

# Cancellationplan

UK Holiday Insurance



**2009 Policy Document**

# Cancellationplan

## UK Holiday Insurance

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# Cancellation plan

## UK Holiday Insurance

Cancellation Plan Travel Insurance 2009 arranged by: TPS (Insurance Admin Services) Ltd with UK Underwriting Limited on behalf of Fortis Insurance Limited, Registered in England No. 354568. Registered office: Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

Valid for holidays commencing on or before 12th April 2011.

Scheme reference: 00072

This policy sets out the full cover, limits and exclusions applicable to **your** Insurance. **WE THEREFORE STRONGLY RECOMMEND YOU READ IT CAREFULLY AND CARRY IT WITH YOU ON YOUR HOLIDAY.**

**We** have not provided **you** with a personal recommendation as to whether this policy is suitable for **your** specific needs. This product meets the demands and needs of those who wish to ensure their travel insurance requirements are covered.

### PREMIUM REFUND

**We** hope **you** are happy with the cover this policy provides. However, if after reading this policy wording this insurance does not meet **your** requirements, please return it within 14 days of issue and **we** will refund **your** premium provided no claims have been made on the policy during that time and **you** have not travelled. Please advise **us** in writing of **your** desire to do so. Thereafter **you** may cancel the policy at any time, however no refund of premium is payable. **We** may at any time cancel any insurance document by sending 14 days notice to **you** at **your** last known address. Provided the premium has been paid in full **you** shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

### PRE-EXISTING MEDICAL CONDITIONS

Please note that if **your trip** is being taken within the **United Kingdom** **you** do not need to call **us** to discuss any medical conditions **you** may have. However please be aware that certain Conditions and Exclusions are applicable to All Sections of this insurance (particularly General Exclusion 1, which applies to **you** or anyone else upon whom **your trip** depends), details of which can be found on page 10 of this policy document.

### WHAT TO DO IN THE CASE OF MEDICAL EMERGENCY

The emergency assistance provided for **you** by this insurance is operated by the 24 hour medical emergency service. In the event of anyone insured under this policy requiring assistance in returning **home** following any illness, injury or Accident and where expenses are likely to exceed £300, **you** can contact the 24 hour medical emergency service. When contacting the 24 hour medical emergency service please state that **your** insurance is provided by UK UNDERWRITING LIMITED and quoting: reference number: **00072**

**By telephone:** 0845 218 7830  
**or by fax:** 0845 218 7831  
**By email:** assistance@primaryassist.co.uk

If **you** experience difficulty getting through on the numbers listed above the 24 hour medical emergency service can also be contacted

**By telephone:** +44 (0) 1603 215 200  
**or by fax:** +44 (0) 1603 619 979

### Data Protection Act 1998

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

### IMPORTANT POINTS TO HELP YOU

1. If **you** suffer an injury or illness which may lead to a claim under **your** insurance, **you** must always seek the advice of a registered **medical practitioner** before cancelling or **Curtailling your holiday**, or before incurring any expenses. If **you** are already on **holiday** and it is likely that expenses will exceed £300 per person, **you** must also seek the advice of the 24 hour medical emergency service before incurring any expenses under Sections 2 or 3. Please remember to retain receipts for all costs incurred.
2. All **material facts** must be disclosed to **us** at the time **your** policy commences and throughout the **period of insurance**. If **you** are in any doubt as to whether a fact is "material" then for **your** own protection it should be disclosed to TPS (Insurance Admin Services) Ltd on 0845 218 7161. An example of a **material fact** would be the serious illness of a non-travelling relative upon whom's health **your** booking depends.
3. If **you** become aware of any circumstances which may cause **you** to consider cancelling **your holiday**, **you** must inform the accommodation and/or transport providers with whom **you** have booked as soon as is reasonably possible and, in any event, within 72 hours, or **you** may incur additional charges that **your** travel insurance will not cover.
4. **Personal property** should always be kept either on **your** person, in **your** locked **holiday** accommodation, or completely hidden from view in the locked boot of a car. If a safety deposit box is available, **you** should use this to protect all **your valuables**. It is not possible to cover property lost whilst in the possession of a person not insured by this policy. Claims will be paid based on the value of goods at the time of loss, and not on a 'new for old' basis. An amount for wear and tear and depreciation will be deducted.
5. If **your personal property** or **personal money** is lost or stolen, **you** must inform the Police within 24 hours of discovering the loss, and obtain a written report. If damage or loss occurs whilst the property is in the custody of **your holiday** accommodation or transport company, **you** must inform them within 24 hours of discovery, and obtain a written report.
6. In common with all travel insurance policies of this type, this policy is not designed to provide cover for expensive articles. **We** strongly advise that **you** read the Cover, Limits and Exclusions applicable to Sections 9 and 10 before commencing **your holiday**. Items which fall into the general definition of '**valuables**' can usually be more effectively insured under an 'All Risks' section of **your** household contents insurance policy. **personal property** claims are paid on the value of goods at the time **you** lose them and not on a 'new for old' basis. An amount for wear and tear and depreciation will be deducted.
7. **You** are not covered for money stolen from suitcases.
8. If **you** are intending to take part in any activity not listed under **acceptable sports & leisure activities**, **you** need to contact TPS (Insurance Admin Services) Ltd on 0845 218 7161 to ensure that **your** policy is suitable.
9. Motor Cycling or Quad Biking can only be covered up to 125cc.
10. This policy is only available to **you** if **you** are permanently resident in the United Kingdom and registered with a **medical practitioner** in the United Kingdom.

If **you** require any advice in respect of the above, **you** should telephone TPS (Insurance Admin Services) Ltd on 0845 218 7161.

# Cancellationplan

## UK Holiday Insurance

### SUMMARY OF COVER, LIMITS & EXCESSES

COVER AND LIMITS ARE PER PERSON, UNLESS OTHERWISE SPECIFIED.

(Sub limits may apply - please refer to policy section for full details)

This is to certify that **we**, in consideration of the premium specified on **your** schedule, agree to indemnify **you** on this Certificate of Insurance in respect of:

Description of cover	Policy Limits - Up to	Excess
1. Personal Accident i. Loss of one or more eyes or limbs ii. Permanent Total Disablement iii. Death	i. £15,000 ii. £15,000 iii. £7,500	Nil
2. (a) Hospital Benefit (b) Return to Home	(a) £25 per 24 hours - Up to £225 (b) £1,500	Nil
3. Additional Expenses	£40 per person per day, not exceeding £1,500 per person	Nil
4. Loss of Deposit, Cancellation or Curtailment	Up to £3,000 per booking. £1,500 per booking in respect of additional expenses following Curtailment	£40 per booking or £20 for lone travellers. Nil for Loss of Deposit
5. Catastrophe Benefit	£300 per booking	Nil
6. HomePlan	£100 for parts and materials and 3 hours labour per household	Nil
7. Delayed Travel i) Holiday Abandonment ii) Delayed Travel Benefit	i) £3,000 per booking ii) Up to £75 (£20 for first completed 12 hours then £10 for each subsequent 12 hours) per Adult	i) £40 per booking or £20 for lone travellers ii) Nil
8. Missed Departure	£400 per person	Nil
9. Personal Property	£1,500 per person or per family One article, pair or set - £200 (£100 for children) Valuables limit - up to £200 (£100 for children) Spectacles & prescription sunglasses - £75	£30 per booking or £15 for lone travellers.
10. Personal Money	£200 per person (£100 for children)	£30 per booking or £15 for lone travellers
11. Personal Liability	£2,000,000 per person	Nil or £200 for damage or loss in respect of temporary Holiday accommodation
12. Legal Expenses	£10,000	Nil
13. Pollution of Beaches Benefit	£10 per day up to a maximum of £50 per person	Nil
14. Booking Deposit Security	£25 per person; Up to £100 per booking	Nil

## MAKING A CLAIM

Any incident or loss which gives rise, or may give rise, to a claim under **your** travel insurance should be advised immediately to:

TPS (Insurance Admin Services) Ltd  
PO BOX 132, Leeds, LS10 9BT  
Telephone: 0845 2187185

**You** will then be sent a claim form including, where appropriate, a medical certificate, which **you** should arrange to complete as fully as possible, including any documents such as Booking Confirmations, Cancellation Charges Invoices, Police Reports, Hotel/Transport Company Reports, Receipts and Proof of Ownership. **IT IS NOT NECESSARY FOR YOU TO OBTAIN A LETTER OR CERTIFICATE FROM YOUR GENERAL PRACTITIONER BEFORE RECEIVING YOUR CLAIM FORM.** If any documentary evidence is missing or incomplete, **your** claim may be delayed whilst **our** claims service requests the correct information. If **you** have to make a claim, **you** must notify **us** as above as soon as practicable after the incident giving rise to the claim, and in any event no later than 31 days after this Insurance expires. **We** will reserve the right to decline liability for any claim notified after this date.

UK Underwriting Ltd are an insurers agent and in the matters of a claim act on behalf of the insurer.

## COMPLAINTS PROCEDURE

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should in the first instance contact:

Complaints regarding the SALE OF THE POLICY:

The Complaints Officer  
TPS (Insurance Admin Services) Ltd  
Travel Sales Department  
PO Box 132  
Leeds  
LS10 9BT  
Tel: 0844 573 4173  
Fax: 0845 218 7192  
Email: info@tpsLtd.com

In the event **you** remain dissatisfied and wish to make a complaint, **you** can do so by contacting the following:

The Managing Director  
UK Underwriting Limited  
2 Gibraltar House  
Bowcliffe Road  
Leeds  
LS10 1HB

In all correspondence please state **your** insurance is provided by UK Underwriting Limited and quote scheme ref **00072**.

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. **You** may contact the Financial Ombudsman Service at:

Financial Ombudsman Service,  
South Quay Plaza,  
83 Marsh Wall,  
Docklands,  
London  
E14 9SR  
Tel: 0845 080 1800

Complaints regarding a CLAIM:  
Complaints Officer  
TPS (Insurance Admin Services) Ltd  
Travel Department  
PO Box 132  
Leeds  
LS10 9BT  
Tel: 0844 573 4173  
Fax: 0845 218 7192

In all correspondence please state **your** insurance is provided by UK Underwriting Limited and quote scheme ref **00072**.

In the event **you** remain dissatisfied and wish to make a complaint, **you** can do so by contacting the following:

The Claims Manager  
UK Underwriting Ltd  
2 Gibraltar House  
Bowcliffe Road  
Leeds  
LS10 1HB

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. **You** may contact the Financial Ombudsman Service at:

Financial Ombudsman Service,  
South Quay Plaza,  
83 Marsh Wall,  
Docklands, London,  
E14 9SR.  
Tel: 0845 080 1800

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

## COMPENSATION SCHEME

Fortis Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

## MEANING OF WORDS

ANY WORD DEFINED BELOW WILL HAVE THE SAME MEANING WHEREVER IT IS SHOWN IN YOUR POLICY

### Acceptable Sports & Leisure Activities

The following amateur activities are automatically included within the cover:

Archery, if adequately supervised, Angling, Athletics, Aviation (as a fare paying passenger in a duly certified passenger-carrying aircraft), Badminton, Ballooning (which has been organised in the UK prior to departure), Baseball, Basketball, Beach Games, Boating (within 12 miles), Canoeing (to Grade 3), Clay Pigeon Shooting, Cricket (amateur), Croquet, Cycling, Dry Skiing, Fell Walking, Fencing, Fishing, Football, Golf, Go Carting, Gymnastics, Handball, Horse Riding (up to 7 days), Jet Skiing or Boating, Jogging, Kite Bugging, Kayaking (to Grade 3) Motor Cycling or Quad Biking up to 125cc, Netball, Non Manual Work, Orienteering, Outward Bound, Parascending (over water), Pony Trekking, Racquetball, Rambling, Roller Skating or Roller Blading, Rounders, Rowing, Running (sprinting or long distance), Safari (which has been organised in the UK prior to departure), Sail Boarding, Sailing (within 12 miles), Scuba Diving (max 30 metres) if adequately supervised, Shooting, Skate Boarding, Squash, Snorkelling, Softball, Street Hockey, Surfing, Swimming, Tennis, Trekking/Hiking (under 2000 metres), Triathlon, Volleyball, Water Polo, Water Skiing, White Water Rafting (to Grade 3), Windsurfing, Yachting or Dinghy Sailing (within 12 miles).

Please note there is no cover under section 11 Personal Liability for claims arising directly or indirectly from, ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorized leisure equipment, any firearms or weapons of any kind, participant to participant liability, and any animals belonging to **you** or in **your** care, custody or control.

If **your** activity does not appear on the list of **acceptable sports & leisure activities**, it is not covered.

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

**Age Limit** - No age restrictions apply for travel to the UK, Isle of Man or Channel Islands.

**Bodily Injury** - Shall be injury caused by external, violent and visible means.

**Breakdown** - Shall mean the immobility of **your** vehicle as a result of mechanical or electrical failure, **accident**, fire or theft occurring within the **geographical limits** during the **period of insurance**.

**Children/Grandchildren** - Are defined as persons aged up to and including 17 years of age and in full time education.

**Close Business Colleague** - Means **your** associate, employed by the same company as **you**, whose absence from work or place of employment for one or more complete days necessitates the cancellation or **curtailment** of the **holiday** as certified by a Senior Director of such company.

**Close Relative** - Means **your** spouse, partner, fiancé(e), parent, parent-in-law, step-parent, son, son-in-law, step-son, daughter, daughter-in-law, step-daughter, grandparent, grandson, grand-daughter, brother, brother-in-law, step-brother, sister, sister-in-law or step-sister.

**Consequential Loss** - Means unless **we** provide cover under this insurance, any other loss, damage or additional expense following on from the event for which **you** are claiming is not covered. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury** or illness.

**Curtail / Curtailment** - Means the abandonment of the **holiday** by **your** early return to **your home** in the UK, or **you** being confined as an in-patient in a hospital or nursing home during **your trip**.

**Excess** - Means the first amount **you** and each person named on the schedule have agreed to pay towards a claim under each section of this policy.

**Geographical Limits** - The level of cover applicable to **you** will depend upon the premium paid. The **geographical limits** covered by this Policy are clearly shown on the Schedule and fall within the following definitions: The United Kingdom of Great Britain and Northern Ireland, including the Isle of Man and the Channel Islands. **Hazardous Sports & Leisure Activities** - Any activity not listed under **acceptable sports & leisure activities** above.

**Holiday/trip** - Means a journey that begins when **you** leave **your home** and ends on **your** return to **home** during the **period of insurance**.

**Home** - Means **your** usual place of domicile in the United Kingdom.

**Insolvency** - Shall mean entering into an 'insolvent winding-up' as defined by Rule 4.151 of the Insolvency Rules 1986 or any statutory modification or re-enactment thereof or into an at least equivalent formal **insolvency** process under any other jurisdiction.

**Intrinsic Value** - Means the actual cash value of an item at the time of loss or damage, including appropriate deductions for wear and tear.

**Loss of Limb** - Means loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg.

**Loss of Sight** - Means complete and irrecoverable **loss of vision** in one or both eyes.

**Material Fact** - Any fact which is known to **you**, which is likely to influence **us** in the acceptance or assessment of this insurance.

**Medical Practitioner** - Means a registered practising member of the medical profession who is not related to **you** or any person with whom **you** are travelling.

**Occupational Postings** - Shall mean postings of foreign office employees and military employees, including civilian services to the military.

**Period of insurance** - The **trip** duration, as shown in **your** schedule (self issue) / booking confirmation. Cover under the Cancellation section of **your** policy starts from the date the certificate is issued and ends at the start of **your trip**. The cover under all other sections of **your** policy starts at **your trip** departure and ends on **your** return **home** or the expiry of the policy, whichever is first.

**Permanent Total Disablement** - Means total disablement from engaging in or attending to any occupation whatsoever for at least 12 months from the date of injury, and at the end of that time being beyond hope of improvement.

**Personal Money** - Shall mean **your** cash, coins, bank notes, cheques, travellers' cheques, postal or money orders or travel tickets.

**Personal Property** - Shall mean **your** suitcases and similar containers and their contents, articles which can be worn or carried by **you**, including **your valuables**, but excluding **personal money**.

**Public Transport** - Shall mean any recognised bus, coach or train service forming part of the booked itinerary.

**Self-Drive Holiday** - Shall mean a **holiday**, the itinerary of which does not include transportation by means of **public transport**, or by means of the services of other privately owned coach/tour operators.

**Severe Weather** - Shall mean weather of such severity that the Police (or appropriate authority) warn by means of public communications networks (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route originally envisaged by **you**, or by any reasonable alternative route.

**Valuables** - Shall mean cameras and other photographic equipment of any kind, audio and video equipment, radios, electrical and electronic equipment, computers, all discs and other audio and visual media, jewellery, watches, furs, telescopes, binoculars, precious stones or articles made of or containing gold, silver or other precious metals.

**We, Our, Us** - UK Underwriting Ltd on behalf of Fortis Insurance Limited.

**You, Your, Insured Person** - All person(s) within the **age limit**, the names of whom are provided to TPS (Insurance Admin Services) Ltd at the time of premium payment, being resident in the United Kingdom and registered with a **medical practitioner** and shown on the Schedule attaching. Each person is separately insured.

## COVER AND LIMITS

### SECTION 1 – PERSONAL ACCIDENT

In the event that **you** sustain **accidental bodily injury** during the **period of insurance**, **we** will pay the benefits detailed in the Summary for **bodily injury**, which solely and independently of any other cause within 12 calendar months from the date of the **accident** causing such **bodily injury** results in:

1. **your** death, or
2. Loss of one or more of **your** Limbs, or
3. **loss of sight** in one or both of **your** eyes, or
4. **your permanent total disablement**

PROVIDED THAT:

- a. death or disablement occurs within one year of the **bodily injury**
- b. compensation shall not be payable under more than one of the above items 1, 2, 3 or 4 in respect of the same **accident**, and the payment under any one item shall terminate **our** liability under this Section of the Policy
- c. for **children**, the death benefit shall be limited to £2,500
- d. for adults aged 66 years and over all benefits under this section shall be limited to £2,500
- e. any claim must be certified by an independent **medical practitioner**.

EXCLUSIONS APPLICABLE TO SECTION 1 ONLY

Section 1 of this insurance does not cover:

1. the contracting of any disease, illness and/or medical condition
2. the injection or ingestion of any substance
3. any event which directly or indirectly exacerbates a previously existing physical **bodily injury**.

### SECTION 2 – HOSPITAL BENEFIT AND RETURN TO HOME

- (a) Hospital Benefit: **We** will pay the amount shown in the Summary for each completed 24 hours **you** spend in a recognised hospital as an in-patient as a result of falling ill or sustaining **bodily injury** during **your holiday**.
- (b) Return to **home**: In the event of **your** death occurring during the **period of insurance**, **we** will pay up to the amount shown in the Summary to meet all reasonable expenses incurred by **your** estate arising out of the transportation of **your** remains back to **your home**, or to an Undertaker within 10 miles of **your home**.

CONDITIONS APPLICABLE TO SECTION 2 ONLY

**You** may not claim under Section 2. Return to **home** and Section 4 in respect of the same Return to **home** Expenses.

### SECTION 3 – ADDITIONAL ACCOMMODATION & TRAVEL EXPENSES

**We** will pay up to the amount shown in the Summary for additional accommodation, travelling and similar expenses (including such reasonable additional expenses of a relative or friend required on medical advice to travel to or remain behind with or accompany **you**) as a direct result of:

- i. **your accidental bodily injury**, or
- ii. **your** illness which occurs whilst **you** are on **holiday** and which arises after **you** have paid **your** premium.

CONDITIONS APPLICABLE TO SECTIONS 1 TO 3 ONLY

1. It is a condition of Section 3 of the Insurance that travel is limited to the same class as that originally booked.
2. **You** may not claim under this Section 3 and Section 4 in respect of the same additional accommodation or travel expenses.
3. In the event that benefit under Section 3 becomes payable and it is considered medically necessary to do so, **we** will arrange for the 24 hour medical emergency service to transfer **you**, to the nearest practical location.
4. Section 3 covers the emergency costs of airlifting where such action is appropriate, necessary and practical.

EXCLUSIONS APPLICABLE TO SECTIONS 1 TO 3 ONLY

Sections 1, 2 and 3 of this Insurance do not cover:

1. losses arising under Sections 2 or 3 if, in the event expenses are likely to exceed £300 per person, the consent of the 24 hour medical emergency service is not obtained before such expenses are incurred
2. losses arising within 25 miles of **your home** (not applicable to Section 1)
3. charges for personal services such as radio, TV, telephone and the like
4. all expenses incurred in connection with elective or non-emergency care
5. claims arising directly or indirectly from **your** participation in **hazardous sports & leisure activities** unless agreed by TPS (Insurance Admin Services) Ltd
6. any cost or expense if **you** do not have a pre-paid return ticket at the start of **your trip**
7. cosmetic surgery and all expenses incurred in connection with cosmetic surgery, except as a necessary result of **accidental injury** occurring during the period of the **holiday/trip**
8. non-prescribed drugs, medicines and related items
9. services and supplies to the extent that they are not usual, customary and reasonable or not prescribed by a legally qualified **medical practitioner** in accordance with similar accepted provisional medical standards
10. the cost of providing, repairing or replacing dentures, dental work involving the use of precious metals, false limbs, hearing aids, contact or corneal lenses or prescription spectacles
11. medication or drugs **you** knew **you** would need before the start of **your trip**

### SECTION 4 – LOSS OF DEPOSIT, CANCELLATION OR CURTAILMENT

**We** will pay up to the appropriate amount stated in the Summary in the event that **you** shall sustain pecuniary loss in respect of:

- i. irrecoverable deposits, payments and contractual obligations including those for pre-paid excursions and unused travel and accommodation, for which **you** contracted prior to the commencement of the **holiday**, and
- ii. additional accommodation and additional costs of returning to **home**

where the **holiday** is necessarily and unavoidably cancelled or **Curtailed** due to:

- a. the death, injury or illness as certified by a registered **medical practitioner** of:
  - i. **you**, the **insured person**, or
  - ii. the person with whom **you** are travelling or had arranged to travel, or
  - iii. **your close relative** or **close business colleague** or that of the person with whom **you** are travelling or had arranged to travel, or
  - iv. the person with whom **you** have made arrangements for the provision of **holiday** accommodation where **your holiday** involves staying in such person's **home** and is dependent upon such person's well being
- b. **your**, (or that of the person with whom **you** are travelling or had arranged to travel):
  - i. requirement to attend Jury Service or **your** attendance under a subpoena as a witness at a Court of Law
  - ii. compulsory redundancy which qualifies for payment under current redundancy legislation
  - iii. compulsory quarantine restriction
- c. fire, theft, storm, flood or damage occurring within 14 days prior to the commencement of the **holiday** and during the **holiday** at **your home** or place of business in the United Kingdom, or that of the person with whom **you** are travelling or had arranged to travel, where **your/their** presence is required either by the Police or the Insurers of **your/their** main residence or place of business
- d. **occupational postings** not known of at the time **you** pay **your** premium, or those of the person with whom **you** are travelling or had arranged to travel, or the unexpected cancellation of previously agreed leave arising from unavoidable and necessary duty for Ambulance Service, Coastguard, Fire Brigade or Police Personnel

which occurs during the **period of insurance**.

#### CONDITIONS APPLICABLE TO SECTION 4 ONLY

1. Any event which may give rise to a cancellation claim under this Section must be notified to the hotel or **holiday** establishment, or tour operator or travel/booking agent within a maximum of 72 hours of such event.
2. **You** may not claim under this Section 4 and Sections 2 and/or 3 in respect of the same expenses.
3. Cover for cancellation is limited to the amount shown in the Summary, less insurance premiums paid.
4. In respect of **curtailment** claims:
  - i. travel must be limited to the same class as that originally booked
  - ii. the amount shown in the Summary is limited in respect of unused accommodation to the proportionate amount of the total contracted **holiday** cost for each day of the **holiday** foregone. In respect of travel expenses, **we** will pay for any additional costs but not for the loss of **your** pre-booked arrangements.
  - iii. prior to **curtailment** of the **holiday** due to medical reasons, it is a condition that a **Medical Practitioner's** certificate must be obtained to confirm the necessity to **Curtail the holiday**.

#### EXCLUSIONS APPLICABLE TO SECTION 4 ONLY

Section 4 of the Insurance does not cover:

1. the first £40 per booking, or £20 for lone travellers, of each and every claim except for loss of deposit only where no excess applies
2. government regulations or currency restriction or act
3. omission or default of the provider of transport or accommodation or of the agent through whom the **holiday**/travel arrangements were made
4. **Your** disinclination to travel or financial circumstances or that/those of the person with whom **you** are booked to travel, or on whom the **holiday** plans depend arising other than from loss of employment due to compulsory redundancy, provided that such redundancy arises after employment has been on a continuous and full time basis with the same employer for at least 12 months
5. **Holiday** arrangements not honoured by **your** employer, or the employer of the person with whom **you** have booked to travel, other than as provided for by Sub-section 4d
6. **Your** late arrival at the airport or port after checking in or booking in time
7. **Your** loss of enjoyment of the **trip**, however caused
8. return to **home** if **you** do not possess return tickets already
9. if **you** become aware of any circumstances which may cause **you** to cancel **your holiday**, **we** will only be liable for the cancellation charges which would have applied if **you** had notified the **holiday** provider within 72 hours.

#### SECTION 5 – CATASTROPHE BENEFIT

**We** will pay up to the amount stated in the Summary in respect of irrecoverable travel or accommodation costs necessarily incurred by **you** in order to continue with **your holiday**, in the event **you** are forced to move from **your** pre-booked accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or local Government directive which occurs during the **trip** (and is confirmed in writing by the appropriate local or national authority). If the **holiday** cannot be continued, **we** will pay for **your** return to **home**, subject to the amount stated in the Summary. In the event that benefit under this Section becomes payable and it is necessary to do so, **we** will arrange for the 24 hour medical emergency service to transfer **you**, to the nearest practical location, any benefit that has accrued up to the amount stated in the Summary. Such transfer will only be available once in respect of each claim.

#### EXCLUSIONS APPLICABLE TO SECTION 5 ONLY

**We** will not cover claims arising from:

1. **your** decision not to remain in **your** booked accommodation when official directives from local authorities state that it is

acceptable to do so

2. any costs or expenses payable by or recoverable from the tour operator, airline, hotel or other provider of services.

#### SECTION 6 – HOMEPLAN

**We** will pay up to the appropriate amount stated in the Summary of Cover In the event of a home emergency in respect to the following; - an unforeseen circumstance arises which, if not dealt with quickly, would:

- a. damage or cause further damage to **your home**
- b. create unreasonable risk to **your** health and safety
- c. render **your home** unsafe or insecure

Cover applies for the duration of the holiday (and for 24 hours after **your** return to home from the holiday) and cover the costs of callout, up to three hours' labour and up to £100 of parts or materials as shown in the maximum limits in your schedule, where:

1. the external locks, doors or windows have been damaged, causing **your home** to become insecure
  2. external locks are damaged as a result of theft or attempted theft at or to **your home** and reported to the Police within 24 hours of the occurrence (replacement of locks will be on a 'like for like' basis)
  3. the only available key to **your home** is lost and normal access is not available (the cover provided by this section will assist **you** in gaining entry to **your home**)
  4. the primary heating system breaks down completely
  5. all means of heating the domestic hot water system have broken down completely
  6. the internal plumbing or internal drainage system has ceased to function or has been damaged and internal flooding or internal water damage has occurred or is, in our opinion, likely to occur
- It is **your** responsibility to arrange **your** own emergency assistance. **You** should then submit a receipt for your costs incurred as per the claims procedure on page 4.

#### SECTION 7 – DELAYED TRAVEL & HOLIDAY ABANDONMENT

1. If the departure of the aircraft, sea vessel, train or **public transport** in which **you** have arranged to travel either to or from the **holiday** destination is delayed for at least 12 hours from the time specified in the official travel itinerary supplied to **you** as a direct result of:
  - strike or industrial action
  - **severe weather** conditions
  - mechanical **breakdown** or derangement of such aircraft, sea vessel, train or **public transport**

**We** will pay either:

- i. Holiday Abandonment - (on the outbound journey only) **your** pecuniary loss in respect of irrecoverable charges for unused travel and accommodation for which **you** contracted prior to the commencement of the **holiday**, if, after 12 hours, **you** elect to abandon the whole travel itinerary, subject to the maximum amount shown in the Summary, or
  - ii. Delayed Travel Benefit - an amount of £20 for the first completed 12 hour period of delay in departure, commencing from the original booked time specified in the official itinerary supplied to **you** and a further £10 after each subsequent 12 hour period of delay, subject to the maximum amount shown in the Summary.
2. Alternatively, in respect of Self Drive Holidays the benefits described in 1i and ii shown above will become payable if **you** are delayed for at least 12 hours from travelling in **your** own vehicle either to or from the Self-Drive **holiday** destination specified in the booking confirmation supplied to **you** due to:
    - (a) **severe weather**, or
    - (b) Accidental damage to the self-driven vehicle, including towed caravans, that occurs en route to the Self-Drive destination and where repairs cannot be effected within 12 hours of the accident.

#### SECTION 8 – MISSED DEPARTURE

**We** will pay **you**, up to the amount shown in the Summary, for reasonable additional accommodation and travel expenses, if **you** arrive at **your** last departure point for **your** outward **trip**, or the last departure point for **your** return **trip** too late to board **your** booked

flight, train or sailing, as a result of the following:

- i. scheduled **public transport** services failing to get you to **your destination** in time due to strike, industrial action, **severe weather** conditions or mechanical **breakdown**, or
  - ii. the private motor vehicle in which **you** were travelling suffering from a mechanical **breakdown** or failure, or
  - iii. the private motor vehicle in which **you** were travelling being directly involved in a road traffic **accident**, which resulted in mechanical **breakdown** or failure
- provided always that:
- (a) **you** have taken all reasonable steps to complete the journey to the departure point on time
  - (b) **you** are able to provide documentary evidence from a recognised garage or recovery service as to the cause and effect of accident or mechanical failure.

#### CONDITIONS APPLICABLE TO SECTIONS 7 AND 8 ONLY

1. **You** shall be entitled to only one of the benefits shown in these Sections, namely 7i **holiday** Abandonment, 7ii Delayed Travel Benefit, or 8 Missed Departure, per outward or homebound journey undertaken, subject always to the sums shown in the Summary which shall apply in all, and not per journey.
2. It is a condition of these Sections that **you** shall take all reasonable steps to continue with the **holiday** / travel plans once the original occurrence giving rise to the delay is diminished or otherwise rectified.
3. Claims will only be considered under Section 7i or 7ii, not both.

EXCLUSIONS APPLICABLE TO SECTIONS 7 AND 8 ONLY Sections 7 and 8 do not cover:

1. delay or disruption which occurs after the departure of the aircraft, sea vessel, train or **public transport** in which **you** have arranged to travel
2. claims arising from **your** failure to check in according to the itinerary supplied to **you** (other than as provided for in the Missed Departure Section above)
3. claims where **you** fail to obtain written confirmation from the carriers (or their handling agents) of the number of hours delay and the reason for such delay
4. claims arising from strike and industrial action existing or notified by intention at the date this Insurance is purchased, or **trip** is booked whichever is the later
5. the first £40 per booking, £20 for lone travellers, of each and every claim in respect of 7.1(i) **holiday** Abandonment
6. claims where **you** fail to obtain substantiation in respect of **severe weather**
7. claims for disrupted travel or delayed arrival
8. **your** disinclination to travel
9. any claims arising directly or indirectly from the delay of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority.

#### SECTION 9 – PERSONAL PROPERTY

**We** will pay up to the amount shown in the Summary in respect of loss of or damage to **your personal property** which occurs during the **period of insurance**.

Cover does not apply on a “new for old” basis and is based on the value of the property at the time of loss or damage.

#### CONDITIONS APPLICABLE TO SECTION 9 ONLY

1. **We** reserve the right to repair, replace or pay the **intrinsic value** of any lost or damaged article.
2. Notwithstanding the above, the maximum amount payable in respect of:
  - i. any one article, pair or set is £200 (£100 for **children**)
  - ii. loss of or damage to **valuables** is £200 (£100 for **children**) in total
  - iii. the maximum payment for any single article for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £50, subject to a maximum of £200 for all such items
  - iv. spectacles and prescription sunglasses is £75
3. Any damaged article must be retained and made available to **us** for inspection.

#### SECTION 10 – PERSONAL MONEY

**We** will pay up to the amount shown in the Summary in respect of **your** loss of **personal money** which occurs during the holiday.

#### CONDITIONS APPLICABLE TO SECTION 10 ONLY

1. Cover under this Section of the Insurance applies only when **personal money** is carried by **you** or is deposited in a bank or safety deposit box, or in **your** locked **holiday** accommodation in the event that there is no safety deposit box.
2. It is a condition of this Section of the Insurance that in the event of loss of **personal money**, documentary evidence (e.g. bank or other exchange organisation receipts) must be provided to substantiate a claim.
3. The maximum amount payable in respect of actual cash (i.e. coins or bank notes) shall be limited to £200 (£100 in respect of **children**).

#### EXCLUSIONS APPLICABLE TO SECTIONS 9 & 10 ONLY

Sections 9 and 10 of this Insurance do not cover:

1. the first £30 per booking or £15 for lone travellers of each and every claim (separately in respect of Sections 9 and 10 other than in respect of spectacles and prescription sunglasses where no excess applies (the maximum excess applicable where **personal property** and **personal money** are lost, stolen or damaged as a result of the same occurrence is £30 per booking or £15 for lone travellers per claim)
2. loss or damage arising from delay, confiscation or detention by recognised officials or authorities
3. loss of or damage to stamps, documents, contact or corneal lenses, non-prescription sunglasses, hearing aids, dentures, false limbs or fragile articles (china, glass, sculpture and the like), antiques and mobile phones
4. business equipment or samples, tools or motor accessories
5. normal wear and tear, denting, scratching, damage due to moths or vermin, gradual deterioration or mechanical or electrical **breakdown**
6. loss or damage whilst **your personal property** (excluding **valuables**) is in the custody of a transport company or other carrier unless reported immediately upon discovery, and a report obtained (in the case of an airline, a property irregularity report must be obtained and submitted to **us**, along with airline tickets and baggage tags)
7. loss of **personal property** or **personal money** not reported to the Police (and the management if the loss occurs at **your holiday** accommodation or on any part of the grounds) within 24 hours of discovery, and a Police report obtained
8. loss of or damage to anything left unattended by **you** in a public place
9. theft (excluding **valuables**) from an unattended motor vehicle, unless left in the locked boot or locked glove compartment and there is evidence of violent, visible and forcible entry thereto
10. theft from **your holiday** accommodation unless there is evidence of violent, visible and forcible entry thereto
11. theft of **personal money** and/or **valuables** from an unattended motor vehicle
12. loss of or damage to **personal property** whilst in the custody of a person other than those insured by this policy
13. damage to suitcases, unless rendered unusable
14. damage to sports equipment whilst in use
15. shortage due to errors, omissions, rates of exchange or depreciation in value
16. loss of travellers’ cheques not reported to the issuing authority or their agent within 24 hours of discovery of such loss
17. loss of or damage to **valuables, personal money** or business equipment whilst carried in a suitcase or similar receptacle
18. loss of **personal money** belonging solely to **you** whilst in the custody of another person, unless such **personal money** is deposited in a bank or safety deposit box
19. leakage of powder or liquid, any process of cleaning, restoring or repairing
20. claims relating to prams, buggies, wheelchairs, pedal cycles, motor vehicles, marine equipment, diving equipment, watercraft, surfboards or sports equipment
21. any breakage or fragile article, unless the breakage is caused by fire or an **accident** involving the vehicle in which **you** are being carried
22. loss, theft or damage to anything being shipped as freight or

under a Bill of Lading.

### SECTION 11 – PERSONAL LIABILITY

We will indemnify **you** up to the limit shown in the Summary (inclusive of costs) in respect of **your** legal liability arising from **accidental bodily injury** to third parties or **accidental** loss of or damage to third party property occurring during the **period of insurance**.

In the event of **your** death **we** will, in respect of the liability incurred by **you**, indemnify **your** personal representatives in the terms of and subject to the limitations of this Section, provided that such personal representatives shall act as though they were **you** and observe, fulfil and be subject to the terms, exclusions and conditions of this Section insofar as they can apply.

#### EXCLUSIONS APPLICABLE TO SECTION 11 ONLY

Section 11 of the Insurance does not cover:

1. anything in General Exclusions
2. the first £200 of each and every claim in respect of loss or damage to temporary **holiday** accommodation
3. **bodily injury** or disease to any person who, at the time of sustaining such injury, is engaged in **your** service or to any member of **your family** or anyone **you** are travelling with
4. damage to property belonging to, or in the care, custody or control of **your family** or a person in **your** service
5. any liability arising out of or incidental to any profession, occupation, or business
6. any liability which has been assumed under contract and would not otherwise have attached
7. any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession, or use of;
  - (a) any motorised or mechanical Vehicles including any attached trailers or caravans;
  - (b) any aircraft (whatsoever)
  - (c) any watercraft or vessel (other than manually propelled watercraft or vessels) or any other form of motorised leisure equipment
8. any liability arising out of ownership, occupation, possession, or use of any land or building (other than occupation only of any temporary residence)
9. any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind
10. any liability arising in respect of any wilful or criminal act or assault
11. any liability, injury, loss or damage arising directly or indirectly from or due to any animals belonging to **you** or in **your** care, custody or control.

### SECTION 12 – LEGAL EXPENSES

We will pay for legal expenses incurred by **you** up to the amount shown in the Summary in the pursuit of legal proceedings for compensation and/or damages directly arising from or out of **your bodily injury** or death during the **period of insurance**.

#### CONDITIONS APPLICABLE TO SECTION 12 ONLY

**We** shall have complete control over the legal proceedings and the appointment of a Solicitor.

#### EXCLUSIONS APPLICABLE TO SECTION 12 ONLY

Section 12 of the Insurance does not cover:

1. any claim brought against **us** or **our** agents, **your family** or any member of **your** travelling party
2. legal expenses incurred prior to the granting of **our** support
3. any claim reported more than 31 days after the commencement of the incident giving rise to such claim
4. any claim where **we** consider **your** prospects of success in achieving a reasonable benefit are insufficient
5. any claim emerging from the pursuance to a contingent fee agreement between **you** and **your** counsel
6. any claim for travel and accommodation expenses which **you** have incurred whilst pursuing legal action
7. any claims for legal costs where **you** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence

8. pursuing claims as part of or on behalf of a group or organisation.

### SECTION 13 - POLLUTION OF BEACHES BENEFIT

This section of the insurance shall, in accordance with the amounts shown in the Summary, pay in respect of each period of 24 hours if all beaches become polluted and closed to the public after the start of the **holiday** within 10 miles of the pre-booked accommodation and are closed on the order of an official authority.

### SECTION 14 - BOOKING DEPOSIT SECURITY

This section of **your** Policy is designed to protect the deposits which **you** pay in advance to **your** hotel or accommodation establishment in order to secure **your** booking. Subject to a limit of £25 per person and £100 per booking, **we** will indemnify **you** in respect of irrecoverable deposits and pre-payments for unused accommodation for which **you** contracted prior to the commencement of **your holiday** during the **period of insurance**, solely as a result of the **insolvency** of the hotel or accommodation with whom **you** have contracted for accommodation. This Section does not extend to cover monies paid to a **holiday** establishment whose activities fall within the definition of an 'Operator' as defined in the 1992 Package Travel Regulations'.

#### CONDITIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

1. It is a condition that all **material facts** have been disclosed to **us**. Failure to do so may affect **your** rights under this insurance. Following a change in a Material Fact disclosed to **us** by **you** during the **period of insurance**, **we** reserve the right to amend or cancel **your** insurance, providing **you** with a pro-rata refund of premium. If **you** are in any doubt as to whether a fact is 'material', then for **your** own protection it should be disclosed to **us**.
2. Written notice of any event which may give rise to a claim shall be given to **us** (or **our** Claims Service) as soon as practicable, and in any event no later than 31 days after the incident giving rise to the loss. All documents, certificates and evidence required in support of a claim, including items being claimed for if required by **us**, shall be produced by **you**, and at **your** expense.
3. Except with **our** written consent, no person is entitled to admit liability on **our** behalf or to give any representations or other undertakings binding upon **us**. **We** shall be entitled to conduct all proceedings arising out of or in connection with claims in **your** name, and to instruct Solicitors of **our** own choice for this purpose.
4. The due observance and fulfilment of all the terms and conditions of this Insurance by **you**, or anyone acting on **your** behalf, insofar as they relate to anything to be done or complied with by **you**, or anyone acting on **your** behalf, shall be a condition precedent to **our** liability to make any payment under this Insurance.
5. No refund of Premium is allowed (other than in respect of the Premium Refund) once the Insurance has been effected. In the event that **your holiday** dates are revised to a date within 3 months of the original **holiday**, **we** may, at **our** discretion, agree to transfer the Insurance.
6. **You** must exercise due care and attention at all times for the safety of **your** Property and take all reasonable steps to prevent **accident**, loss or damage.
7. **Our** liability shall be conditional upon the observance by **you** of the terms and conditions of this Insurance and the truth and completeness of the statements and answers supplied by **you** and on **your** behalf. If a claim is in any respect false or if any fraudulent means or devices are used by **you** or anyone acting on **your** behalf to obtain any benefits from this Insurance, all benefits under this Insurance shall be forfeited and no return of premium shall be due.
8. This policy shall be governed by and construed in accordance with the Law of England and Wales unless the policyholder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.
9. If at the time of any loss, damage or liability arising under this

Insurance there is any other insurance covering the same loss, damage or liability, **we** will pay only **our** rateable proportion.

10. **You** may not transfer **your** interest in this Insurance.
11. Each **insured person** shall be deemed to be insured separately.
12. **Our** total liability shall not exceed the respective sums stated in the Summary.
13. **You** shall submit to medical examination at **your** expense, except post mortem which **we** reserve the right to have undertaken at **our** own expense.
14. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this Insurance, and any amount so recovered shall belong to **us**.
15. This Policy may be rescinded or cancelled without the consent of a third party.

#### GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

This Insurance does not cover:

1. claims (for **you** or anyone else upon whom **your trip** depends) arising directly or indirectly from:
  - a) travelling or acting against medical advice
  - b) awaiting results of tests or medical investigations
  - c) being on a hospital waiting list for treatment
  - d) having received a terminal prognosis
  - e) anxiety, stress or depression (unless admitted as an in-patient)
  - f) travelling against any health requirements stipulated by the carrier, their handling agents or any public transport provider.
2. circumstances of which **you** are aware at the time of effecting this Policy
3. losses directly or indirectly occasioned by, happening through or in consequence of:
  - i. war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), terrorism, civil war, rebellion, revolution, insurrection, military or usurped power or confiscation by nationalisation or requisition and/or destruction of or damage to property by or under the order of any Government or local authority or riot or civil commotion
  - ii. Winter Sports, or **your** participation in any activity not shown on the list of **acceptable sports & leisure activities**

If **your** activity does not appear on the list of **acceptable sports & leisure activities**, it is not covered.

- iii. alcoholism, the use of intoxicating drink or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered **medical practitioner**, but not for drug addiction) or self exposure to needless peril (except in an attempt to save human life), wilfully self-inflicted injury or harm
- iv. nuclear fission, nuclear fusion or radioactive contamination
- v. **consequential loss** of any kind
- vi. prohibitive regulations by the government of any country
- vii. any unlawful act or criminal proceedings against the Insured, or any other person on whom the **holiday** plans depend except this exclusion shall not apply in the event of **your** obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within **your** occupational, professional or other similar capacity
- viii. the tour operator, coach operator, transport company or hotel:
  - (a) causing a delay in the commencement of the **holiday**
  - (b) levying a surcharge, thus increasing the basic brochure price of the **holiday**
- ix. failure to notify the hotel or **holiday** establishment, or tour operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or **Curtail** the travel arrangements
- x. the failure or inability of any equipment or any computer program to recognise or to correctly process any date as its true calendar date, or to continue to function correctly beyond that date other than for loss, damage, expenses or **consequential loss** not otherwise excluded which itself results from the operation of an insured cause (not

applicable in respect of Sections 1, 2 and 3)

- x. sexually transmitted diseases
- xii. injury, illness, death, loss, expense or any other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof
- xiii. **your** financial incapacity
4. any loss whereby any period of disability or loss whatsoever is increased through **your** own act or omission
5. any property more specifically insured
6. incidents which may give rise to a claim not notified in writing to **us** (or **our** claims service) within 31 days of the incident giving rise to the loss
7. third party rights and no party other than **you** may claim benefit under the terms of this insurance
8. failure in provision of any part of the booked itinerary including error, omission, or default by the provider of any service forming part of the booked itinerary
9. any part of a claim which is unproven or unsubstantiated
10. any claim when travelling against Foreign Office advice.

# Cancellationplan

## UK Holiday Insurance

TPS (Insurance Admin Services) Limited  
1 Prince of Wales Road  
Norwich  
NR1 1AW

Telephone: 0845 218 7161  
Open 8am to 8pm weekdays  
9am to 1pm Saturdays and Sundays

This insurance is arranged by TPS (Insurance Admin Services) Limited, Registered in England, Reg. No. 2587396, Registered Address: Eversheds House, 70 Great Bridgewater Street, Manchester, M1 5ES, who are authorised and regulated by the Financial Services Authority (Firm Reference No. 311788) with UK Underwriting Limited on behalf of Fortis Insurance Limited.