if the **insured person** sustains an **accidental bodily injury** during a **trip**.

Special definitions applying to Section 7

### Accidental bodily injury

Physical harm resulting solely and directly from accidental, outward, violent and visible means; this does not include sickness or disease or any naturally occurring condition or the result of anything that happens gradually.

### Loss of limb

In the case of an upper limb:

- the limb being permanently severed at or above the wrist;

In the case of a lower limb:

- the limb being permanently severed at or above the ankle.

### What is covered:

**We** will pay £10,000 if the **insured person** sustains an **accidental bodily injury** during a **trip** which, within 12 months, results in

- death; or
- **loss of limb** or the total and irrecoverable loss of all sight in one or both eyes; or
- disability which prevents the **insured person** from doing any work of any kind which, after 12 months, is beyond reasonable hope of any improvement.

The most **we** will pay for any one claim is £10,000 per person insured under this policy or £2,500 for the death of any person under 18 years old or more than 69 years old.

### Paying Claims

**We** will only pay one of the benefits mentioned above for each **insured person** if it relates to the same accident.

### What is not covered:

- a) Any claim related directly or indirectly to any disease, physical defect, infirmity or illness which existed before the start of the **trip**.
- b) Any claim related directly or indirectly to pregnancy within 10 weeks of the estimated date of delivery.
- c) Any claim where the **insured person** is travelling against the advice of a **medical practitioner** or for the purpose of obtaining **treatment abroad** or where a terminal prognosis had been given prior to departure.

## Section 8 – Personal Legal Responsibility

This part of the policy sets out the cover **we** provide for certain personal legal responsibilities the **insured person** may have.

Special definition applying to Section 8

### Representative

The solicitor or other suitably qualified person appointed to act for the **insured person**.

### What is covered:

The **insured person's** legal responsibility to pay damages and costs to others which are the result of:

- accidental death or physical injury to anyone during a **trip**; and/or
- accidental loss of or damage to property during a **trip**.

The most **we** will pay for any single event occurring during the **insurance period** is £1,000,000 in total for each person insured under the policy per **trip**.

If the **insured person** dies, any benefit under this policy is transferred to their legal personal **representative** provided that the **representative** follows the terms and conditions of the policy as far as they can.

### What is not covered:

- a) Accidental death of, or physical injury to, the **insured person** or any of their **family**.
- b) Anything belonging to the **insured person**, or anything which is the **insured person's** or any of their family's responsibility or anyone employed by the **insured person** or any of their **family** or anyone living with the **insured person** or any of their **family**.
- c) Any responsibility resulting from the **insured person's** employment, trade, profession, business or gainful occupation or the trade, business, profession or gainful employment of any of their family.
- d) Any responsibility as an employer to anyone employed by the **insured person** or any of their family in any trade, business or profession.
- e) Any agreement or contract which adds any responsibility which would not have existed otherwise.
- f) Any responsibility resulting from the **insured person** or any of their **family** owning or using: aircraft, horse-drawn vehicles, motorised or mechanically propelled, assisted vehicles or towed vehicles, boats (other than rowing boats, punts and canoes), jet skis, jet bikes or wet bikes, animals (other than horses, domestic dogs or cats) or firearms (other than sporting guns).
- g) Any responsibility resulting from wilful or malicious acts by the **insured person**.
- h) Accidental injury or loss caused by the **insured person's** deliberate act or omission.
- i) Any claim for personal legal responsibility which is covered by any other insurance held by the **insured person**.
- j) The occupation, except temporarily for the purposes of the **trip**, or ownership of any land or building.

## Section 9 – Money and Passport

This part of the policy sets out the cover **we** provide for the **insured person's** money and passport.

### What is covered:

1. The **insured person's money** is covered if it is:
  - lost or damaged;
  - stolen;
  - destroyed

- whilst they are carrying it on their person or if they have left it in a safety deposit box during a **trip**.

The most **we** will pay in total for any one claim is £500 for each person insured under the policy per **trip** of which;

- the most **we** will pay for any one claim for **cash** is £300 for each person insured under the policy;
- the most **we** will pay for any one claim for **cash** belonging to any person insured under the policy who is under 18 years old is £50.

2. The cost of reasonable additional travel and accommodation expenses the **insured person** incurs **abroad** whilst obtaining a replacement passport if their passport is lost or stolen outside the **United Kingdom** during a **trip**.

The most **we** will pay for any one claim is £100 for each person insured under the policy per **trip**.

### What is not covered:

- a) The **excess**.
- b) The theft or loss of the **insured person's money** or passport which has

not been reported to the local police or **carrier** within 24 hours of the incident. The incident report must be sent to **us** with the **insured person's** claim.

- c) Loss of value or loss due to incorrect receipts, payments, accountancy or depreciation.
- d) Loss due to confiscation or detention by customs or other lawful officials and authorities.
- e) Loss, damage, theft or destruction of **money** which was not being carried by the **insured person** or was not left in a safety deposit box.

## Data Protection Notice -

### How we protect your personal data

#### Introduction

Please make sure that **you** read and understand this Data Protection notice as it explains to **you** what **we** will do with the information that **you** give **us**. If **you** apply for **our** products and/or services it is highly likely that we will need both personal and sensitive data about yourself and anyone else who is covered by the application form in order to administer the insurance policy and any claims which may arise. **You** should show this notice to any other person covered under **your** insurance policy. If **your** application includes other individuals **we** will assume that they have given their consent to **you** for **you** to give their information to **us**.

#### The Data Controller

The Data Controller is FirstAssist Insurance Services Limited.

#### Protection of your personal data

The security of **your** personal information is very important to **us** and **we** are compliant with all current data protection legislation. All personal information that **you** supply to **us** either in respect of yourself or other individuals in connection with **our** products and/or services will be treated in confidence by **us** and will be held by **us** for the purpose of providing and administering **our** products and services. This may involve the collection and processing of sensitive data (as defined in the Data Protection Act 1998) and if **you** complete an application form for **our** products and/or services **you** will be giving **your** consent to such information being processed by **us** (which may include other companies within the FirstAssist Group) or **our** agents. If **you** do not wish to receive information about enhancements to **your** policy or other products and services please advise **us** and **we** will amend **our** records accordingly. **Your** personal & sensitive data may also be shared with the underwriter of **our** insurance products.

It may be necessary to pass **your** personal and sensitive data to other companies for processing on **our** behalf. Some of these companies may be based outside Europe in countries which may not have the laws to protect **your** personal data, but in all cases **we** will ensure that it is kept securely and only used for the purposes for which it was provided.

#### Inaccurate Data

If **you** believe that **we** are holding inaccurate information about **you**, please contact the team responsible for administering **your** policy and they will be happy to correct any errors.

#### Telephone calls

Please note that for **our** mutual protection telephone calls to **FirstAssist** may be monitored and/or recorded.

FirstAssist Insurance Services Limited.

Registered in England and Wales No. 04617110.

Registered Office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

Authorised and regulated by the Financial Services Authority.

This policy is underwritten by:

Great Lakes Reinsurance (UK) PLC.

Registered in England and Wales No. 2189462.

Registered Office at Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

Authorised and regulated by the Financial Services Authority.

You can check the above details on the Financial Services Authority Register by visiting the FSA website [www.fsa.gov.uk/register/home.do](http://www.fsa.gov.uk/register/home.do) or by contacting the FSA on 0845 606 1234.

## Group Policies - Who we will correspond with

If an insurance policy covers other members of **your family** any correspondence will always be sent to the person in whose name the proposal form was completed (the Policyholder)

## Group insurance policies provided by your employer

**We** will not disclose **your** personal or sensitive data to **your** employer without **your** explicit consent. In order to assist with the administration of an insurance scheme **we** may provide **your** employer with anonymised data.

## Fraud prevention, detection & claims history

In order to prevent and detect fraud **we** may at any time:

- Share information about **you** with other organisations and public bodies including the Police;
- Check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this. **We** and other organisations may also search these agencies and databases to;
- Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
- Check **your** identity to prevent money laundering, unless **you** furnish us with other satisfactory proof of identity
- Undertake credit searches and additional fraud searches.

**We** can supply on request further details of the databases **we** access or contribute to.

## Customer Satisfaction Surveys

**We** aim to continuously improve the services **we** offer to **our** customers. Occasionally **we** carry out customer satisfaction surveys which may be for **our** own benefit or for more general interest, and **we** may need to collect further information about **you** in connection with them. Surveys will usually be carried out by **FirstAssist** but in some circumstances **we** will use an external firm. **Your** participation in such a survey is entirely optional but **your** help and feedback would be appreciated.

## Marketing

**We** would like to keep **you** informed (by telephone, post or email) of selected products and services available from **us** and **our** carefully chosen suppliers. If **you** would prefer not to receive this information, please let **us** know when **you** call or write.

## Financial Services Compensation Scheme

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



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