

# Travel Insurance for Students and Under 35s



**NAME:**

**POLICY NUMBER:**

**STAPLE CONFIRMATION OF INSURANCE HERE:**

**IMPORTANT NOTICE**

Your Go Banana travel insurance policy covers most eventualities, but not all.

IN SELECTING ONE OF THE THREE LEVELS OF COVER THAT ARE AVAILABLE TO GO BANANA POLICYHOLDERS, YOU HAVE CHOSEN THE LEVEL OF COVER YOU CONSIDER SUITABLE FOR YOUR FORTHCOMING TRIP.

PLEASE READ YOUR INSURANCE CERTIFICATE CAREFULLY SO THAT YOU WILL BE AWARE OF THE FULL POLICY TERMS AND CONDITIONS.

IN PARTICULAR, PLEASE PAY CAREFUL ATTENTION TO THE LEVEL OF COVER THAT YOU HAVE CHOSEN.

IF, FOR ANY REASON, YOU FIND THE POLICY UNSUITABLE FOR YOU, A REFUND MAY BE OBTAINED WITHIN FOURTEEN DAYS OF PURCHASE, PROVIDED THERE IS NO CLAIM PENDING AND YOU HAVE NOT COMMENCED YOUR TRIP.

The information and comments contained in the questions and answers on pages 4 - 9 are intended for your assistance only and do not form part of your policy.

The full terms, conditions and exclusions are set out in the Certificate of Insurance which follows on page 10 and the level of cover you have chosen is shown on the Schedule of Cover on page 3.

## Schedule of Cover

Section	One Banana	Two Banana	Three & Four Banana	Excess
1 Curtailment	£1,000	£1,000	£1,000	£40
2 Legal Expenses	£3,500	£3,500	£3,500	Nil
3 Medical Expenses	£1,000,000	£2,000,000	£5,000,000	£100
Emergency Dental Treatment	Nil	£350	£500	£100
4 Loss of Passport Expenses	£250	£250	£500	Nil
5 Personal Public Liability (per policy)	£500,000	£1,000,000	£1,000,000	Nil
6 Travel Delay	£100	£100	£100	Nil
Abandonment	£1,000	£1,500	£2,000	£40
7 Cancellation	£1,000	£1,500	£2,000	£40
8 Personal Accident				
Loss of Limb(s)	Nil	£10,000	£10,000	Nil
Total Disablement	Nil	£30,000	£30,000	Nil
Death	Nil	Nil	£10,000	Nil
9 Student Loan	Nil	£2,500	£5,000	Nil
10 Personal Property	£200	£800	£1,500	£40
Single Item	£100	£150	£250	£40
All Valuables	£100	£250	£300	£40
Money	Nil	Nil	£200	Nil
11 Loss of Prepaid Tickets	Nil	£300	£400	£40
12 Missed Departure/Connection	Nil	£400	£400	Nil
13 Personal Assistance	Nil	Nil	Yes	Nil
14 Resumption of Journey	Nil	Nil	EUR £400 W/W £800	£40
15 Return of Airfare	Nil	Nil	£150	£50
16 Winter Sports Equipment	Nil	Nil	£500	£50
17 Continuing Medical Expenses	Nil	Nil	£3,500	Nil
18 Search & Rescue	Nil	Nil	£3,000	Nil
19 Government Travel Advice	Nil	Nil	£1,000	Nil

The amounts shown are the maximum payable under each section. An excess applies to certain sections unless You have paid an additional premium to waive the excess. Limits of cover are per person unless otherwise shown.

## FREQUENTLY ASKED QUESTIONS

### BEFORE YOU GO

**Q What is the difference between the different levels of cover that I can choose from?**

**A** The travel plans of customers vary a lot. Because of this we want to give you the choice of selecting the cover that you feel is appropriate to your own travel plans.

You should check the Schedule of Cover on page 3 as well as the definition of Adventure Activities on page 17 before making your choice. Remember it is important that you select the option that provides the cover you will need on your trip.

Three Banana cover is the most comprehensive available to you and the medical emergency expenses cover is £5,000,000. There is also cover for a wider range of hazardous activities e.g. scuba diving, skiing, snowboarding, surfing, jetskiing, etc. if you choose this option. Being the most comprehensive option, if you choose this one, the cover for cancellation and baggage is increased to £2,000 and £1,500 respectively. There is also cover for , search and rescue costs as well as the cost of your return journey abroad if you have to come home early.

The cover in Two Banana is extensive and there is cover for cancellation, baggage, personal accident, student loan as well as other areas where claims can arise. Cover in

respect of medical costs is £2,000,000 under this option and there is also cover for emergency dental treatment.

If you are going to be involved in some hazardous pursuits e.g. horseriding (on a casual basis), sailing / yachting, skin-diving, snorkelling etc. there is no additional premium payable for cover in respect of these activities if you choose Two Banana.

The level of cover in One Banana is suitable if you are travelling light or if you are on a tight budget. The essential areas are covered including medical costs of up to £1,000,000. In addition, there is cover if you have to curtail your trip as a result of a serious illness to either yourself or a member of your family.

If you wish to upgrade the level of cover you have selected, please contact the office where you purchased your policy.

**Q Will I have to buy a separate policy each time I travel ?**

**A** If you travel frequently you should consider buying Four Banana option. This covers you for multiple trips in a twelve month period provided each trip does not exceed 37 days. The level of benefits provided is the same as Three Banana.

**Q What is return home cover?**

**A** Foreign students who are returning home to visit their friends etc. can buy travel insurance for four days each way to cover them on their outward and return flights.

The cover is the same as that in Two Banana and there is cover against various eventualities that might arise e.g. having to cancel, losing baggage, missing a connecting flight etc.

**Q If I am travelling within the EU surely all I need is the EHIC card?**

**A** An EHIC card will only provide the basic emergency medical cover enjoyed by citizens of any other EU country you are visiting. It is of no use to you if you are travelling outside the EU. The basic emergency medical cover available under the EHIC also differs significantly from country to country. You will find that even though you are covered under the EHIC for basic emergency cover, you will most likely have to pay out first to cover bills and claim later. There is no medical emergency repatriation cover available to holders of the EHIC. Your travel insurance policy covers the gaps in EHIC cover especially air ambulance, cancellation, curtailment, public liability, lost passport, personal accident, personal assistance, student loan cover and legal expenses cover.

**Q If I am travelling to Australia, can I avail of the Reciprocal Health Agreement between the U.K. and Australian governments?**

**A** When You are travelling to Australia and You register for treatment under the national Medicare scheme, Medicare provides: free treatment as an in-patient or out-patient at a public hospital; subsidised medicines under the Pharmaceutical Benefits Scheme; and benefits for

medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals). You must enrol at Medicare offices in Australia if You will be receiving treatment. If You receive treatment before You enrol, Medicare benefits can be backdated, if You are eligible. To be eligible You must be a resident of the United Kingdom and will need to show Your British passport with an appropriate visa. If You do not enrol at Medicare offices We may reject Your claim or limit the amount We pay to You. If You need treatment which cannot be carried out under Medicare you MUST contact Our 24 hours Emergency Service before seeking private treatment. If You do not do so, We may reject Your claim or limit the amount We pay to You. If you hold an Irish passport you are entitled to free treatment as an in-patient or out-patient at a public hospital. You will need to show Your passport at the hospital. For more information You should contact: Health Insurance Commission PO Box 1001, Tuggeranong, ACT 2901, Australia or visit their website at: <http://www.hic.gov.au>

**Q If I have an existing medical condition e.g. diabetes, epilepsy or other recurring condition, am I covered for this?**

**A** You should call the medical screening line on 1-800 719976 (if calling from the Republic of Ireland) or 0800 358 0148 (if calling from the UK) and declare all your medical conditions. Failure to declare all Pre-existing Medical Conditions that are relevant to the

insurance may invalidate the policy.

**Q Suppose I have to cancel?**

**A** The policy provides cover if you have to cancel your trip due to your illness, death or injury or that of a close relative of yours or of a travelling companion. The policy also covers your claim if you fail a university or equivalent third level exam and are required to resit it. If you have not bought Excess waiver cover you pay the first £40.

**WHEN YOU ARE TRAVELLING**

**Q What am I covered for if I lose my baqqaae?**

	1	2	3-4
	Banana	Banana	Banana
Baggage Cover	£200	£800	£1,500
Single Article Limit	£100	£150	£250

Single article means a single article or a pair or set. Camera equipment is treated as one (valuable) article (including tripods, cases, and lenses).

**Q Suppose my property goes missing en route?**

**A** If your personal property is delayed, there is cover available under the policy. If you hand over your property to an airline, shipping company, bus operator or train company and it is mislaid, you are expected to report the loss (or damage) to the company concerned. All airlines use a form called a "P.I.R" (Property Irregularity Report) and you should fill this out before you leave the airport. Bus, ship and train companies have similar types of forms to be

filled in but it is important that you notify a person in authority and get a report confirming loss or damage. If your personal property is delayed by the carrier for at least 12 hours on your outward journey, you may claim up to £40 to buy essential items necessary to keep you going. It is important to keep all receipts.

**Q What if some of my personal property costs more than the £150 or £250 limit in the cover I have chosen?**

**A** Such property should really be insured separately. Indeed, you may find it is already covered under your own or your parents' household policy.

**Q Will the policy pay for the replacement value of any property I lose?**

**A** The policy is not a "new for old" policy. This would mean the policy would be more expensive and you might not buy it leaving you worse off. The policy generally pays out what the insurer thinks the items are now worth. If you lose property, an amount may be deducted in respect of wear and tear when the claim is being settled.

**Q What do I do if my personal property is lost or stolen?**

**A** Experience shows that the loss or theft of personal property usually arises as a result of items being left unattended at airports, on the beach or in other public places. The policy requires that you exercise reasonable care in respect of your property and you should never leave it unattended or in the possession of any other person not known to you as

being trustworthy. Theft of personal property is a crime and, as such, must always be reported to the local police. A copy of the police report will be necessary if you make a claim in respect of the loss. Receipts for articles lost or stolen are always required.

**Q During my trip I will be staying in hostels, is there anything I should be aware of?**

**A** Staying in youth hostels while on your holiday or trip can be a rewarding experience and is a great opportunity to meet people from other cultures and backgrounds.

However, the communal nature of hostels can lead you to drop your guard. Theft of personal property often occurs in these types of situations so you should be very careful and take reasonable care of your property at all times. Leaving it in the care of somebody you have just met is not considered to be "reasonable care for the safety and supervision of your property" as required by the policy. If the accommodation has a safety deposit box facility it should be used.

**Q What happens if I lose my prepaid tickets e.g. Inter Rail ticket?**

**A** There is cover for lost or stolen Inter-Rail tickets under Section 11 of the policy but only if you purchase the Two Banana or Three Banana cover. The cover extends to the cost of purchasing a similar replacement ticket or a ticket to return to the U.K. or Ireland.

## WHEN YOU GET THERE

**Q Suppose I get sick or have an accident?**

**A** Each of the options available to you on the Go Banana policy provide medical cover with limits ranging from £1 million to £5 million depending on which of the levels of cover you have chosen. There are a few points to remember however. The most important one is that you must contact Europ Assistance if a medical emergency arises.

The insurers won't pay for claims if they arise while you are under the influence of drink or drugs.

**Q What is Europ Assistance?**

**A** Europ Assistance is the company appointed to help you if a medical emergency arises during your trip, or if you have to return home early due to a serious illness of a family member. Details of how to contact them are contained on page 50 of the certificate.

**Q When should I contact Europ assistance?**

**A** In the event of a Medical Emergency, Europ Assistance must be contacted either by yourself or someone on your behalf at the first available opportunity. Failure to do so could lead to your claim being limited to £500. See Section 3 and the General Exclusions. To help you ensure that this does not arise keep the I.D. card you received with this Certificate on you at all times.

**Q How can Europ Assistance help me if I'm in a Venezuelan rainforest, a primitive part of Africa or rural China?**

- A** Wherever the medical emergency arises, Europ Assistance's job is to arrange for you to have appropriate medical help as quickly as possible. If you are in an isolated area it becomes harder to do this. Europ Assistance will co-ordinate existing facilities but they can't coordinate what isn't there. If you are five hundred miles from the nearest hospital or doctor it will take a bit longer to arrange help. Europ Assistance uses worldwide aero-medical facilities, including helicopters where necessary, but these have to be in range and available. If you know the location of local medical facilities when you call Europ Assistance, this will be a great help to them.
- Q** **If I am seriously injured can my parents visit me?**
- A** If you are seriously injured the policy will pay for one or both of your parents or a friend or a relative to join you abroad and accompany you home if considered medically necessary. It is important to remember that the travel arrangements must be authorised and arranged by Europ Assistance.
- Q** **I may go scuba diving or white-water rafting while I am away, am I covered?**
- A** There are two lists of covered Adventure Activities in the Definitions on page 17 Those activities mentioned in subparagraph (a) are covered by choosing the Two Banana or Three Banana option. Those mentioned in paragraph (b) are covered by Three Banana. Those mentioned in subparagraph (c) are not covered at all - too risky.
- Q** **I will be skiing for a short period while I am abroad, am I covered?**
- A** Skiing is one of the Winter sports for which cover is available provided you have chosen the Three Banana option. If you are injured or need to be brought home as a result of an accident arising from Winter sports, cover will apply provided you have chosen the Three Banana option. The Three Banana option also covers you if your ski equipment is lost or stolen or you are unable to use a prepaid ski pack.
- Q** **Are there any tips on travelling to Third World countries?**
- A** Food and drink, especially water, in other countries often contain organisms which are harmless to the local population but can have a drastic effect on your digestive system. Gastroenteritis, intestinal and urinary infection and gynaecological disorders are very common among young travellers, especially in Africa and Asia. Eat only well cooked foods and bottled drinks (without ice, which may have been made with impure water).
- Q** **What happens if I have to cut short my trip?**
- A** It really depends on the reason. If you are homesick and want to return early then this will not be covered. If you have to cut short your trip due to a severe injury or illness of either yourself or an immediate relative of yours at home in the U.K. or Ireland, then the policy will pay any additional costs you incur to return to the U.K. or Ireland.
- If you fail an exam and have to re-sit you are also

entitled to curtail your trip. You must contact Europ Assistance in such cases and they will make the arrangements to bring you back. If you don't, your claim will be limited to £500.

**Q If I return for an insured reason can I resume my trip when I am able to?**

**A** Under the Three or Four Banana options, cover is available if you curtail your trip for an insured reason and you then wish to resume it. The policy will pay up to £800 if you are travelling to a worldwide destination. If you do not wish to resume your journey and you are out of pocket as a result of having purchased a non-refundable air ticket, the Three Banana and Four Banana option(s) will reimburse you up to £150.

**Q What is Personal Liability Cover?**

**A** If you injure someone or damage their property accidentally, the policy will pick up the cost. It does not cover injury to your own family or claims that arise from the use of mechanically propelled vehicles, e.g. cars, motorbikes, motorboats, jet skis, etc. Nor does it cover malicious acts. If the claim arises through damage caused whilst under the influence of drink or drugs, there is no cover.

**Q What happens to my student loan if I'm seriously injured while I'm abroad?**

**A** The Two Banana Three Banana, Four Banana or Return Home cover option(s) will repay

outstanding balances up to the amounts shown on page 3 if you are permanently disabled or you cannot continue your studies as a result of a serious personal accident while you are abroad.

**CLAIMS PROCEDURE**

**Q** How do I make a claim?

**A** If it is a minor matter you should pay for it yourself and claim for it when you get home, remembering to keep all receipts and forms as evidence of expenses. Claim forms can be obtained from:  
Go Banana Claims,  
Europ Assistance,  
IDA Business Park,  
Athlumney,  
Navan,  
Co. Meath,  
Ireland.  
Tel: +353 (0) 46 907 7395  
Fax: +353 (0) 46 907 4511  
E-mail: [claims-general@europ-assistance.co.uk](mailto:claims-general@europ-assistance.co.uk)

You can also download the form from [www.europ-assistance.co.uk/claimforms/ag](http://www.europ-assistance.co.uk/claimforms/ag)  
If your claim is for a medical emergency under the Medical section of the Go Banana policy you must contact Europ Assistance. Details of how to contact them are contained on page 53.

**Q What is Excess Waiver Cover?**

**A** Claims under some sections will be subject to an excess of up to £100. If you have bought Excess Waiver cover then no excess will be deducted from any claim you might have. Excess Waiver cover can be purchased – no matter which cover you choose.

### **CERTIFICATE OF INSURANCE**

Issued subject to the conditions and exclusions of this insurance. Cover commences on payment of the appropriate premium and validation by the issuing office.

### **IN CASE OF A MEDICAL EMERGENCY PLEASE CONTACT**

EUROP ASSISTANCE AT:

Telephone: + 44 1444 442 363

Fax: + 44 1444 410 164

### **IMPORTANT NOTICE**

As soon as possible read Your insurance certificate carefully so that You will be aware of the full policy terms and conditions.

Please bring Your European Health Insurance Card when travelling in Europe.

This policy contains restrictions regarding Pre-existing Medical Conditions relating to You, any non-insured travelling companions, Immediate Relatives and persons with whom You intend to stay while on Your trip. If You are in any doubt as to whether You would be covered by the policy please call the Accident & General Medical Screening Helpline 0800 358 0148.

This policy has been arranged by Accident & General Insurance Services Ltd.

## **Important Health Requirements relating to You**

You must comply with the following conditions in order to have full protection under this policy. If You do not comply We may cancel the policy, refuse to deal with Your claim or reduce the amount of any claim payment.

This travel insurance policy operates on the following basis:

- To be covered, You must be healthy, fit to travel and to undertake Your planned Trip;
- The insurance will **NOT** cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice);
- The insurance will **NOT** cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad.
- The insurance will **NOT** cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/ consultations, or awaiting results of investigations, where the underlying cause has not been established)

**No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You and known to You will be covered unless:**

- a. You have declared all Pre-existing Medical Conditions conditions to Us; and
- b. You have declared any changes in Your health or prescribed medication; and
- c. We have accepted the condition(s) for insurance in writing

Each Insured Person who has a Pre-existing Medical Condition must make a Medical Health Declaration before each Period of Insurance and, if there are any changes in health or prescribed medication, prior to commencement of the Period of Insurance or departing on any Trip. **Failure to declare all Pre-existing Medical Conditions that are relevant to the insurance may invalidate the policy.**

We may require You to obtain a medical report from Your General Practitioner or Consultant in order to assess whether cover applies. Any costs incurred in obtaining this medical report shall be borne by You.

Based on Our assessment of the medical information supplied to Us, We will decide whether or not the person is suitable for insurance, if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If We offer cover, and, if the cover is subject to the payment of an additional premium, cover will not commence until full payment has been received by Us and written confirmation has been provided by Us.

***To declare a Pre-existing Medical Condition or a change in health or prescribed medication, You should contact the Accident & General Medical Screening Helpline during office hours on: 1-800 719976 (if calling from the Republic of Ireland) or 0800 358 0148 (if calling from the UK).***

You should also refer to the General Exclusions.

## **Important Health Requirements Relating to Immediate Relatives**

This policy will NOT cover any claims under Sections 7 and 1 (Cancellation and Curtailment) arising directly or indirectly from any Pre-existing Medical Condition known to You prior to the commencement of the Period of Insurance affecting any Immediate Relative or travelling companion who is not insured under this policy, or person with whom You intend to stay whilst on Your Trip if:

- a terminal diagnosis had been received prior to the commencement of the Period of Insurance; or
  - if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance;
- or**
- if during the 90 days immediately prior to the commencement of the Period of Insurance they had:
- required surgery, inpatient treatment or hospital consultations; or
  - required any form of treatment or more than 1 prescribed medication.

You should also refer to the General Exclusions.

**If You are in any doubt please contact:  
Accident & General Insurance Services Ltd  
by telephoning 0800 358 0148,  
by email at [sales@accidentgeneral.ie](mailto:sales@accidentgeneral.ie)  
or by post at:  
34 Lower, Abbey Street, Dublin 1.**

You are advised to obtain an EHIC (European Health Insurance Card) prior to travel. An EHIC can be obtained from a post office in the UK or, in the Republic of Ireland, An Post or Your local health board.

**DEMANDS AND NEEDS** This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no excluded pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/ events detailed in this policy booklet. Subject to terms and conditions and maximum specified claim limits.

**IMPORTANT** This policy will have been sold to you on a non-advised basis and it is therefore for you to read this information carefully (paying particular attention to the terms and conditions and exclusions) and ensure that it meets all of your requirements. You may already possess alternative insurance(s) for some or all of the features and benefits provided by this product; it is your responsibility to investigate this. If upon reading this policy you find it does not meet all of your requirements, please refer to the relevant cooling off/policy cancellation section.

## **IMPORTANT NOTICE**

Your Go Banana travel insurance policy covers many eventualities, but not all.

**IN SELECTING ONE OF THE THREE LEVELS OF COVER THAT IS AVAILABLE , YOU HAVE CHOSEN THE LEVEL OF COVER YOU CONSIDER SUITABLE FOR YOUR FORTHCOMING TRIP.**

**PLEASE READ YOUR INSURANCE CERTIFICATE CAREFULLY SO THAT YOU WILL BE AWARE OF THE FULL POLICY TERMS AND CONDITIONS. IN PARTICULAR, PLEASE PAY CAREFUL ATTENTION TO THE LEVEL OF COVER THAT YOU HAVE CHOSEN.**

**IF, FOR ANY REASON, YOU FIND THE POLICY UNSUITABLE FOR YOU, A REFUND MAY BE OBTAINED WITHIN FOURTEEN DAYS OF THE DATE OF ISSUE OR RECEIPT OF THE TERMS AND CONDITIONS, WHICHEVER IS LATER. WE WILL REFUND TO YOU ANY PREMIUM YOU HAVE PAID AND WILL RECOVER FROM YOU ANY PAYMENTS WE HAVE MADE.**

The full terms, conditions and exclusions are set out in the Certificate of Insurance which follows on pages 15 to 52 and the level of cover You have chosen is shown on the Schedule of Cover on page 3.

## GENERAL

The policy is designed with the needs of students and young travellers in mind. Having received the premium We will pay all legitimate claims. Please take care of Yourself and Your belongings.

**In Your own interest You should read this Certificate of Insurance to ensure it meets Your needs. We will provide the services and benefits described in this policy:**

- during the Period of Insurance You have chosen
- within the Geographical Limits You have chosen
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this policy
- to persons aged under 35 who have resided in the United Kingdom or Ireland for 6 months prior to purchasing the policy and intend the return there at the end of their trip.
- following payment of the appropriate premium for the level of cover selected

Benefits under this policy are underwritten by Europ Assistance Holdings Irish Branch, of 79 Merrion Square, Dublin 2, Ireland.

Europ Assistance Holdings Ltd is authorised and regulated by the Financial Services Authority.

If this policy is purchased in the United Kingdom of Great Britain and Northern Ireland it will be considered to be effected in the United Kingdom of Great Britain and Northern Ireland and is subject to the Laws of England and Wales. If this policy is purchased in the Republic of Ireland it will unless we agree otherwise, be considered to be effected in the Republic of Ireland and is subject to the Laws of the Republic of Ireland unless we agree otherwise.

**Emergency Medical Expenses:** This Travel Insurance policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in Your country of residence after repatriation. Medical expenses incurred in private facilities abroad will not be paid unless they have been authorised in advance by Us.

**Material Facts:** You must declare to Us all Material Facts that are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. If You are uncertain as to whether a fact is material, You should declare it to Us by calling Our Travel Helpline on (01) 874 8458. Please refer to the definition of a 'Material Fact' in the Definitions.

## **CERTIFICATE OF INSURANCE**

Cover applies in accordance with the option chosen by the person(s) named on this Certificate of Insurance and for whom the appropriate premium has been paid.

**Important** – Please refer particularly to the Conditions (page 46 to 48), Important Health Requirements (pages 11 & 12) and the reference to material facts at Condition 4 (page 46), as failure to comply with them could affect Your claim.

This policy has been arranged by:

**Accident & General Insurance Services Ltd.,  
34 Lower Abbey Street,  
Dublin 1,  
Ireland.**

**Tel: + 353 1 874 8458**

**Fax: + 353 1 874 9201**

**Email:**

**sales@accidentgeneral.ie**

The £ symbol denotes Pounds Sterling.

### **1. THREE BANANA AND FOUR BANANA MULTI-TRIP COVER OPTIONS**

- Sections 1 to 19 inclusive including Definitions, General Exclusions and Conditions.
- In THREE BANANA cover the maximum length of trip covered is 24 months from date of travel.
- In FOUR BANANA Multi-Trip cover the period of cover is 365 days from date of purchase and the maximum length of trip covered for any one trip is 37 days. There is no limit on the number of trips that may be undertaken in any one period of 365 days. The maximum number of days cover for Winter Sports activities in any one

period is of 365 day is 17 days.

- Trips must commence and end in Ireland or the UK
- Medical Emergency: In the event of a medical emergency You must contact Us as soon as possible on + 44 1444 442 363. You MUST contact Us before incurring expenses in excess of £500. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.
- Pregnancy and Childbirth: Cover under this policy is provided for unforeseen events. In particular, cover is provided under Sections 1 - Curtailment, 3 - Medical Expenses and 7 - Cancellation for unforeseen bodily injury or illness. Pregnancy and Childbirth are not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is ONLY given under Sections 1, 3 and 7 of this policy for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth given under the Meaning of Words below.
- Third Party Liability: If You use a motor vehicle, motor cycle, moped, scooter, sail or powered boat, or an aircraft, no liability cover will apply under this policy and You must ensure that You have cover for third party injury or property damage in place.

### **2. ONE BANANA AND TWO BANANA COVER OPTIONS**

- Sections 1 to 7 inclusive and section 10 including Definitions, General Exclusions and Conditions

- are covered in One Banana
- Sections 1 to 12 inclusive including Definitions, General Exclusions and Conditions are covered in Two Banana
- In the Go Banana Single Trip cover the maximum period of cover is 24 months from date of travel.
- Trips must commence and end in Ireland or the UK.
- Medical Emergency: In the event of a medical emergency You must contact Us as soon as possible on + 44 1444 442 363. You MUST contact Us before incurring expenses in excess of £500. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.
- Pregnancy and Childbirth: Cover under this policy is provided for unforeseen events. In particular, cover is provided under Sections 1 - Curtailment, 3 - Medical Expenses and 7 - Cancellation for unforeseen bodily injury or illness. Pregnancy and Childbirth are not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is ONLY given under Sections 1, 3 and 7 of this policy for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth given under the Meaning of Words below.
- Third Party Liability: If You use a motor vehicle, motor cycle, moped, scooter, sail or powered boat, or an aircraft, no liability cover will apply under this policy and You must ensure that You have cover for third party injury or property damage in place.

## TRAVELLERS TO SPAIN

### IMPORTANT NOTICE FOR TRAVELLERS TO: MAINLAND SPAIN, THE CANARY ISLANDS (Tenerife, Gran Canaria, Fuerteventura, Lanzarote, La Palma, Gomera and El Hierro) AND THE BALEARIC ISLANDS (Cabrera, Formentera, Ibiza, Majorca/Mallorca, Menorca) – 24 HOUR EMERGENCY SERVICE

When away from Home, it is most important that You have immediate access to professional medical attention in the event of an emergency. With this in mind, We have put in place, for Your benefit, a network of medical professionals throughout mainland Spain, the Canary Islands and the Balearic Islands, at Your service 24 hours a day, 7 days a week. This is supported by a 24 hour medical emergency service which can direct You to these professionals and which will also manage Your case through from the moment You enter hospital until You are released and, in more serious cases, until You are safely repatriated (accompanied, if considered to be medically necessary, by one of Our medical team).

**No Policy Excess will apply** when You receive **inpatient treatment** (where medically necessary) at: one of Our network hospitals, (see above) or a State Hospital when You have used an EHC to effectively reduce the cost of Your medical treatment or medicines.

For further information:  
 Telephone: +44 1444 442 077  
 E-mail: [medicalops@europ-assistance.co.uk](mailto:medicalops@europ-assistance.co.uk) Website: [www.europ-assistance.co.uk/spanishmedicalnetwork](http://www.europ-assistance.co.uk/spanishmedicalnetwork)

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## DEFINITIONS

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Wherever the following words and phrases appear in this policy they will always have these meanings:

### ADVENTURE ACTIVITIES

The activities listed below are defined as Hazardous Activities and they fall into three categories:

(a) Those for which cover is provided on Two Banana, Three Banana and Four Banana Multi Trip Cover: Angling, Arborist\*, Archery, Badminton, Bamboo-boat rafting, Baseball, Basketball, Beach games, Beach volleyball, Black-water rafting grades 1-4\*, Bouldering, Bowls, Camel trekking, Camel and elephant riding, Canoeing (inland)\*, Canopy, Cattle drive\*, Cave-tubing, Crewing in territorial waters, Cricket, Cycling, Deep-sea fishing, Dinghy sailing (inland), Dog sledding\*, Elephant-trekking\*, Fell-running, Fencing\*, Football, Gaelic football, Gaelic games, Gokarting\*, Glacier crossing\*, Golf, Gymnastics\*, Helicopter as passenger, Hockey, Horseriding\*, Hot-dogging\*, Ice-skating, Kayaking (inland/coastal)\*, Kloofing, Marathon running, Netball, Orienteering, Outbound pursuits, Overland expedition, Parasailing\*, Parascending\*, Pony-trekking\*, Roller-blading, Rounders, Safari, Sailboarding, Sailing in territorial waters, Sea canoeing, Skateboarding, Skating, Snorkelling, Soccer, Squash, Swimming, Tabletennis, Tennis, Ten-pin bowling, Trekking under 2,000m, Tug-o-war\*, Ultimate Frisbee, Via Ferrata, Volleyball, Water-polo\*, Water-skiing\*, White-water rafting grade 1-4\*, Windsurfing\*, Zip-climbing, Zip Wiring. Activities marked \* have no cover for

Personal Accident or Personal Liability.

(b) Those for which cover is provided on Three Banana and Four Banana Multi Trip Cover ONLY. Please note that there is no cover for Personal Accident or Personal Liability on any of these activities: Air safari, American football, Ballooning, Boogie-boarding, Bungee-jumping, Canoeing in white waters, grade 1-4, Dinghy sailing off-shore, Diving, Gliding, Hanggliding, Jet-boating, Jet-skiing, Kayaking white water grade 1-4, Kitesurfing, Lacrosse, Land-skiing, Martial arts, Moped riding, Motorcycling under 250cc, Mountainbiking, Mountain-boarding, Paintballing, Parachuting, Paragliding, Paramotoring, Parapenting, Rock-climbing, Rowing, Rugby football, Scrambling, Shotover jet, Skin-diving, Trampolining, Trekking over 2,000m and under 6,000m, Triathlon, Wargames.

(c) Those for which cover is not available including: air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft), Black-water rafting level 5 and 6, Big game hunting, Canoeing, in white water level 5 and 6, Caving, Canyoning, Crewing on vessels from one country to another, Endurance tests, Expeditions (other than those packaged by a recognised tour operator), Hydrospeeding, ice-hockey, Kamikaze jumping, Microlighting, Motorcycling over 250cc, Motor rallying, Mountaineering, Parkour, Potholing, Professional sports of any kind, Quad-biking, Racing of any kind, River-boarding, Safaris with guns, Shark-cage diving, Showjumping, Speed tests, Trekking over 6,000m, White-water rafting levels 5 and 6, or any other activities not mentioned under this policy

unless You have referred these to Us and We have written to You accepting them for insurance. If You are undertaking an activity which is not listed in this policy, or if You are unsure if cover will apply, Please call Our Travel Helpline on 00 353 1 874 8458.

**COMPLICATIONS OF PREGNANCY AND**

**CHILDBIRTH:** For the purposes of this Policy 'Complications of Pregnancy and Childbirth' shall only be deemed to include the following: toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta prævia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

**CURTAILMENT** Return early to Your home in the U.K. or Ireland.

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

**EUROP ASSISTANCE** The emergency service provider nominated by Us.

**GEOGRAPHICAL LIMITS:** The countries of the Zone for which You have paid the appropriate premium, except those countries or parts of countries where the Department of Foreign Affairs (DFA) or Foreign & Commonwealth Office (FCO) has advised against travel, as specified on the Certificate. Cover applies door-to-door, so

the appropriate benefits (unless stated otherwise) apply once You commence Your Trip, and during Your return journey to Your Home. You will be covered when travelling by recognised public transport between countries, but not if You are being paid to crew a private motor or sailing vessel or are travelling by private plane.

**EUROPE:** Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faeroe Islands), Egypt, Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Hungary, Iceland, Ireland, Israel, Italy (including Aeolian Islands, Sardinia, Sicily), Jordan, Latvia, Lebanon, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal (including Azores, Madeira Islands), Romania, Russia (European), San Marino, Serbia/Montenegro (including Kosovo), Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Turkey, Tunisia, Ukraine, United Kingdom (including England, Scotland, Wales, Northern Ireland, Channel Islands, Hebrides, Isle of Man, Isle of Wight, Orkney Is, Shetland Is) and Vatican City.

**WORLDWIDE EXCLUDING NORTH AMERICA:** All countries worldwide, excluding the United States, Canada, Bermuda, the Caribbean.

**WORLDWIDE INCLUDING NORTH AMERICA:** All countries worldwide.

**GOVERNMENT TRAVEL ADVICE** Travel advice as issued from time to time by The Foreign and

Commonwealth Office of The United Kingdom Government.

**HOME** Your residential address in the U.K. or Ireland.

**IMMEDIATE RELATIVE**

Spouse or Common Law Partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted, foster and step-children, and daughter/son-in-law), sibling (including step-siblings and sister/brother-in-law), uncle, aunt, niece, nephew, grandparent, grandchild, or fiancé(e) of an Insured Person.

**INSURED PERSON** The person(s) named on the Computer printout attached to this policy and for whom the appropriate premium has been paid.

**LOSS OF LIMB** Physical severance at or above the wrist or ankle.

**LOSS OF SIGHT** The complete and irrecoverable and irremediable loss of sight of one or both eyes.

**MANUAL WORK** Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry). Cover excludes interaction with wild animals of any kind.

**MATERIAL FACT** Anything that might influence Us in the assessment, acceptance or continuance of the insurance.

**MEDICAL CONDITION**

Any medical or psychological disease, sickness, condition, illness or injury that has affected You or any Immediate Relative, travelling companion or person with whom You

intend to stay while on Your Trip.

**PERIOD OF INSURANCE SINGLE TRIP OPTION**

Cancellation cover applies on One Banana, Two Banana and Three Banana Multi Trip Cover: as soon as the premium has been paid and the policy certificate is issued. The cancellation section ends on Your first departure from the U.K. or Ireland. The remaining sections apply for the period of cover chosen and cease on Your final return home to Your residence in the U.K. or Ireland, or on the expiry of the period of insurance, whichever is earlier. If Your return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of that delay. No refund of premium is allowed unless the policy is cancelled within fourteen days of purchase, You have not made a claim, there is no claim pending, and You have not commenced Your trip.

**ANNUAL MULTI-TRIP**

**OPTION** Cancellation cover applies as soon as the Four Banana Multi Trip premium has been paid and the policy certificate is issued. The cancellation section applies in respect of each departure from the U.K. or Ireland during the period of cover. The remaining sections apply to each trip during the twelve months following the date of purchase subject to any single trip not exceeding 37 days in duration. Each holiday / trip is deemed to be a separate insurance, subject to the full terms, conditions and exclusions contained in this Certificate of Insurance. The cover ceases on the expiry of the period of insurance. If Your return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of that delay. No refund

of premium is allowed unless the policy is cancelled within 14 days of the date of issue or receipt of the terms, whichever is earlier.

**Note:** If You travel for more than the number of days for which You have paid for cover You will not be covered after the last day for which You have paid. There is no cover under the Cancellation Section of this policy outside the Period of Insurance. However, if during the Period of Insurance You book a Trip with a start date after the expiry of Your Annual Multi-trip policy then Cancellation cover will continue for that Trip provided You renew this policy on or before its expiry date and there is no gap in cover.

#### **PERMANENT TOTAL**

**DISABLEMENT** Disablement as a result of which there is no business or occupation to which You are able to attend and which having lasted for a period of 12 months is, at the end of that period, in the opinion of an independent qualified specialist, beyond hope of improvement.

#### **PERSONAL ACCIDENT**

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

#### **PERSONAL PROPERTY**

Suitcases, holdalls, haversacks and the like, and their contents including clothing as usually carried by travellers for their own use; also infants pushchairs but not dinghies and other items not usually packed as baggage.

**Note 1:** Items hired to You, and all items loaned or entrusted to You are excluded (other than skis and ski equipment where the appropriate Winter Sports premium has been paid).

**Note 2:** This travel insurance is not intended to cover expensive items for which You should take out full 'Personal Possessions' insurance under Your Home Contents policy.

**PERSONAL MONEY** Your own cash, currency, bank notes, cheques, postal and money orders, travel tickets, passports, travellers cheques, held by You (not entrusted to You for safekeeping) for Your own social, domestic and pleasure purposes.

#### **PERSONAL PUBLIC**

**LIABILITY** Your legal liability for damages resulting from an accident.

#### **PRE-EXISTING MEDICAL CONDITION**

Any medical or psychological condition which You have suffered from, been prescribed any medication for, received any treatment for, or for which You have attended any consultations, investigations or follow-ups, within the 18 months prior to the commencement of cover under this policy and/or prior to any Trip: **and** Any heart disorder, a cardiovascular or circulatory related condition (e.g. hypertension, angina, high blood pressure, blood clots, raised cholesterol, stroke, Transient Ischaemic Attack or brain haemorrhage) that has occurred **at any time** prior to the commencement of cover under this policy and/or prior to any Trip.

**SINGLE ARTICLE** A single article or a pair or set (a number of objects grouped or belonging together having certain features in common and that are used in conjunction with each other).

**SKI EQUIPMENT** Skis, ski boots, ski poles and snowboards.

#### **TRANSPORT UTILISED FOR PUBLIC CONVENIENCE**

The transport undertaken for the convenience of the public which runs to a schedule such as trains, planes, coaches, but excludes private cars, taxis, etc.

**UNATTENDED VEHICLE** A motor vehicle which is not occupied by a Driver or Passenger.

**UNITED KINGDOM** Great

Britain and Northern Ireland, the Isle of Man and the Channel Islands.

**UNDERWRITER** The company which insures the risks for which cover is provided and under which You may be entitled to claim.

**VALUABLES** Cameras, photographic, and video equipment, and associated equipment of any kind; computer hardware and software; games consoles (Playstation, Gameboy, Nintendo, etc) accessories and games; personal organisers; mobile telephones; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, i-pods, etc) and all associated discs and accessories; spectacles; prescription sunglasses; telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

**WE/US/OUR** The underwriter who insures the risks attached to the defined sections for which cover is provided and under which You may be entitled to claim.

**WINTER SPORTS** (a) Those for which cover is provided under Three Banana or Four Banana. Bigfoot skiing, Cross-country skiing, Skidoo\*, Skiing, Skiing off-piste with guide, Ski-kiting\*, Snowblading, Snowboarding Snowboard-kiting\*, Snowshoeing, Tobogganing (non-competitive and excluding the Cresta Run). Activities marked \* have no cover for Personal Accident or Personal Liability.

(b) Those for which cover is not available including: Bobsleigh, Heliskiing, Ice climbing, Luge, ski acrobatics, ski racing of any kind, the use of skeletons, ski / snow jumping stunts.

#### **WINTER SPORTS**

**EQUIPMENT** Skis, snowboards, ski-poles,

skiboats, ski goggles and bindings.

**WORLDWIDE** All destinations, including the U.K. and Europe (as above).

**YOU / YOUR** Each insured person including his/her legal personal representative(s) where necessary.

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## **SECTION 1 CURTAILMENT**

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**NOTE – If You have to curtail Your trip for a reason listed in this section You must contact Europ Assistance on + 44 1444 442 363. If You do not contact Europ Assistance, but make Your own arrangements to return home early, Your claim will be limited to £500 or the actual costs incurred by You, whichever is less.**

#### **YOU ARE COVERED FOR:**

The value of the unused portion of Your travel and accommodation costs and school and university course fees abroad (including ski hire, ski school and lift passes not used by You in respect of Winter sports holidays where You have chosen Three Banana or Four Banana Multi-Trip Cover) paid for prior to departure.

#### **WE WILL PAY:**

1. Up to £1,000 if You and, where appropriate, a travelling companion insured through us, must cut short Your trip and must return home due to any of the following reasons:
  - (a) The death, severe injury or serious illness occurring during the period of insurance of:
    - (i) You;
    - (ii) an immediate relative resident in the U.K. or Ireland of either of You or of a travelling companion insured through us on

whom Your trip depends;  
(b) You being required to attend an examination (University or equivalent) or Your not having attained a result which permits You to commence or continue Your preferred course of study and You are required to re-sit the examination as a result of which You must curtail Your trip.

2. If You have chosen Three Banana or Four Banana Multi- Trip Cover– up to £100 for the proportionate value of insured ski hire, ski lift pass or ski school if You are medically certified as being unable to use these because of a serious illness or injury, whether or not You cut short Your trip.

**NOTE** – Claim payments for curtailments are calculated pro-rata on the total cost of the holiday paid in advance, after deducting the cost of the outward and return transport. The calculation will start on the date of return to the United Kingdom or Ireland.

#### **WE WILL NOT PAY:**

1. The first £40 of each claim for each insured person unless You have paid the additional premium to waive this excess..
2. Claims that are not confirmed as medically necessary, or where a medical certificate has not been obtained from the attending doctor confirming the necessity to curtail the trip.
3. Any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You, unless You have declared all Preexisting Medical Conditions to Us and We have written to You accepting them for insurance.
4. Additional travelling expenses incurred which are not authorised by us.
5. Any claim arising directly or indirectly from a Pre-existing Medical Condition, known to You prior to the commencement of the Period of Insurance, affecting any Immediate Relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip if:
  - a terminal prognosis has been received prior to the commencement of the Period of Insurance;
  - they were on a waiting-list, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance;or during the 90 days immediately prior to the commencement of the Period of Insurance they had;
  - required surgery, inpatient treatment or hospital consultations; or
  - required any form of treatment or more than 1 prescribed medication.
6. The cost of Your unused original pre-booked tickets if the cost or reasonable additional travelling expenses are paid for by us.
7. If You were aware of the requirement for You to attend an examination (University or equivalent), or if the results of Your examination(s) were available prior to the date of departure.
8. More than the actual costs incurred by You or £500 (whichever is less) if You do not contact Europ Assistance when the reason for Curtailment first becomes known to You
9. Curtailment caused by pregnancy or childbirth unless the cancellation is

certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;

10. For anything mentioned in the General Exclusions.

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## **SECTION 2 LEGAL EXPENSES**

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### **YOU ARE COVERED FOR:**

Your legal costs and expenses incurred in claiming for compensation or damages if You are injured or die during the period of Your holiday/trip.

### **WE WILL ADVANCE:**

1. Up to £2,500 for legal costs and associated expenses incurred in claiming for compensation or damages if You are injured or die during the period of Your holiday / trip.
2. In addition We will pay up to £1,000 for travel and accommodation costs that You have to incur in travelling to a foreign jurisdiction in connection with any legal action commenced by You under<sup>1</sup> above. In the event that proceedings have been instituted by You under this section and no compensation or limited compensation is received by You, We will indemnify You against claims for fees, costs and expenses arising out of the proceedings, but solely to the extent that these fees, costs and expenses exceed the amount of any compensation received, up to a limit of £2,500 in total under this policy per insured person. This indemnity will be offset against the advance described above. We shall have complete control over the legal proceedings although You do not have to accept the lawyer

nominated by us. Lawyers must be qualified to practice in the Courts of the country where the event giving rise to the claim occurred or where the proposed defendant is resident. If You are unable to agree with Us on a suitable lawyer We will ask the ruling body for lawyers in that country to nominate another lawyer. In the meantime, We may appoint a lawyer to protect Your interests. If an award of compensation is made and payment is received by You or by a lawyer instructed on Your behalf, then all sums advanced or paid by Us shall be repaid out of the compensation received.

### **WE WILL NOT PAY:**

1. For legal costs and associated expenses incurred either prior to the granting of support for Your claim by Us or without Our written consent.
2. For legal costs and associated expenses incurred in respect of actions between insureds, members of the same family or household, or actions to enforce a legally binding decision.
3. For legal costs incurred and associated expenses in the pursuit of any claim against Us, Our agents, a travel agent, tour operator or carrier, or Accident & General Insurance Services Ltd.
4. For legal costs or associated expenses incurred in respect of any claim not reported to Us in writing within 90 days after the event giving rise to Your claim.
5. For legal costs or associated expenses incurred in respect of any claim where We consider that Your prospects of success in achieving a

- reasonable settlement or outcome are insufficient.
6. For costs or expenses incurred in circumstances where We have no control over any legal proceedings commenced by You and the selection, appointment and control of Your legal advisors.
  7. For any legal costs and associated expenses incurred in defending any civil action or criminal charges brought against You.
  8. If Our rights under Condition 16 on page 45 of this certificate are not adequately protected in any proceedings instituted on Your behalf.
  9. Curtailment caused by pregnancy or childbirth unless the cancellation is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
  10. For anything mentioned in the General Exclusions.

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### **SECTION 3 MEDICAL AND MEDICAL-RELATED EXPENSES**

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THERE IS COVER FOR MEDICAL AND MEDICAL-RELATED EXPENSES IN EACH OF THE COVER OPTIONS BUT THE LEVEL OF COVER VARIES – SEE THE SCHEDULE OF COVER ON PAGE 3.

**Attention: Insured Person/Treating Doctor or Hospital. In the event of a Medical Emergency, Europ Assistance must be contacted by the Insured person or someone acting on his/her behalf at the first available opportunity. The Europ Assistance contact details are on page 48 of this certificate.**

**Failure to contact Europ Assistance could result in Your claim being limited to £500 under the provision of the terms and conditions of this policy as detailed in this Section and also in the General Exclusions (pages 43-46).**

**NOTE** – If You incur medical expenses please remember to give the treating medical Doctor/Hospital Your home address as well as Your address abroad, as this will facilitate payment of Your claim.

This section includes the services of Europ Assistance (full details on page 50) **who must be contacted immediately** in the event of a serious injury, illness, if You are hospitalised or if any other medical emergency occurs.

#### **Attention Travellers to Spain**

If You receive Hospital inpatient treatment (where medically necessary) at one of Our network hospitals (tel + 44 1444 442 077 for details) or in a State Hospital where You have used an EHC(European Health Insurance Card – see page 16) then NO POLICY EXCESS will apply to Your claim.

#### **YOU ARE COVERED FOR:**

Medical-related expenses, including emergency expenses necessarily and reasonably incurred outside the U.K. or Ireland, if during Your trip You become ill or are injured or need emergency dental treatment (for the immediate relief of pain only and not requiring the use of precious metals).

#### **WE WILL PAY:**

Up to the amount shown in the Schedule of Cover on page 3 in respect of the level of cover as chosen by You in respect of expenses necessarily and reasonably incurred for:-

1. Any unforeseen emergency medical and surgical treatment and hospital and nursing home charges incurred outside the U.K. or Ireland. Claims for emergency dental treatment shall be limited to the immediate relief of pain only and shall not cover treatment requiring the use of precious metals.
2. Necessary and reasonable costs incurred **as a result of an unforeseen medical emergency** while abroad in respect of additional accommodation (room only) and travelling expenses, (Economy Class if appropriate), including those of one or two parents or a friend / relative of Yours, **only if authorised and arranged by Europ Assistance:**
  - (a) To travel to, remain with and accompany You home in case of serious injury or illness, or to identify Your remains in the event of Your death through personal accident; or
  - (b) If You are a child (under 16 years of age) to escort You home.
3. A benefit of £25 on a daily basis in respect of day to day expenses (including meals, phone-calls, taxis, etc.) incurred by any person(s) who travel out to visit You in accordance with 2 above.
4. Reasonable expenses incurred for the conveyance of Your remains to the U.K. or Ireland in the event of Your death while abroad or, at the option of Your family, local funeral expenses abroad up to £2,500.

**NOTE** – All receipts must be retained and produced in the event of a claim. Your claim may be rejected if receipts are not produced. If in the opinion of the doctor in attendance and the Europ Assistance

Medical Officer, You are fit to travel, We reserve the right to:

- (a) Repatriate You to the U.K. or Ireland, or;
- (b) Transfer to another hospital, clinic or location of Our choice abroad.

**WE WILL NOT PAY FOR:**

1. The first £40 of each claim for each of You unless You have paid the additional premium to waive this excess, or if You receive Hospital inpatient treatment (where medically necessary) at one of Our network hospitals ( tel + 44 1444 442 077), or in a State Hospital in Spain or the Balearics or Canaries where You have used an EHIC (see page 16).
2. Any claims arising directly or indirectly as a result of any Preexisting Medical Conditions, unless You have declared ALL PRE-EXISTING MEDICAL CONDITIONS to Us and We have written to You accepting them for insurance;
3. Any sums which can be recovered by You and which are covered under any National Health Insurance Scheme, Voluntary Health Insurance Scheme, BUPA, Quinn-HealthCare, Vivas Health, EHIC or any Reciprocal Health Arrangement.
4. Any pre-planned or expected medical treatment or diagnostic procedure;
5. Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.
6. Any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
7. Treatment or services

- provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by Our Medical Officer;
8. More than the costs of Your repatriation to the United Kingdom or Ireland if:
    - (a) You are fit to travel and this has been confirmed by the Doctor treating You and the Europ Assistance Medical Officer. and
    - (b) You have refused the offer of assistance to be repatriated to Ireland or the United Kingdom.
  9. More than £500 in respect of medical expenses incurred by You if You did not contact Europ Assistance prior to incurring these expenses.
  10. Any expenses incurred for illness, injury or treatment required in consequence of:
    - (a) Surgery or medical treatment which in the opinion of the attending Doctor and the Europ Assistance Medical Officer can or could have been reasonably delayed until Your return to the United Kingdom or Ireland.
    - (b) Medication which at the time of departure is known by You to be required or to be continued outside the United Kingdom or Ireland.
  11. Preventative treatment which can be delayed until Your return to the United Kingdom or Ireland.
  12. Your claim if You have not obtained a written certificate of fitness and ability to travel where You are undergoing medical treatment at the time of paying the final holiday/trip balance.
  13. Any elective (non-emergency) treatment or surgery, including exploratory tests which are not directly related to the illness or the injury which necessitated Your admission to hospital.
  14. Treatment for cosmetic purposes unless Europ Assistance's Medical Officer agrees that such treatment is necessary as the result of an accident covered under this policy;
  15. Any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
  16. Expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;
  17. Claims arising directly or indirectly from Winter Sports as defined in subparagraph (a) of the definition of Winter Sports on page 21 unless the Three Banana or Four Banana cover option has been chosen.
  18. Claims arising directly or indirectly from Winter Sports as defined in subparagraph (b) of the definition of Winter Sports on page 21 for which cover is not available.
  19. Claims arising directly or indirectly from Adventure Activities as defined in subparagraph (a) of the definition of Adventure Activities on page 17 unless the Two Banana, Three Banana or Four Banana cover option has been chosen.
  20. Claims arising directly or indirectly from Adventure Activities as defined in subparagraph (b) of the definition of Adventure Activities on page 17 unless the Three Banana or Four Banana cover option has been chosen.
  21. Claims arising directly or

indirectly from Adventure Activities as defined in subparagraph (c) of the definition of Adventure Activities on page 17 - 18 for which cover is not available

22. Medical treatment in the United Kingdom or Ireland.
23. Air-sea rescue and transfer costs;
24. Anything mentioned in the General Exclusions.

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## SECTION 4 LOSS OF PASSPORT EXPENSES

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### YOU ARE COVERED FOR:

Reasonable additional travel and accommodation expenses incurred while You are abroad, in obtaining a temporary passport including the cost of the temporary passport.

### WE WILL PAY:

Up to the amount shown in the Schedule of Cover on page 3 as chosen by You if Your passport is lost or stolen.

### WE WILL NOT PAY:

1. If You do not exercise reasonable care for the safety and supervision of Your passport.
2. If You do not obtain a written police report within 24 hours of the loss.
3. For loss, arising from confiscation or detention by Customs or other officials or authorities.
4. If Your passport is stolen from:
  - (a) An unattended vehicle unless it was in the locked boot of the vehicle and there is evidence of forcible entry;
  - (b) A vehicle left unattended for any period between the hours of 2100hrs and 0900hrs;
  - (c) A hatchback vehicle unless the passport was in the locked boot of the

vehicle, below the rear parcel shelf and out of sight and there is evidence of forcible entry.

5. For anything mentioned in the General Exclusions.

### Special conditions relating to claims

Within 24 hours of discovery of the incident You must report loss of Your passport to the local Police or to the Carrier, as appropriate, or to Your hotel or accommodation management, or to the Tour Operator representative. You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

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## SECTION 5 PERSONAL PUBLIC LIABILITY

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### YOU ARE COVERED FOR:

Your legal expenses and legal liability for damages which are caused by an accident that happened during Your holiday/trip that leads to a claim being made against You.

### WE WILL PAY:

Up to the amount shown in the Schedule of Cover on page 3 in respect of the level of cover as chosen by You in respect of any one occurrence for claims made against You for:-

1. Accidental bodily injury to a person who is not a member of Your family or household or employed by You.
2. Loss or damage to any property which does not belong to, is not in the charge of, and is not in the control of You or any member of Your family, household or employee.
3. Damage to Your temporary holiday accommodation

that does not belong to You or any member of Your family, household or employee.

#### **WE WILL NOT PAY:**

1. Fines imposed by a court of law or other relevant bodies.
2. For anything caused directly or indirectly by:-
  - (a) Liabilities for which You are responsible by virtue of an agreement that was made.
  - (b) Claims for injury, loss or damage arising directly or indirectly from:
    - i) Ownership or use of aircraft, horse-drawn or mechanically propelled vehicles, sail or powered boats, vessels other than rowing boats, punts or canoes, animals other than horses, domestic dogs or cats or firearms other than sporting guns.
    - ii) The occupation (except temporarily for the purpose of the holiday / trip) or ownership of any land or buildings.
    - iii) The carrying out of any trade or profession.
    - iv) Racing of any kind.
    - v) Wilful or malicious acts.
3. If Your liability is covered under any other insurance policy.
4. Any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV-related illness including AIDS and/or any mutant derivatives or variations of HIV or AIDS, however caused.
5. For anything mentioned in the General Exclusions.

**NOTE** – If You are using a mechanically-propelled vehicle make sure that You are adequately insured for third-party cover as You are not covered under this policy for such use.

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## **SECTION 6 TRAVEL DELAY**

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#### **YOU ARE COVERED FOR:**

Cancellation or delay of more than 12 hours beyond the intended departure time (as specified on Your travel ticket) of Your pre-booked flight, sea crossing, coach or train departure to or from the U.K. or Ireland as a result of:

1. Strike or industrial action (provided that when the policy was issued there was no reasonable expectation that the trip would be affected by such cause).
2. Adverse weather conditions.
3. Mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel (excluding any claims arising from withdrawal from service temporarily or otherwise on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country).

#### **WE WILL PAY:**

1. £20 for the first full 12 hours that You are delayed and £10 for each full 12 hour delay thereafter, up to maximum of £100.
2. Cancellation fees that are not otherwise recoverable if You abandon Your trip after such a delay lasting a full 24 hours, up to £1,000 (One Banana cover), £1,500 (Two Banana Cover), or £2,000 Three or Four Banana Cover).

#### **WE WILL NOT PAY:**

1. The first £40 of each claim for each of You (if Your claim is under 2 above) unless You have paid the additional premium to waive this excess..
2. If You did not 'check-in' for the flight, sea crossing, coach or train departure

- before the intended time.
3. If You do not obtain written confirmation from the airline, shipping, coach or Train Company stating the period and the reason for the delay.
  4. If Your claim arises from a strike and/or industrial action existing or known of on the date of purchase of this policy or arranging the trip whichever is later.
  5. For anything mentioned in the General Exclusions.

#### **Important notice**

Under European Union travel regulations, You are entitled to claim compensation from Your Carrier if Your flight is delayed for more than five hours. The airline must offer to refund Your ticket. Details on page 48.

#### **Special conditions relating to claims**

If Your outward flight, sea-crossing or international coach or train journey is cancelled by the Carrier, You must produce to Us written documentation provided by the Carrier, specifying the reason for the cancellation.

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## **SECTION 7 CANCELLATION**

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THERE IS COVER FOR CANCELLATION UNDER EACH OF THE COVER OPTIONS, BUT THE AMOUNT OF COVER VARIES. SEE THE SCHEDULE OF COVER ON PAGE 3.

#### **YOU ARE COVERED FOR:**

Cancellation fees payable by You if You cancel Your trip after the date of issue of the policy for an insured reason in respect of prepaid costs of:

- (a) Travel and accommodation;
- (b) School and university fees paid to colleges abroad;
- (c) Ski hire, ski school and ski

lift passes (provided You have chosen Three Banana or Four Banana Cover).

#### **WE WILL PAY:**

Up to the amount shown in the Schedule of Cover on page 3 as chosen by You if the cancellation is necessary and is unavoidable (and is not a result of mere disinclination to commence Your trip as arranged), if any of the following occurs:

1. The death or disablement by bodily injury, illness, pregnancy (but not if known to exist at the time of booking), or quarantine occurring during the period of insurance of:
  - (a) You;
  - (b) Any person with whom You had intended to travel and on whom the trip depended;
  - (c) An immediate relative of Yours or of any person with whom You had intended to travel.
2. You are required to attend an examination (university or equivalent) or Your not having attained a result which permits You to commence or continue Your preferred course of study and You are required to re-sit the examination as a result of which You have to cancel Your trip.
3. You being called for jury service or as a witness in a court of law (but not as an expert witness or where Your employment would normally require You to attend court).

#### **WE WILL NOT PAY FOR:**

1. The first £40 of each claim for each insured person. In the case of claims for loss of deposit, the first £5 will be deducted from Your claim. If You have paid the additional premium to waive this excess, no excess will be deducted.
2. If the examination date was

set, or in the case of a re-sit exam, Your exam results were available before the time of booking.

3. More than the cancellation charge that would have applied if You notified the Travel Agent/Tour Operator or provider of transport/accommodation immediately it is found necessary to cancel the holiday/trip.
4. Any claim arising directly or indirectly from a Pre-existing Medical Condition affecting You, unless You have declared all Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance.
5. Any claim arising directly or indirectly from a Pre-existing Medical Condition, known to You prior to the commencement of the Period of Insurance, affecting any Immediate Relative, travelling companion who is not insured under this policy; person with whom You intend to stay whilst on Your Trip or Close Business Associate if:
  - a terminal prognosis has been received prior to the commencement of the Period of Insurance;
  - they were on a waiting-list, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance; or during the 90 days immediately prior to the commencement of the Period of Insurance they had;
  - required surgery, inpatient treatment or hospital consultations; or
  - required any form of treatment or more than 1 prescribed medication;
6. Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
7. Claims arising from actual or planned strike or industrial action which was common knowledge at the time You booked the Trip
8. Failure by the provider of any part of the booked Trip to supply the service or transport (whether as a result of error, omission, insolvency, default or otherwise). You should direct any claim in this case to the provider involved.
9. Claims under subsection 1 of this section where a medical certificate has not been obtained from the attending doctor confirming it is necessary to cancel the holiday/trip.
10. Anything arising directly or indirectly from the following causes:
11. Prohibitive regulations by the government of any country.
12. Any circumstance known to You likely to cause cancellation prior to the period of insurance.
13. Any costs relating to airport taxes or air passenger duty. You should obtain a refund from Your carrier for such charges;
14. Anything mentioned in the General Exclusions.

#### **Important notice**

Under European Union travel regulations, You are entitled to claim compensation from Your Carrier if You check-in on time but You are denied boarding because there are not enough seats available or if Your flight is cancelled. The Carrier must offer You financial compensation. Details on page 49.

### **Special conditions relating to claims**

Your cancellation must be necessary and unavoidable in order for You to claim.

You must notify the Carrier or Travel Agent immediately You know the Trip is to be cancelled, to minimise Your loss as far as possible. If You fail to notify the Carrier or Travel Agent immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had such failure not occurred.

If You cancel the Trip due to unforeseen illness or injury You must provide a medical certificate from the treating General Practitioner stating that this prevented You from travelling.

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## **SECTION 8 PERSONAL ACCIDENT**

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**NOTE – THERE IS NO PERSONAL ACCIDENT COVER IN ONE BANANA**

**YOU ARE COVERED FOR:**  
A personal accident during Your trip which, at the end of 12 months of that accident, is the sole cause of Your consequent death or loss of sight or limb or permanent total disability.

### **WE WILL PAY:**

The amount shown in the Schedule of Cover on page 3 as chosen by You.

1. For loss of one or more limbs, total and permanent loss of sight in one or both eyes - £10,000
2. For permanent total disablement - £30,000
3. The cost of funeral expenses in the U.K. or Ireland in the event of Your death abroad as a result of

a personal accident occurring during the period of insurance - Up to £2,500

4. Death if You have chosen Three Banana or Four Banana Multi-Trip Cover - £10,000

### **WE WILL NOT PAY:**

Any claims for death, or loss of sight or limb or permanent total disability caused by or arising directly or indirectly from:

1. Disease or any physical defect or illness;
2. An injury which existed prior to the start of the trip;
3. Pregnancy;
4. Anything mentioned in the General Exclusions.

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## **SECTION 9 STUDENT LOANS**

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**NOTE – THERE IS NO STUDENT LOAN COVER IN ONE BANANA.**

### **YOU ARE COVERED FOR:**

Any outstanding debit balance(s) in respect of loan(s) in Your name with a bank, credit union or other financial institution which was arranged by You for the purpose of the payment of tuition fees, course fees and the related costs of Your attending university or other third level educational institutions.

### **WE WILL PAY:**

1. Up to the amount shown in the Schedule of Cover on page 3 as chosen by You in respect of outstanding debit balances if You are unable to continue Your studies in the event of Your death or being permanently totally disabled as a result of a personal accident during Your holiday / trip.

### **WE WILL NOT PAY:**

1. Any claims where Your death or permanent total

disablement is caused by or arises directly or indirectly from:

- (a) Disease(s) or any physical defect(s) or illness;
  - (b) An injury which existed prior to the start of the holiday / trip;
  - (c) Pregnancy;
2. Anything mentioned in the General Exclusions.

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## **SECTION 10 PERSONAL PROPERTY**

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### **YOU ARE COVERED FOR: PERSONAL PROPERTY**

Any of Your own personal property which is lost, stolen, damaged or destroyed.

### **DELAYED PERSONAL PROPERTY**

Any of Your own personal property which is delayed in reaching You at Your destination on Your outward journey for at least 12 hours (24 hours in the case of skis if You have chosen Three Banana or Four Banana Cover).

### **PERSONAL MONEY**

Money lost or stolen while being carried on Your person or while left in a locked safety box.

### **WE WILL PAY: PERSONAL PROPERTY**

1. Up to the amount shown in the Schedule of Cover on page 3 as chosen by You for the value or repair of the articles (after making proper allowance for wear, tear and depreciation). Claims in respect of valuables or in respect of single articles or a pair or set of articles which is/are lost or damaged will be limited to the amount shown in the Schedule of Cover on page 3.
2. Up to £40 maximum each in respect of Your

sunglasses, spectacles or personal stereo and up to £150 (in total) in respect of personal media players or CDs or DVDs.

3. Up to a maximum of £100 for the unused portion of ski lift passes (where You have chosen Three Banana or Four Banana Cover).

**NOTE** – In the event of a claim in respect of a pair or set of articles We shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

The maximum We will pay for any one article, or for any one Pair or Set of articles, is shown on page 3. If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of You wearing the article) and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of £50. Evidence of replacement value is not sufficient. The maximum We will pay for all articles lost, damaged or stolen in any one incident is limited to £200 if You cannot provide satisfactory proof of ownership and value. The maximum We will pay under this policy for all Valuables owned by each Insured Person is limited to shown on page 3 (or £60 if the Insured Person is aged under 16). The maximum We will pay for sunglasses or prescription glasses of any kind is limited to £150 per Insured Person. The maximum We will pay for mobile telephones is limited to £100 per Insured Person. The maximum We will pay for Personal Property or Valuables lost, damaged or stolen from a beach or pool-side is limited to £100 per Insured Person. The maximum We will pay for any cigarettes or alcohol lost, damaged or stolen is limited to £50 in total under this policy.

## **DELAYED PERSONAL PROPERTY**

1. A benefit of £40 towards the cost of buying replacement necessities (receipts will be necessary in the event of a claim).
2. Up to £100 to cover the reasonable cost of hiring replacement skis while Your own remain missing (where You have chosen the Three Banana or Four Banana Cover).

## **PERSONAL MONEY**

Up to £200 if You have chosen Three Banana or Four Banana cover.

## **WE WILL NOT PAY:**

1. The first £40 of each claim for each of You . This is charged twice on claims that include both Personal Baggage and Money. If You have paid the additional premium to waive this excess, no excess will be charged.
2. If You do not exercise reasonable care for the safety and supervision of Your Personal Baggage and Money.
3. If You do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of baggage, Valuables or Money.
4. If You do not obtain a written carriers report if Your baggage is lost or damaged in transit (or a Property Irregularity Report (P.I.R.) in the case of an airline).
5. For anything that can be replaced by the issuer;
6. For loss arising from confiscation or detention by Customs or other officials or authorities.
7. For loss, destruction, damage or theft of dentures; bonds; securities; stamps or documents of any kind, including driving licences and passports; musical instruments;

typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; unused mobile telephone rental charges or pre-payments; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession;

8. For loss due to wear and tear, denting or scratching, moth or vermin, and
9. For loss of valuables left as 'checked-in' Personal Baggage.
10. For mechanical breakdown or derangement; breakage of fragile or brittle articles unless caused by fire or by accident to the vessel, aircraft or vehicle in which they are being carried.
11. For Personal Baggage stolen from:
  - (a) An unattended vehicle unless it was in the locked boot of the vehicle and there is evidence of forcible entry;
  - (b) A vehicle left unattended for any period between the hours of 2100hrs and 0900hrs;
  - (c) A hatchback vehicle unless the Personal Baggage was in the locked boot of the vehicle, below the rear parcel shelf and out of sight and there is evidence of forcible entry.
12. For any shortages due to error, omission or depreciation in value.
13. For claims for lost or stolen property unless a receipt (or other acceptable evidence) for the purchase of the original goods is produced.
14. For anything mentioned in the General Exclusions.

## **Special conditions relating to claims**

We have the option to either pay You for the loss, or replace, reinstate or repair the

items concerned. Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items. You must take suitable precautions to secure the safety of Your Personal Property, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access. If claiming for Your goods that were stolen or lost You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim. Within 24 hours of discovery of the incident, You must report loss of Personal Property to the local Police or to the Carrier, as appropriate, (damage to Personal Property in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to the Tour Operator representative. You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

### **Important notice**

Under new European Union (EU) travel regulations, You are entitled to claim compensation from Your Carrier if Your checked-in luggage is damaged or lost by an EU airline, You must claim compensation from the Carrier within seven days. If Your checked-in luggage is delayed, You must claim compensation from the Carrier within 21 days of its return. You can download full details from [http://europa.eu.int/comm/transport/air/rights/index\\_en.htm](http://europa.eu.int/comm/transport/air/rights/index_en.htm)

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## **SECTION 11 LOSS OR THEFT OF PREPAID TICKETS**

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**NOTE – THERE IS NO COVER FOR THE LOSS OR THEFT OF PREPAID TRAVEL TICKETS IN ONE BANANA.**

### **YOU ARE COVERED FOR:**

The loss or theft of any prepaid non-refundable tickets valid for travel on travel services outside the U.K. or Ireland including Inter-Rail passes, Eurail passes, AMTRAK passes, Ameripass tickets and such like, provided the original ticket is personalised to be used only by You.

### **WE WILL PAY:**

Up to the amount shown in the Schedule of Cover on page 3 as chosen by You towards the cost of obtaining a replacement ticket to enable You to continue Your journey, or towards the cost of travel back to the U.K. or Ireland whichever is the lesser.

### **WE WILL NOT PAY:**

1. The first £40 of each claim unless You have paid an additional premium to waive this excess..
2. If You do not exercise reasonable care for the safety and supervision of Your non-refundable ticket.
3. If You do not obtain a written police report within 24 hours of the discovery in the event of burglary or theft of the ticket.
4. If You do not obtain a written report from the provider of the service purchased in the country in which the loss or theft occurs.
5. Anything that can be replaced by the issuer;
6. For Your prepaid non-refundable tickets stolen from:
  - (a) A hatchback vehicle, unless the ticket was in the

locked boot of the vehicle and below the rear parcel shelf and out of sight and there is evidence of forcible entry;

(b) An unattended vehicle unless the prepaid non-refundable ticket was in the locked boot of the vehicle and there is evidence of forcible entry;

(c) A vehicle left unattended for any period between the hours of 2100hrs and 0900hrs.

7. For anything mentioned in the General Exclusions.

### **Special conditions relating to claims**

Within 24 hours of discovery of the incident You must report loss of Your Prepaid Tickets to the local Police or to the Carrier, as appropriate, or to Your hotel or accommodation management, or to the Tour Operator representative. You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

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## **SECTION 12 MISSED DEPARTURE / CONNECTION**

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**NOTE - THERE IS NO COVER FOR MISSED DEPARTURE/CONNECTION IN ONE BANANA**

### **YOU ARE COVERED FOR:**

Necessary additional travel and accommodation expenses that You incur in order to reach Your booked destination.

### **WE WILL PAY:**

For necessary additional travel and accommodation expenses if You arrive at the point of international departure and / or any intermediate departure point en route on Your pre-booked journey too late to

begin or to continue the booked trip as a result of a failure of public transport services, provided that every reasonable step has been taken by You to complete the journey to the departure point on time.

### **WE WILL NOT PAY:**

1. If Your claim arises from withdrawal of service of an aircraft or sea vessel on the recommendations of a port authority or the Civil Aviation Authority or similar body in any country.
2. If Your claim arises from a strike and / or industrial action existing or known of on the date of purchase of this policy.
3. For anything mentioned in the General Exclusions.

### **Special conditions relating to claims**

You must take every reasonable step to commence and complete the journey to the departure point and check in for the flight, sea crossing, coach or train journey on time. You must obtain written confirmation from the Carrier stating the period and reason for delay.

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## **SECTION 13 PERSONAL ASSISTANCE**

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**NOTE – THIS COVER IS ONLY AVAILABLE IF YOU HAVE CHOSEN THREE BANANA OR FOUR BANANA MULTITRIP COVER.**

### **YOU ARE COVERED FOR:**

The provision of the services listed below. In all cases where You use the services offered in this section, the provision of such services by Us will not prejudice Your right to make a claim under any other section of the policy.

If You have to use services offered under this section You must contact Europ Assistance who will provide the service to You. Details of how to contact them are contained on page 50.

#### **WE WILL PAY:**

The costs incurred in providing the following services:

1. The transmission, at Your request, of up to two urgent messages to Your home in the U.K. or Ireland or to the home of another person nominated by You in the U.K. or Ireland following Your illness, accident, unforeseen travel delay or other unforeseen problems arising.
2. The provision of advice in replacing essential medication or drugs which have been lost or are unobtainable in the country in which You are currently staying or from which you are calling for assistance.
3. The provision of advice in the obtaining of names and addresses of local doctors, hospitals, clinics and dentists when consultation or minor treatment is required.
4. The transmission to You of emergency funds in case of urgent need when You are abroad, following receipt by Us in the country of original departure of prior funds either by way of deposit of funds to Our account or following a debit by Us to a credit or charge card. This service, which is intended to cover Your immediate emergency needs, will apply only when You are unable to gain access to Your normal financial / banking arrangements in the country in which You are in at the time of the service being called upon.
5. The provision of advice and, where possible, assistance with the replacement of lost / stolen

tickets and travel documents and referral to suitable travel offices.

6. Assistance in the event that Your credit card(s) or charge card(s) are lost or stolen.

#### **WE WILL NOT PAY:**

1. The cost of any replacement articles, drugs or other medicines.
2. For anything mentioned in the General Exclusions.

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## **SECTION 14 RESUMPTION OF JOURNEY**

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**Europ Assistance will use its best efforts to provide the services in this section. However, depending on Your location, in certain circumstances it might not be possible to provide some or all of the services.**

**NOTE – THIS COVER IS ONLY AVAILABLE IN THREE BANANA OR FOUR BANANA MULTI-TRIP COVER**

#### **YOU ARE COVERED FOR:**

A portion of the flight costs incurred in returning to Your destination abroad.

#### **WE WILL PAY:**

Up to a maximum of £400 in respect of the cost of flights to a European destination or a maximum of £800 for flights to a worldwide destination if You become ill or are injured and are repatriated under the provisions of this policy to the U.K. or Ireland or if You have to interrupt Your trip due to the death, severe injury or serious illness occurring during the period of insurance of:

- (a) You or a travelling companion;
- (b) An immediate relative of Yours resident in the U.K. or Ireland.

### **WE WILL NOT PAY:**

1. The first £40 of each claim of each insured person unless You have paid an additional premium to waive this excess.
2. If a claim is made under Section 15.
3. If the return transportation is not organised through the travel agent from whom You bought this policy;
4. If the original duration of Your booked travel was for less than a period of three months from the date of first departure;
5. If there is less than fifty per cent remaining of Your original booked travel;
6. For anything mentioned in the General Exclusions.

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## **SECTION 15 RETURN OF AIRFARE**

**NOTE – THIS COVER IS ONLY AVAILABLE IN THREE BANANA OR FOUR BANANA MULTI-TRIP COVER**

### **YOU ARE COVERED FOR:**

A benefit if there is no value available to You in respect of the unused portion of Your original flight ticket.

### **WE WILL PAY:**

Twenty five per cent of the original cost of the flight ticket up to a maximum of £150, if:

1. You become ill or are injured and are repatriated to the U.K. or Ireland under the provisions of this policy, or;
2. You have to curtail Your trip due to the following reasons: The death, severe injury or serious illness occurring during the period of insurance of:
  - (a) You or a travelling companion insured through Us;
  - (b) An immediate relative of Yours resident in the U.K. or Ireland.

### **WE WILL NOT PAY:**

1. If a claim is made under Section 14.
2. For anything mentioned in the General Exclusions.

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## **SECTION 16 WINTER SPORTS EQUIPMENT AND OTHER EXPENSES**

**NOTE – THIS COVER IS ONLY AVAILABLE IN THREE BANANA OR FOUR BANANA MULTI-TRIP COVER**

### **WINTER SPORTS EQUIPMENT**

The loss, theft, damage or destruction of ski equipment belonging to You or hired by You.

### **SKI PACK**

The proportional amount or irrecoverable prepaid charges paid by You or contracted to be paid by You before departure, for ski equipment hire, lift passes and ski school costs.

### **SKI/SNOWBOARD HIRE**

The cost of the necessary hire of ski/snowboard equipment.

### **PISTE CLOSURE**

The total closure of all ski facilities in Your resort as a result of adverse weather conditions.

### **AVALANCHE COVER**

Additional travel and accommodation expenses necessarily incurred if Your outward or return journey is delayed for at least 12 hours as a result of an avalanche.

### **WE WILL PAY:**

1. **WINTER SPORTS EQUIPMENT**  
Up to £300 for the value or repair of ski equipment, (after making proper allowances for wear, tear and depreciation) if owned

by You or up to £150 if the ski equipment has been hired by You.

**2. SKI PACK**

Up to £200 if You are necessarily prevented from skiing for more than 48 hours following injury or illness sustained by You during the period of Your holiday / trip.

**3. SKI HIRE**

Up to £200 if You are deprived of Your own ski equipment following  
(a) Loss or damage to it.  
(b) It being misdirected or delayed in transit resulting in Your being deprived of the use of Your ski equipment for more than 12 hours on Your outward journey and being unable to ski/snowboard as a result.

**4. PISTE CLOSURE**

£20 per day up to a maximum of £200 for the cost of transportation to another resort where there are adequate conditions.

**5. AVALANCHE COVER**

£20 per each full 12 hours delay in travelling to or from Your resort due to an avalanche, up to a maximum of £100

**WE WILL NOT PAY:**

1. The first £40 of each claim for each insured person unless You have paid an additional premium to waive this excess.
2. If You do not exercise reasonable care for the safety and supervision of Your ski equipment or ski equipment hired by You.
3. If You do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of ski equipment.
4. If You do not obtain a written carriers report if Your ski equipment is lost or damaged in transit (or a Property Irregularity Report (P.I.R.) in the case of an airline).

5. If You do not have receipted evidence that the ski equipment has been hired by You.

6. For loss, theft, damage or destruction by Customs or other officials or authorities.

7. For Ski Equipment stolen from:

i) An unattended vehicle unless it was in the locked boot of the vehicle and there is evidence of forcible entry;

ii) An unattended vehicle left for any period between 2100hrs and 0900hrs regardless of where it is located in the vehicle.

8. For damage due to wear and tear

9. If Your claim arises from:  
i) Your intentional self-injury or wilful exposure to needless risk (except in an attempt to save human life);

ii) Your being under the influence of intoxicating liquor or of a drug or drugs (unless prescribed by a Doctor), or substance or any other solvent abuse, or psychological disorder, anxiety, stress or depression.

10. If You are able to obtain compensation in respect of:

(a) Total closure of skiing facilities in Your resort from any other source, or:

(b) If the total closure of the skiing facilities in Your resort is not certified by a representative of the tour operator or of the management of the resort visited.

11. For anything mentioned in the General Exclusions

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## **SECTION 17 CONTINUING MEDICAL EXPENSES**

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**NOTE – THIS COVER IS ONLY AVAILABLE IN THREE BANANA OR FOUR BANANA MULTI-TRIP COVER.**

## **YOU ARE COVERED FOR:**

Medical expenses incurred following Your return home.

### **1. DENTAL TREATMENT**

#### **WE WILL PAY:**

Up to £150 if You require further dental treatment after Your return home as a result of emergency dental treatment provided during Your holiday/trip, provided the treatment is directly related to the emergency dental treatment abroad which arose during Your holiday/trip.

### **2. PHYSIOTHERAPY TREATMENT**

#### **WE WILL PAY:**

Up to £250 if You suffer accidental injury during Your holiday / trip as a direct result of which You are recommended to receive physiotherapy treatment following Your return home.

### **3. COSMETIC SURGERY**

#### **WE WILL PAY:**

Up to £3,500 if You suffer accidental injury during Your holiday / trip as a direct result of which You are medically recommended to receive corrective cosmetic surgery following Your return home.

#### **WE WILL NOT PAY:**

1. If the need for continuing treatment following Your return home is not certified as being necessary by the doctor or dental surgeon which You would normally attend at home.
2. If the treatment received at home does not arise as a direct result of dental treatment or an accidental injury or personal assault that occurred during Your holiday / trip.
3. If the treatment received at home does not take place within 60 days of Your return.
4. For claims arising directly or indirectly from anything

mentioned in the General Exclusions.

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## **SECTION 18 SEARCH AND RESCUE COVER**

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**NOTE – THIS COVER IS ONLY AVAILABLE IN THREE BANANA OR FOUR BANANA MULTI-TRIP COVER**

### **YOU ARE COVERED FOR:**

Costs necessarily incurred on Your behalf in searching for You, rescuing or recovering You if You are missing or if You have suffered a serious accident during Your holiday/ trip.

#### **WE WILL PAY:**

Up to £3,000 in respect of costs necessarily and reasonably incurred by official search and rescue organisations in the locality in which You are in as a result of their:

- (a) Searching for You;
- (b) Rescuing You; or
- (c) Recovering You if You are missing or if You have suffered a serious accident.

#### **WE WILL NOT PAY:**

1. If the search and rescue has not been arranged and authorised by a locally based recognised search and rescue facility.
2. If the expenses are incurred by persons acting as an informal search and rescue party.
3. If the need for search and rescue has arisen as a result of You directly or indirectly failing to take heed of any local warning notices about the area in which the need for Your search and has arisen.
4. For anything mentioned in the General Exclusions.

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## **SECTION 19 GOVERNMENT TRAVEL ADVICE**

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**NOTE – THIS COVER IS ONLY AVAILABLE IN THREE BANANA OR FOUR BANANA MULTI-TRIP COVER**

### **YOU ARE COVERED FOR: CANCELLATION:**

Cancellation fees payable if you cancel Your Trip after the date of issue of the policy for an insured reason in respect of costs of:

- (a) Travel and accommodation
- (b) School and university fees paid to schools abroad
- (c) Ski/snowboard hire, school and lift passes,

**CURTAILMENT:** the value of the unused portion of Your travel and accommodation costs and school and university fees abroad, including ski hire, ski school and skilift passes not used by You in respect of Winter sports.

**MISSED DEPARTURE/  
CONNECTION:** necessary additional travel and accommodation expenses that You incur in order to reach Your booked destination.

**ADDITIONAL EXPENSES:** a daily payment for additional travel and accommodation expenses incurred as a direct result of Government Travel Advice which is the sole cause of an interruption to Your journey.

### **WE WILL PAY: CANCELLATION:**

up to £1,000 if the cancellation is a direct result of a Government Travel Advice (announced within 7 days of Your pre-booked departure) not to travel to Your intended destination;

**CURTAILMENT:** UP TO £1,000 if You must curtail Your Trip due to events in the country You are visiting as a result of a Government Travel Advice to leave the country;

### **MISSED DEPARTURE/ CONNECTION**

**CONNECTION:** up to £400 for additional travel and accommodation expenses if Your outward or return journey is cancelled as direct result of a Government Travel Advice not to operate the service.

**ADDITIONAL EXPENSES:** Up to £100 per day for additional accommodation up to a maximum of £500 incurred by You as a result of a Government Travel Advice.

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## Waived Conditions

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The following medical conditions are covered without additional charge and subject to the normal terms and conditions of this insurance, provided (a) the Insured is not awaiting surgery for the condition, and (b) the Insured has been fully discharged from any post-operative follow-up.

### WAIVED CONDITIONS

- Abnormal Smear Test
- Achilles Tendon Injury
- Acne
- Acronyx (Ingrowing Toe-nail)
- Adenoids
- Allergic Rhinitis
- Alopecia
- Anal Fissure/Fistula
- Appendectomy
- Astigmatism
- Athlete's Foot (Tinea Pedis)
- Attention Deficit Hyperactivity Disorder
- Bell's Palsy (Facial Paralysis)
- Benign Prostatic Enlargement
- Bladder Infection (fully recovered, no hospital admissions)
- Blepharitis
- Blindness
- Blocked Tear Ducts
- Breast - Fibroadenoma
- Breast Cyst(s)
- Breast Enlargement/Reduction
- Broken Bones (other than head or spine) - (no longer in plaster)
- Bunion (Hallux Valgus)
- Bursitis
- Caesarean Section
- Candidiasis (oral or vaginal)
- Carpal Tunnel Syndrome
- Cartilage Injury
- Cataracts
- Cervical Erosion
- Cervicitis
- Chalazion
- Chicken Pox (fully resolved)
- Cholecystectomy
- Chronic fatigue syndrome (if only symptom is fatigue)
- Coeliac Disease
- Cold Sore (Herpes Simplex)
- Colitis (simple)
- Common Cold(s)
- Conjunctivitis
- Constipation
- Corneal Graft
- Cosmetic Surgery
- Cyst - Breast
- Cyst - Testicular
- Cystitis (fully recovered, no hospital admissions)
- Cystocele (fully recovered, no hospital admissions)
- D & C
- Deaf Mutism
- Deafness
- Dental Surgery
- Dermatitis (no hospital admissions or consultations)
- Deviated Nasal Septum
- Diarrhoea and/or Vomiting (resolved)
- Dilatation and Curettage
- Dislocated Hip
- Dislocations
- Dry Eye Syndrome
- Dyspepsia
- Ear Infections (resolved - must be all clear prior to travel if flying)
- Eczema (no hospital admissions or consultations)
- Endocervical Polyp
- Endocervicitis
- Endometrial Polyp
- Epididymitis
- Epiphora (Watery Eye)
- Epispadias
- Epistaxis (Nosebleed)
- Erythema Nodosum
- Essential Tremor
- Facial Neuritis (Trigeminal Neuralgia)
- Facial Paralysis (Bell's Palsy)
- Femoral Hernia
- Fibroadenoma
- Fibroid - Uterine
- Fibromyalgia
- Fibromyositis
- Fibrositis
- Frozen Shoulder
- Gall Bladder Removal
- Ganglion
- Glandular Fever (full recovery made)
- Glaucoma
- Glue Ear (resolved - must be all clear prior to travel if flying)
- Goitre
- Gout
- Grave's Disease
- Grommet(s) inserted (Glue Ear)
- Gynaecomastia
- Haematoma (external)
- Haemorrhoidectomy
- Haemorrhoids (Piles)
- Hallux Valgus (Bunion)
- Hammer Toe
- Hay Fever
- Hernia (not Hiatus)
- Herpes Simplex (Cold Sore)
- Herpes Zoster (Shingles)
- Hip Replacement (no subsequent arthritis)
- Hives (Nettle Rash)
- Housemaid's Knee (Bursitis)
- HRT (Hormone Replacement Therapy)
- Hyperthyroidism (Overactive Thyroid)
- Hypospadias
- Hypothyroidism (Underactive Thyroid)
- Hysterectomy (provided no malignancy)
- Impetigo

- Indigestion
- Influenza
- Ingrowing Toe-nail (Acronyx)
- Inguinal Hernia
- Insomnia
- Intercostal Neuralgia
- Intertrigo
- Irritable Bowel Syndrome (IBS)
- Keinboeck's Disease
- Keratoconus
- Knee Injury - Collateral/ cruciate ligaments
- Knee Replacement (no subsequent arthritis)
- Kohlers Disease
- Labyrinthitis
- Laryngitis
- Learning Difficulties
- Leptothrix
- Leucoderma
- Lichen Planus
- Ligaments (injury)
- Lipoma
- Macular Degeneration
- Mastitis
- Mastoidectomy (resolved - must be all clear prior to travel if flying)
- Menopause
- Menorrhagia
- Migraine (provided this is a definite diagnosis and there are no ongoing investigations)
- Miscarriage
- Mole(s)
- Molluscum Contagiosum
- Myalgia (Muscular Rheumatism)
- Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue)
- Myxoedema
- Nasal Infection
- Nasal Polyp(s)
- Nettle Rash (Hives)
- Neuralgia, Neuritis
- Nosebleed(s)
- Nystagmus
- Obstructive Sleep Apnoea
- Osgood-schlatter's Disease
- Osteochondritis
- Otosclerosis
- Overactive Thyroid
- Parametritis
- Pediculosis
- Pelvic Inflammatory Disease
- Photodermatitis
- Piles
- Pityriasis Rosea
- Post Viral Fatigue Syndrome (if the only symptom is fatigue)
- Pregnancy (provided no complications)
- Prickly Heat
- Prolapsed Uterus (womb)
- Pruritis
- Psoriasis (no hospital admissions or consultations)
- Repetitive Strain Injury
- Retinitis Pigmentosa
- Rhinitis (Allergic)
- Rosacea
- Ruptured Tendons
- Salpingo-oophoritis
- Scabies
- Scalp Ringworm (Tinea Capitis)
- Scheuermann's Disease
- Sebaceous Cyst
- Shingles (Herpes Zoster)
- Shoulder Injury
- Sinusitis
- Skin Ringworm (Tinea Corporis)
- Sleep Apnoea
- Sore Throat
- Sprains
- Stigmatism
- Stomach Bug (resolved)
- Strabismus (Squint)
- Stress Incontinence
- Synovitis
- Talipes (Club Foot)
- Tendon Injury
- Tennis Elbow
- Tenosynovitis
- Termination of Pregnancy
- Testicles - Epididymitis
- Testicles - Hydrocele
- Testicles - Varicocele
- Testicular Cyst
- Testicular Torsion (Twisted Testicle)
- Throat Infection(s)
- Thrush
- Thyroid - Overactive
- Thyroid Deficiency
- Tinea Capitis (Scalp Ringworm)
- Tinea Corporis (Skin Ringworm)
- Tinea Pedis (Athlete's Foot)
- Tinnitus
- Tonsillitis
- Tooth Extraction
- Toothache
- Torn Ligament
- Torticollis (Wry Neck)
- Trichomycosis
- Trigeminal Neuralgia
- Turner's Syndrome
- Twisted Testicle
- Umbilical Hernia
- Underactive Thyroid
- Undescended Testicle
- Urethritis (fully recovered, no hospital admissions)
- URTI (Upper Respiratory Tract Infection) (resolved, no further treatment)
- Urticaria
- Uterine Polyp(s)
- Uterine Prolapse
- Varicocele
- Varicose Veins - legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel)
- Vasectomy
- Verruca
- Vertigo - provided no disabling episodes
- Vitiligo
- Warts (benign, non-genital)
- Womb Prolapse (uterus)
- Wry Neck (Torticollis)

## **SPECIFIC EXCLUSIONS TO EACH SECTION**

Each of the sections of insurance cover contains exclusions specific to that section. In addition, the General Exclusions which follow on pages 43 to 46 apply to ALL sections. All sections of this policy are subject also to the conditions on pages 46 to 48.

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## **GENERAL EXCLUSIONS**

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### **WE WILL NOT COVER:**

Anything arising directly or indirectly from:

1. Claims arising from a Material Fact or facts, which have not been disclosed to Us and accepted by Us in writing prior to the commencement of the period of insurance (or, in the case of Multitrip cover, prior to the commencement of any trip).
2. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing certificate, policy or any motoring organisations service. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to Personal Accident cover under Section 8.
3. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
4. We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses we will not pay for include loss of earnings due to being unable to return to work following injury or illness happening while on a trip and replacing locks if you lose your keys.
5. Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an insured person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points and any additional travel or accommodation costs (unless pre-authorized by Us or part of a valid claim under Section 3 (Medical/medical related expenses and Medical Emergency Assistance), Section 7 (Cancellation), or Section 1 (Curtailment)).
6. Any deliberately careless or deliberately negligent act or omission by You.
7. Any claim arising or resulting from Your own intentional illegal or criminal act.
8. Your suicide or attempted suicide, You deliberately injuring Yourself. Any claim arising directly or indirectly from Your drug addiction or solvent abuse, excessive alcohol intake, or You being under the influence of drug(s)
9. More than £500 in respect of medical expenses incurred by You if You do not contact Europ Assistance at the first available opportunity.
10. More than £500 in respect of flights and associated costs incurred by You in connection with a curtailment claims if You did not contact Europ Assistance prior to the costs being incurred.
11. Wilful exposure to

- exceptional risk, except in an attempt to save Human Life.
12. Adventure activities as defined at sub-paragraph (a) of the definition of Adventure Activities on page 17 of unless You have chosen Two Banana, Three Banana or Four Banana.
  13. Adventure Activities as defined at subsection (b) of the definition of Adventure Activities on page 17 unless You have chosen Three Banana or Four Banana cover.
  14. Adventure Activities as defined at subsection (c) of the definition of Adventure Activities on page 17 for which cover is not available.
  15. Winter Sports as defined at sub-paragraph (a) of the definition of Winter Sports on page 21 of unless You have chosen Three Banana or Four Banana cover.
  16. Winter Sports as defined at sub-paragraph (b) of the definition of Winter Sports on page 21 for which cover is not available.
  17. Participation in any formal organised competition involving any Adventure Activities or Winter Sports (as defined on pages 17 and 18).
  18. The insured person fighting except in self-defence.
  19. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance, excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contribution concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is

- found to be invalid or unenforceable, the remainder shall remain in full force and effect. This exclusion does not apply to claims under Section 8 Personal Accident and Section 3 Medical Related Expenses and Medical Emergency Assistance.
20. Any legal liability directly or indirectly caused by or contributed to by or arising from: -
    - (a) Ionising radiation or contamination by radioactivity from any waste from the combustion of nuclear fuel;
    - (b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear machinery or any part of it;
    - (c) Pressure waves caused by aircraft and other flying objects travelling faster than the speed of sound.
  21. The Insured Person travelling to a country or specific area or event to which the UK government has advised persons not to travel.
  22. The cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated Your admission to hospital.
  23. Any additional hospital costs arising from single or private room accommodation unless medically necessary.
  24. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
  25. Manual work as defined on page 19.
  26. Any payment which You would normally have made during Your travels if nothing had gone wrong.
  27. Failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date (this exclusion does not apply to claims under Section 3 Medical Related Expenses and Medical Emergency Assistance),
  28. Delay, loss, damage or injury directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly operate as a result of a computer virus. Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all. This exclusion does not apply to claims under Section 8 Personal Accident and Section 3 Medical Related Expenses and Medical Emergency Assistance.
  29. Any loss or damage directly or indirectly caused by the provision of – or any delay in providing – the medical or medical-related services to which the cover under this policy relates, whether provided by Us or by anybody else (whether or not recommended by Us and/or acting on Our behalf) unless negligence on Our part can be demonstrated.
  30. Any claim when You have not paid the appropriate premium for the number of days comprising Your planned Trip. If You travel for more than the number of days or which You have paid for cover, You will not be covered after the last day for which You have paid.
  31. Loss of any kind arising

from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on Our part can be demonstrated.

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## CONDITIONS

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1. No cover will come into force, or continue in force under sections 1,3 and 7, unless each Insured Person who, by reason of the Important Health Requirements, must make a Medical Health Declaration, in respect of the period for which insurance is required, has declared all Pre-existing Medical Conditions and these have been formally accepted by Us in writing.
2. Any medical information supplied in a Medical Health Declaration will be treated in the strictest confidence, will be used solely for Our own internal purposes for the assessment of the risk, and will not be disclosed to any outside person or authority without the specific approval of the person whose details are shown in the Medical Health Declaration. We shall not refuse cover unless, in Our opinion, the risk associated with the particular person travelling is substantially greater than that represented by the average healthy traveller. The cost of any medical evidence produced in connection with a Medical Health Declaration shall be borne by You.
3. During each Period of Insurance and before You depart on each Trip You must declare to the Accident & General Medical Screening Helpline any change in Your health or medical status. This change must be accepted in writing by Us before cover will be continued. If in doubt as to whether any change is material, You should contact the Accident & General Medical Screening Helpline.
4. You must declare to Us all Material Facts which are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. A Material Fact is anything, which might influence Us in the acceptance or continuance of this insurance e.g. Your own health or that of an immediate relative, on whose state of health might depend Your decision to cancel or curtail Your trip. If You are uncertain as to whether a fact is material, You should declare it to Us.
5. No payment will be made under the policy without an appropriate medical certificate or other certification as required.
6. Any certificates, information, evidence and receipts required by Us must be obtained at Your expense (originals must be provided). If We require a medical examination You must agree to this and in the event of death We are entitled to a post mortem examination, both at Our expense.
7. You should take all reasonable steps to recover any lost or stolen article.
8. You must exercise reasonable care for the supervision and safety of both You and Your property. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not insured.
9. You must avoid needless self-exposure to peril unless You are attempting to save human life.

10. In the event of a valid claim You shall allow Us the use of any relevant travel tickets You are not able to use because of the claim.
11. If any claim is found to be fraudulent in any way or if fraudulent information was given to facilitate the using of the policy, this policy is void and all claims will be denied.
12. The original of this Insurance Certificate must be produced before any claim is paid.
13. You should not admit liability, offer or promise to make any payment without written consent from Us.
14. We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.
15. We may, at any time, pay to You Our full liability under this policy after which no further liability shall attach to Us in any respect or as a consequence of such action.
16. Where it is possible for Us to recover sums that We have paid out under the terms of the policy, You will co-operate fully with Us in any recovery attempt We make and We will pay all costs associated with the recovery of Our outlay. You agree not take any action that may prejudice Our recovery rights and will advise Us if You instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums We have paid out under the terms of the policy will be reimbursed from any recovery made
17. We may give 7 days notice of cancellation of this policy by recorded delivery to You at Your last known address. In this case We shall refund to You the unexpired pro-rata portion of the premium You have paid.
18. If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, We offer You the option of resolving this by using the Complaints Procedure. Please see the details shown on page 51. Using this service will not affect Your legal rights. If You are unsure of Your legal rights, You should obtain appropriate legal advice.
19. You will be required to repay to Us, within one month of Our request to You, any costs or expenses We have paid on Your behalf which are not covered under the terms and conditions of this policy.
20. The period of cover under this policy can only be extended by the issue of a continuation policy, provided no claim is pending or known to be about to arise. The maximum period of cover is 24 months from the date of first issue.
21. Claims must be notified to Us in writing within 28 days of the claim arising.
22. You must pay the appropriate premium for the full number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
23. When engaging in any sport or holiday activity (not excluded under General Exclusions) You must

accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and You must use all appropriate precautions, equipment and eye protection.

24. Although We are prepared to cover You when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that We or the underwriters consider such sports and activities to be safe. At all times You must satisfy Yourself that You are capable of safely undertaking the planned sport or activity and You must take care to avoid injury, accident or loss to Yourself and to others.
25. You must be aged under 35 at the start of the Period of Insurance.

**NOTE** – The insurers must be informed of any fact, which is likely to influence the insurers in the acceptance, assessment or continuance of this insurance. Failure to do so may invalidate this insurance leaving You with no right to make a claim.

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## BEFORE YOU CLAIM

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Please read the relevant portion of the policy including the Definitions, Declaration, and the section You are claiming under as well as the General Exclusions and Conditions before completing the claim form.

It is important that all documentation to support Your claim is submitted with the completed claim form. We would suggest that You retain copies for Your own records.

If any items of personal property are stolen, You must

notify the local police within 24 hours. Please make sure You get a copy of the police report.

Any loss or damage to personal property whilst in the custody of the carriers (airline, bus company, etc) should be notified immediately in writing to such carriers but in any event within three days and a report obtained.

Please note that sums insured under each section and the amount deductible from each and every claim apply to each insured person

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## HOW TO MAKE A CLAIM

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You can print the claim form from the Europ Assistance website at [www.europ-assistance.assistance.ie/claimform](http://www.europ-assistance.assistance.ie/claimform) for orms/AG.

On the website You will be able to get general advice about how to submit a claim and You can print the claim form and submit it to Europ Assistance. This will speed up the processing of Your claim. Claim forms can also be obtained by requesting them from:

GO BANANA Claims,  
IDA Business Park,  
Athlumney,  
Navan,  
Co. Meath  
Tel: +353 46 907 7395  
Fax: +353 46 907 4511  
E-mail: [claims\\_general@europ-assistance.co.uk](mailto:claims_general@europ-assistance.co.uk)

If You are abroad for a long stay and wish Your claim to be dealt with prior to Your return, You can write, phone or fax for a claim form to be posted to You, or You can visit [www.europassistance.ie/claimform](http://www.europassistance.ie/claimform) orms/AG.

On the website there is general advice about how to

submit a claim and You can print the claim form and submit it to Europ Assistance. This will speed up the processing of Your claim.

**DON'T FORGET** if Your claim is under Section 3 and it is outside Your resources, You should contact Europ Assistance and You must contact them if Your claim arises as a result of a medical emergency.

Return Your completed claim form (remembering to keep a copy for Your records) to Europ Assistance together with all original documentation required including:

- Your certificate of insurance
- Confirmation of booking
- Original receipts in respect of medical expenses
- Original medical reports as appropriate
- Proof of ownership in respect of claims for lost/stolen baggage, tickets etc.
- Police report (obtained within 24 hours of discovery) in the event of theft of personal property
- Evidence of delay in the event of a claim under the Travel Delay or Missed Departure/Connection sections
- Other evidence as appropriate to Your claim including the specific information requested on the claim form.

If You do not submit all documentation as requested this will lead to a delay in the processing of Your claim.

In order to handle claims quickly, We may use appointed claims handling agents. When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, You will be responsible for supplying Us

with the correct bank account details and Your full authority for Us to remit monies directly to that account.

Provided that payment is remitted to the bank account designated by You, Europ Assistance shall have no further liability or responsibility in respect of such payment, and it shall be Your sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to Us.

### **Important notice**

Under European Union travel regulations, You are entitled to claim compensation from Your Carrier if any of the following should occur:

#### **1. Denied boarding and cancelled flights**

If You check in on time but You are denied boarding because there are not enough seats available or if Your flight is cancelled, the Carrier must offer You financial compensation.

#### **2. Long delays**

If Your flight is delayed for more than five hours, the airline must offer to refund Your ticket.

#### **3 Luggage**

If Your checked-in luggage is damaged or lost by an airline from a member country of the European Union, You must claim compensation from the Carrier within seven days. If Your checked-in luggage is delayed, You must claim compensation from the Carrier within 21 days of its return. You can download full details from [http://europa.eu.int/comm/transport/air/rights/index\\_en.htm](http://europa.eu.int/comm/transport/air/rights/index_en.htm)

### **REPATRIATION OF PATIENTS**

If it is necessary for You to be repatriated to the United Kingdom or Ireland and the circumstances are covered under the terms of this

insurance, then Europ Assistance will make whatever arrangements are medically necessary for Your return. If in the opinion of Europ Assistance it would be preferable to repatriate You to the United Kingdom or Ireland, the transfer will be undertaken by normal passenger air service.

However, if Your condition warrants it, Europ Assistance will utilise an air ambulance subject to consultation between the doctor in attendance and the Europ Assistance Medical Officer. In a case where a patient requires repatriation, the attending doctor must provide a certificate confirming that the patient is fit to travel as without this the airline/ferry/rail/ coach company operators reserve the right to refuse to carry any sick or injured person.

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## WHAT TO DO IN A MEDICAL EMERGENCY SITUATION

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**Attention:** Insured Person/Treating Doctor or Hospital.

In the event of a Medical Emergency Europ Assistance must be contacted by the Insured person or someone acting on their behalf at the first available opportunity. Details of how to contact them are shown below.

Failure to contact Europ Assistance could result in Your claim being limited to £500 under the provision of the terms and conditions of this policy as detailed in Section 1 or Section 3 and also in the General Exclusions (page 43 to 46).

If You have a serious illness or injury and have been admitted

to hospital or are about to be admitted to hospital, You must contact:

### EUROP ASSISTANCE MEDICAL EMERGENCY ASSISTANCE

**Telephone: + 44 1444 442 363**  
**Fax: + 44 1444 410 164**

These numbers are to be used in MEDICAL EMERGENCY cases only and not for routine occurrences such as upset stomachs or sprained ankles etc. You will be answered by an experienced assistance coordinator.

Please have the following information ready before You call:

- Your full name (please spell the surname when You call)
- Your home address
- Your date of birth
- The start and finish dates of Your policy and where You bought it
- Your regular (U.K or Irish) doctor's name, address and phone number
- The name of the treating doctor abroad and a contact phone number.
- The name and address of the hospital or clinic You are in and a contact phone number

If You have not contacted medical help due to being in a remote location try, if possible, to enquire about the nearest doctor or medical facility.

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## CONFIRMATION OF PAYMENT

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Hospitals or doctors abroad will be contacted and their appropriate fees confirmed eliminating the necessity for the patient to make payment out of his / her trip funds. Expenses incurred by providing the above facilities will be met up to the limits

specified in this travel insurance policy. The operation and availability of this service will be governed by the same general terms, conditions and exclusions that appear in this policy.

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## COMPLAINTS PROCEDURE

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Our Promise of Service: We aim to provide a first class service at all times. However, if You have a complaint You should contact Us in the first instance at:

Quality Department,  
Europ Assistance Holdings Limited,  
Sussex House,  
Perrymount Road,  
Haywards Heath,  
West Sussex RH16 1DN  
Telephone: 00 44 844 338 5799 or e-mail on: [quality@europassistance.co.uk](mailto:quality@europassistance.co.uk)

If We cannot give You a final decision by four weeks from the day We receive Your complaint We will explain why and tell You when We hope to reach a decision. Our decision is final and based on the evidence presented. If You feel that there is any new evidence or information that may change Our decision, You have the right to make an appeal. If You are not satisfied with the results of Our investigation, You have the right to refer Your complaint to an independent authority for arbitration. That authority is the Financial Ombudsman Service (FOS) at:

South Quay Plaza  
183 Marsh Wall  
London E14 9SR  
Telephone: 0845 080 1800

Using this complaints procedure will not affect Your rights at law.

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## POLICY CANCELLATION PROVISIONS

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Right to return the insurance document. Unless Your Trip will be completed within one month of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later.

We will refund to You any premium You have paid and will recover from You any payments We have made.

### Policy Cancellation by the Insured Person

If You subsequently give notice in writing or by telephone to Us to cancel this policy such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later.

If the notice of cancellation is received within the 14 day Cooling – Off Period the premium will be refunded in full less any sum that We have paid in respect of any claims made. If the notice of cancellation is received outside the 14 day Cooling – Off Period and You have not made a claim or sought assistance under the policy then You will be entitled to a pro rata refund of premium in accord with the remaining term of the policy less an administration fee

### Policy Cancellation by Us

We may give 7 days notice of cancellation of this policy by recorded delivery letter to You at Your last known address.

Premium position upon policy cancellation by Us, or following the death of the Insured Person (except when the

subject of a claim occurring in the course of a Trip):

If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You or Your estate.

If however an incident has arisen during the Period of

Insurance which has or will give rise to a claim, then no refund will be made.

#### **Effective time of policy cancellation**

This policy shall cease at 00.01 hours Greenwich Mean Time on the day following the last day of the Period of Insurance for which premium has been paid.

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## **DATA PROTECTION**

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We collect and maintain personal information in order to underwrite and administer the policies of insurance that We issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. We will not keep Your information longer than is necessary. Your information will be protected from accidental or unauthorised disclosure. We will only reveal Your information if it is allowed by law, authorised by You, to prevent fraud or in order that We can liaise with Our agents in the administration of this policy. Under the terms of the Act You have the right to ask for a copy of any information We hold on You upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible. The above principles apply whether We hold Your information on paper or in electronic form. Enquiries in relation to data held by the Accident & General Medical Screening Helpline should be directed to the Data Compliance Manager, Bishopscourt Affinity Solutions Limited, 6th Floor, Regent House, Hubert Road, Brentwood, Essex CM14 4JE, while those in relation to data held by Europ Assistance should be directed to the Customer Contact Centre Manager, Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

To ensure we are consistent in providing Our customers with quality service, We may record your telephone call.

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## TRAVEL CHECKLIST

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Before You travel, You should ask Yourself the following:

- Do You know of any Pre-existing Medical Condition that You need to tell Us about?
- Do You intend to engage in any Winter Sports whilst on Your trip?

If You have answered 'Yes' to any of these questions, or want to check anything before You travel, You should contact Our Travel Helpline on +353 1 874 8458.

To ensure We are consistent in providing Our customers with quality service, We may record Your telephone call.

## IMPORTANT NUMBERS

### BEFORE YOU TRAVEL

Accident & General Medical Screening

**ROI 1 800 719 976**

**NI/UK 0800 358 0148**

### WHILE ABROAD

IN CASE OF MEDICAL EMERGENCY

Tel: **+44 1444 442 363**

IN CASE OF NON-MEDICAL  
EMERGENCY

(e.g. Return Home Early - Section 1,  
Curtailed)

Tel: **+44 1444 442 363**

### WHEN YOU RETURN

IN CASE OF Claims

Tel: **+353 (0) 46 907 7395**

This policy has been specially arranged by  
Accident & General Insurance Services Ltd.



*accident & general*