



Please ensure when paying your premium that you advise us of the correct age of each of the insured. Please also ensure you read through the booklet to ensure the policy is suitable for you, paying particular attention to the Pre Existing Medical Condition section on page 5

NEWMONT TRAVEL LTD

020 8920 1122

www.newmont.co.uk

YOUR TRAVEL INSURANCE COVER SUMMARY Policy Premiums

Duration up to	Caribbean					Family Cover
	Adult	Child	60-64	65-69	70-74	
8 days	£25	£20	£45	£50	£95	£65
17 days	£30	£25	£50	£55	£103	£75
31 days	£35	£27	£55	£59	£111	£85
45 days	£40	£30	£65	£72	£134	£95
62 days	£50	£33	£80	£89	£165	£120
3 months	£70	£48	£120	£147	£270	£190
4 months	£95	£58	£170	£206	£375	£260
5 months	£120	£68	£220	£264	£479	£325
6 months	£145	£80	£270	£322	£584	£395

Annual Multi Trip Worldwide

Adult - £72.00	Child - £42.00	Family Cover - £120.00
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Unlimited number of trips covered up to a maximum of 42 days any one trip



- Child rate for ages 2-17 years at time of purchase. This insurance is for a child travelling with an Insured adult in respect of a Single Trip. For Children travelling alone please contact Newmont Travel.
- Infants under 2 years at the time of purchase - FREE if travelling with an Insured Adult
- Family Cover rates for 2 Adults and up to 4 children under 18 years at time of purchase
(All prices include Insurance Premium Tax at 20%)

Booking No:



Your Travel Policy Wording

IMPORTANT INFORMATION

Thank **you** for taking out travel Insurance with us.

This policy wording, **your** confirmation and deposit receipt and any endorsements form a contract of insurance between **you** (the insured named on **your** confirmation and deposit receipt) and **us**, (Millstream Underwriting Ltd on behalf of) AWP P&C SA administered in the United Kingdom by AWP Assistance UK Limited and explains the definitions, conditions, exclusions and limits of cover **we** provide. This contract is only valid when **you** have a valid confirmation and deposit receipt and **you** have paid the appropriate premium.

It is very important that **you** carefully read the terms, conditions and exclusions of this insurance to ensure that **you** are properly covered for **your** planned trip.

Please check the details on **your** confirmation and deposit receipt and contact the insurance company if they are incorrect.



CRISPIN SPEERS & PARTNERS LTD

Specially arranged by:
Crispin Speers & Partners Limited

St Clare House, 30-33 Minories London EC3N 1PE

SUMMARY OF COVER

		Limits	Excess
Maximum Trip Duration		Single Trip 12 Months Annual Multi Trip (42 days any one trip)	
Age Limit		Up to 74 years of age	
Section 1	Cancellation	£1,000	£75
Section 2	Curtailment	£1,000	£75
Section 3	Emergency Medical Expenses	£5,000,000	£75
	Emergency Dental Treatment	£350	£75
	Funeral Expenses Abroad	£1,500	Nil
	UK Expenses	£1,000	Nil
Section 4	Personal Accident Death Benefit Limited to (£1,000 if under 16 or 65 years of age or older)	£10,000	Nil
Section 5	Hospital Benefit	£20 per 24 hours (Max £500)	Nil
	Mugging Hospital benefit	£100 per 24 hours (£1,000 Max)	Nil
Section 6	Baggage & Personal Belongings	£1,000	£75
	Single Item Limit	£200	
	Total Valuables Limit	£200	
Section 7	Money and Documents	£350	£75
	Cash Money Limit	£200	
Section 8	Travel Disruption	£20 per 12 hours (£100 Max)	Nil
	Trip abandonment	After 12 hours £1,000	£75
Section 9	Missed departure	£1,000	£75
Section 10	Missed connection	£500	£75
Section 11	Personal Liability	£2,000,000	£200
Section 12	Legal Expenses	£10,000	£200
Section 13	Uninhabitable accommodation	£1,000	£75
Section 14	Sport & Activities Level 1	Included as standard	
	Sports and Activities Level 2	Optional for additional premium	

IMPORTANT CONTACT DETAILS

	Telephone	Email
Emergency Medical Assistance Service (24hours)	+44 (0)20 7183 3751	assistance@mstream.co.uk
Claims Service	+44 (0)330 660 0549	claims@mstream.co.uk
Customer Services	+44 (0)330 660 0581	admin@mstream.co.uk
Medical Screening Service	+44 (0)330 660 0563	healthcheck@mstream.co.uk

OTHER USEFUL CONTACTS

	Telephone	Email
Foreign & Commonwealth Office	+44 (0)20 7008 1500	www.gov.uk/fco
European Health Insurance Card (EHIC)	+44 (0)300 330 1350	www.ehic.org.uk
Department of Health - Advice for Travellers	+44 (0)20 7210 4850	www.dh.gov.uk/travellers
Medicare Australia	+61 (0)2 6124 6333	www.medicareaustralia.gov.au

WHO IS COVERED

Your confirmation and deposit receipt shows the persons who are insured under the policy and any special terms and conditions that may apply.

Cover is only available to persons resident in the **United Kingdom** and is only valid for round trips starting and returning to the **United Kingdom**.

You must have a permanent residential address in the **United Kingdom** and unrestricted right of entry to the **United Kingdom**.

You cannot purchase or renew an annual multi-trip policy once **you** have reached the age of 75 years.

You cannot purchase a single trip policy once **you** have reached the age of 75 years.

WHAT IS COVERED

You are covered for:

1. holidays and leisure trips;
2. Annual Multi-Trip policies: trips with a maximum planned duration of 42 days as shown on **your** confirmation and deposit receipt Single Trip policies (up to 74 years): the trip duration as detailed on **your** confirmation and deposit receipt (maximum of 365 days);

NOTE: *trips with a scheduled duration of more than the specified trip duration will NOT be covered under this policy and **you** should arrange separate insurance for the whole duration of these trips.*

3. Trips within the Geographic Region as shown on **your** confirmation and deposit receipt. **You** must observe travel advice provided by the Foreign & Commonwealth Office (FCO). No cover is provided under any section of this policy in respect of travel to a destination which the FCO has advised against all or all but essential travel. Travel Advice can be obtained from the Foreign & Commonwealth Office Telephone: +44 (0)20 7008 1500 www.gov.uk/fco;
4. Annual Multi-Trip policies: trips within the **United Kingdom** if it is pre-booked in paid accommodation and for 2 nights or more. (This does not include medical expenses cover);
5. participating in sports and activities under Level 1 as detailed in Section 14;
6. participating in sports and activities under Level 2 as detailed in Section 14 if shown on **your** confirmation and deposit receipt and **you** have paid the applicable premium. **You** are not covered for **hazardous activities**, other than as specified in Section 14, unless **we** agree to include and **you** have paid the appropriate premium required.

LIMITS OF COVER AND EXCESSES

The limits of cover under each section are shown on the Summary of Cover and apply to each insured person. This policy has an excess as shown on the Summary of Cover which will be deducted in the event of a claim under certain sections. The excess is applicable per person, per policy section, per insured incident.

WHEN COVER STARTS AND ENDS

If **you** have Annual Multi Trip cover Cancellation cover starts from the time of booking a trip providing it is within the period of cover as shown on **your** confirmation and deposit receipt and ends when **you** leave **your home** to commence the trip.

If **you** have Single Trip **you** are covered for the dates as shown on **your** policy confirmation and deposit receipt. Cancellation cover starts from the date **you** have purchased this insurance policy and ends when **you** leave **your home** to commence the trip.

All other sections of cover start from when **you** leave **your home** to commence the trip. Cover applies for the duration of the booked trip (or earlier return to the **United Kingdom**) including the period of travel directly to the departure point and back **home** directly afterwards, not exceeding 24 hours in each case.

If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 days maximum.

CANCELLATION RIGHTS

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy for a refund of **your** premium.

If during this 14 day period **you** have travelled, made a claim, or intend to make a claim then **we** are entitled to recover all costs for those services that **you** have used. Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

WORKING ABROAD

You are covered for **non- manual work** during **your** trip under Single Trip, **You** are not covered under the Personal Liability section when **you** are working.

STATEMENT OF FACT

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** offer **you**.

You must, to the best of **your** knowledge, have given accurate answers to the questions **we** have asked when buying this policy. If **you** have not answered the questions truthfully it could result in **your** policy being invalid and that could leave **you** with no right to make a claim.

If **you** think that any of **your** answers might be incorrect, or if **you** need any help, please contact **us** as soon as possible and **we** will be able to confirm if **we** are still able to offer **you** cover under this policy.

Automatically Covered Pre-Existing Medical Conditions

You do not need to call the Medical Screening Service in respect of the following automatically covered medical conditions as they will be covered for no additional premium provided that **you** do not also have a pre-existing medical condition which is not listed below. If **you** have a pre-existing medical condition in addition to any of the following automatically covered medical conditions **you** must follow the Health Declaration below and contact the Medical Screening Service on +44 330 660 0563 if **you** answer YES to any of the questions.

Acne, ADHD, Allergic reaction (Anaphylaxis) provided that you have not needed hospital treatment in the last 2 years, Allergic rhinitis, Alzheimer's Disease, Arthritis (the affected person must be able to walk independently at home without using mobility aids), Asthma (the diagnosis must have been made when the affected person was under the age of 50, and the asthma controlled by no more than 2 inhalers and no other medication), Blindness or partial sightedness, Carpal tunnel syndrome, Cataracts, Chicken pox (if completely resolved), Cholesterol Hyper/Hypo, Coeliac Disease, Colour Blindness, Common cold or flu, Cuts and abrasions (that are not self-inflicted and require no further treatment), Cystitis (providing there is no ongoing treatment), Deafness./ Defective Hearing- Hearing Aid, Diabetes (controlled by diet or tablets only) Diarrhoea and vomiting (if completely resolved) Downs Syndrome, Dyspepsia, Eczema, Enlarged prostate (benign only), Essential tremor, Glaucoma, Gout, Haemorrhoids, Hay fever, HRT, Hyperlipidemia, Indigestion, Irritable Bowel Syndrome, Lichen Planus, Ligament or tendon injury (provided that you are not currently being treated), Macular degeneration, Melanosis, Mentally disabled, Menopause, Migraine (providing there are no ongoing investigations), Nasal polyps, Night Blindness, Parkinson's Disease, Physically disabled, PMT, Psoriasis, Raynauds Syndrome, Rhinitis, Rosacea, RSI, Sinusitis (providing there is no ongoing treatment), Skin or wound infections (that have completely resolved with no current treatment) Tinnitus, Underactive Thyroid (Hypothyroidism), Urticaria, Varicose veins in the legs, Vertigo

Medical Conditions

Please note this insurance contains restrictions regarding other pre-existing medical conditions not listed under Automatically Covered Pre-Existing Medical Conditions above. This is in respect of the people travelling as well as other people upon whose health the trip depends.

You are advised to read the Health Declaration contained in this policy. If **you** are in any doubt as to whether a medical condition is covered **you** must contact the Medical Screening Service on +44 330 660 0563.

We will not cover a medical problem referred to in the Health Declaration unless this was declared to **us** and accepted by **us** in writing. This includes medical conditions in addition to those which are listed as Automatically Covered Pre-Existing Medical Condition.

HEALTH DECLARATION (applicable to Non-Automatically Pre-Existing Conditions)

You must advise **us** to the best of **your** knowledge if any of the following apply to **you**, a travelling companion, an **immediate relative, close business associate** or someone upon whom the trip depends, (whether they are travelling with **you** or not).

If **you** say 'YES' to any of the following questions, the Medical Screening Service must be contacted on +44 330 660 0563:

1. **You**/they were aware of any reason why the trip could be cancelled or curtailed or of any medical condition which could result in a claim;
2. **You**/they have, during the 12 months before this insurance started, suffered from or received treatment, advice or medication for any chronic, ongoing or recurring illness or condition. (A chronic condition is one lasting three months or more);

3. **You/they** were travelling against the advice of a **medical practitioner** or in order to get medical treatment abroad;
4. **You/they** have been diagnosed as having a terminal illness;
5. **You/they** were receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing home;
6. **You/they** were waiting for the results of tests or investigations, or awaiting a referral for an existing medical condition.

Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover. If cover can be provided for **your** condition, **you** will be given a screening reference number and a letter will be sent to **you** upon receipt of payment. Any additional premiums must be paid directly to the Medical Screening Service.

Change in Health

If any of the reasons stated in the Health Declaration above occur between the date the policy is issued and before the first day of **your** trip, including prior to booking any individual journey in respect of a Multi Trip Policy, **you** must notify the Medical Screening Service immediately on +44 330 660 0563.

You must advise **us** to the best of **your** knowledge about anything that **you** think could give rise to a claim, particularly where **your** own health, or the health of a relative is concerned. In particular **we** will not cover medical problems referred to in the Health Declaration unless this is declared to **us** and accepted by **us** in writing.

We will then decide if **we** can provide **you** with cover on existing terms. **We** may ask **you** to pay an additional premium, or add special conditions to the policy. If **we** cannot provide cover, or if **you** do not want to pay the additional premium, **you** can make a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made. Alternatively **you** can cancel **your** policy and **we** will send **you** a pro-rata refund.

We reserve the right not to extend the policy where the booked trip could be detrimental to **your** wellbeing. Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover.

PREGNANCY

As is consistent with the treatment of all medical conditions under the policy, the policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The policy does, however, cover **you** should complications arise with **your** pregnancy due to accidental bodily injury or unexpected illness which occurs while on **your** trip excluding costs incurred during the period between 12 weeks before and 12 weeks after the estimated date of delivery.

THIS IS NOT A PRIVATE MEDICAL HEALTH INSURANCE POLICY

We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and **we** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate.

In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all of **your** medical records and information.

DEFINITIONS

Whenever the following words appear in bold in this policy they will always have these meanings:

Appointed adviser - The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

Close Business Associate - Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

Couple - The lead insured, spouse (or co-habiting partner) named on the **your** confirmation and deposit receipt.

Curtail/Curtailment - Return early to **home** before the scheduled return date.

Europe (Area 1) - Aland Islands, Albania, Andorra, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holy See (Vatican City State), Hungary, Iceland, Ireland, Italy, Jersey, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Mediterranean Islands, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, Switzerland, Turkey, Tunisia, The Azores, The Canary Island, The Channel Islands, Ukraine and territories formally known as USSR, west of the Ural Mountains.

Expert Witness - A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.

Family - **You** and **your** spouse (or co-habiting partner) and **your** financially dependant children, aged under 18 years in full time education, at the inception date of **your** policy all normally resident with **you** and named on the confirmation and deposit receipt.

Hazardous Activities - Participating in any sport or activity which could pose an increased risk or danger to **you**, and may require **you** to take additional precautions to avoid injury or claim (a list of included sports activities covered by this insurance are shown in Section 14).

Hijack - The unlawful seizure or wrongful exercise of control of an aircraft or conveyance in which **you** are travelling as a passenger.

Home - **Your** residential address in the **United Kingdom**.

Immediate Relative - Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister resident in the **United Kingdom**.

Insurer - AWPP&C SA

Israel (Area 4) - Israel, Including an excursion to Bethlehem.

Legal action - Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgement or legally binding decision.

Legal costs - Fees, costs and expenses (including Value Added Tax) which **we** agree to pay for **you** in connection with legal action. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Loss of limb - Physical, permanent and total loss of use at or above the wrist or ankle.

Loss of sight - The complete, irrecoverable and irremediable loss of all sight in one or both eyes.

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

Money - Cash, travel tickets and passports held by **you** for social domestic and/or pleasure purposes.

Non manual work - Any professional, clerical or administrative work or working as a classroom teacher, classroom assistant, au pair, nanny or childminder or, retail, bar and hospitality work involving light duties only.

Permanent total disablement - Disablement as a result of which there is no business or occupation, which **you** are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.

Personal accident - Accidental bodily injury caused solely and directly by outward violent and visible means.

Personal baggage - **Your** suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip. (Not including any specialised items, medical or otherwise, unless specified on **your** confirmation and deposit receipt).

Public Transport - Train, coach, bus, aircraft and sea vessel which runs to a regular schedule with fare paying passengers.

Redundancy - Any person being declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for 2 continuous years with the same employer at the time of being made redundant.

Scuba Diving - Conventional **scuba diving** only. **We** do not cover solo diving, cave diving, any dive which takes **you** below **your** current qualification limit, any dive for gain or reward, or any dive below 30 metres under any circumstances (50 metres if additional premium is paid). **You** are limited to **your** current qualification limit, unless accompanied by a qualified instructor, taking part in a recognised course requirement of **your** chosen Diving association. **You** must hold a current P.A.D.I. (Professional Association of Diving Instructors), B.S.A.C. (British Sub Aqua Club) SAA (Sub Aqua Association), C.M.A.S. (Confederation Mondiale Des Activities Subaquatiques), or equivalent internationally recognised qualification and follow their relevant Association, Club or Confederation rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed Diving Instructor and follow their rules and instructions at all times.

The Caribbean (Area 2) - Antigua and Barbuda, Anguilla, Aruba, The Bahamas, Barbados, British Virgin Islands, Cayman Islands, Cuba, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Montserrat, Navassa Island, Netherland Antilles, Puerto Rico, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, Virgin Islands (Including Guyana & Venezuela in respect of excursion trips) including up to 24 hours for stopovers in the USA

Unattended - When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property.

United Kingdom/UK - England, Scotland, Wales, Northern Ireland and Isle of Man.

Valuables - Watches, (including devices such as Fitbits) furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, computers and or accessories (including laptops, games & gaming consoles), PDA's and tablet devices (including iPad's and eBooks) video cameras, audio visual equipment, televisions, mobile phones and satellite navigation devices.

We / us / our - Millstream Underwriting limited on behalf of AWP P&S SA, AWP Assistance UK Limited is the administrator in the **United Kingdom**.

Work - Any work, including volunteer work, work placements, incidental work and work experience, paid or unpaid.

Worldwide (including USA, Canada) (Area 3) - Worldwide.

You / your - Each insured person as shown on **your** confirmation and deposit receipt.

SECTION 1 - CANCELLATION

Covered

You are covered up to the limit as shown on the Summary of Cover for loss of travel and accommodation expenses, which were cancelled before **you** were due to leave **your home** for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere disinclination to begin **your** trip as arranged) due to any cause listed below occurring during the period of insurance:

1. injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of **yours**;
2. **you** being called for jury service, attending court as a witness (but not as an **expert witness**), or **redundancy** (for **you** or for any person with whom **you** had arranged to travel);
3. **your home** or place of business being made uninhabitable, within 14 days of travel, or the police asking to see **you** after theft from **your home** which occurred within 14 days of travel;
4. **your** posting overseas or emergency and unavoidable duty if **you** are a member of the medical or nursing professions, armed forces, police, fire or ambulance services;
5. compulsory quarantine.

Conditions

You must comply with the terms of contract of the travel agent, tour operator or provider of transport, accommodation and/or the course organiser and seek financial compensation and a refund of **your** tickets, expenses and fees from them in accordance with the terms of the contract and where applicable exercise **your** rights under consumer protection legislation to obtain a refund and / or compensation.

Not covered

1. the policy excess shown on the Summary of Cover (£20 in respect of loss of deposit only claims) of any incident. This applies to each person making a claim;
2. medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
3. additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists;
4. any costs recoverable from another source;
5. anything caused directly or indirectly by prohibitive regulations by the Government of any country;
6. any costs incurred on behalf of other party members who are not specified on the insurance confirmation and deposit receipt;
7. anything mentioned in the General Exclusions.

SECTION 2 - CURTAILMENT

Covered

You are covered up to the limit as shown on the Summary of Cover for the value of the portion of **your** travel, accommodation expenses and tuition/course fees, calculated from the date of **your** early return **home** in the **United Kingdom** or the date of **your** hospitalisation as an inpatient, which have not been used and which were paid before **your** departure from **your home** in the **United Kingdom**. **You** are also covered for reasonable additional travelling expenses (Economy Class) incurred by **you** for returning to **your home** earlier than planned due to a cause listed below.

1. accidental injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of **yours**;
2. **your home** or place of business being made uninhabitable or the police requesting **your** presence following a theft from **your home**.

Conditions

1. **You** must contact the Emergency Medical Assistance Service for assistance/advice if **you** need to cut short **your** trip for an insured reason;
2. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return;

3. If **you** require the Emergency Medical Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of **our** cover;
4. If **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover;
5. This policy does not provide compensation for loss of holiday/enjoyment.

Not covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. claims that are not confirmed as medically necessary by the Emergency Medical Assistance Service, and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip;
3. additional travelling expenses incurred which are not authorised by the Emergency Medical Assistance Service;
4. unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance Service;
5. anything mentioned in the General Exclusions.

SECTION 3 - EMERGENCY MEDICAL EXPENSES (NOT PRIVATE HEALTH INSURANCE)

NOTE: This is not a private health insurance policy. We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and we reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate.

*In the event of medical treatment becoming necessary for which reimbursement will be sought, we or our representatives will require unrestricted access to all **your** medical records and information.*

INPATIENT

If **you** are admitted to hospital as an in-patient overseas, the Emergency Medical Assistance Service must be notified immediately. They will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

You must maintain contact with the Emergency Medical Assistance Service until **your** return to the **United Kingdom** or until **you** no longer require treatment or assistance.

OUT-PATIENT LESS THAN £1,000 in the following countries only: Spain, Greece, Cyprus, Egypt, Turkey and Portugal

If **you** need out-patient medical treatment and the costs are likely to be less than £1000 please provide a copy of **your** confirmation and deposit receipt to the doctor and **your** treatment will be paid by ChargeCare International in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to ChargeCare International for repayment. Contact for Chargecare International admin@chargecare.net

OUT-PATIENT LESS THAN £1,000 in all other countries not listed above

Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) 330 660 0549. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

If **you** receive out patient treatment (no hospital admission) and the costs are likely to exceed £1,000 **you** must refer to the Emergency Medical Assistance Service for authorisation.

*NOTE: Travelling on a one way ticket: We will not pay **you** for expenses **you** would usually have. This includes a return ticket home if **you're** travelling on a one way ticket. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.*

Covered

You are covered up to the limit as shown on the Summary of Cover for costs incurred

A. Outside the **United Kingdom** for:

1. emergency medical and surgical treatment and hospital charges (including necessary physiotherapy, authorised by the Emergency Medical Assistance Service);
2. emergency dental treatment, to relieve pain only, limited to amount shown on the Summary of Cover;

3. reasonable and necessary additional accommodation (room only) and travelling expenses **home** (Economy Class), including those of one relative or friend if **you** have to be accompanied **home** on the advice of the attending **medical practitioner** or if **you** are a child and require an escort **home**;
 4. in the event of death, reasonable cost for the conveyance of the body or ashes to the **United Kingdom** (the cost of burial or cremation in the **United Kingdom/home** is not included), or local funeral expenses abroad limited to £1,000;
 5. Any necessary costs **you** incur from a specialist local rescue organisation for Search and Rescue and emergency transfer to hospital up to £50,000 in the event of an accident whilst **you** are participating in an insured activity provided **you** have paid the additional premium for that activity and it is shown on **your** policy confirmation and deposit receipt. Search and Rescue costs are covered up to 72 hours from the time at which assistance is first summoned.
- B. Within the United Kingdom** (Annual Multi-Trip cover only).
1. reasonable and necessary expenses incurred in respect of **your** travel **home** (Economy Class), or additional accommodation (room only) for **you** and one relative or friend should **you** suffer accidental bodily injury, illness or death whilst on a trip within the **United Kingdom** limited to the amount stated on the Summary of Cover.

NOTE: If **you** are travelling to a country in the EU, **you** will need a European Health Insurance Card (EHIC) to receive healthcare. Apply by calling 0300 330 1350 or online at www.ehic.org.uk. Application forms are also available at the post office. If **you** are travelling to Australia and require medical treatment, **you** must enrol with Medicare. For more information on Medicare visit www.medicareaustralia.gov.au

Not covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement;
3. any expenses or fees, for in-patient treatment or returning **home** early, which have not been reported to and authorised by the Emergency Medical Assistance Service;
4. any expenses incurred for illness, injury or treatment required as a consequence of:
 - a) Surgery or medical treatment which in the opinion of the attending **medical practitioner** and the Emergency Medical Assistance Service can be reasonably delayed until **your** return to the **United Kingdom**.
 - b) Medication and or treatment which at the time of departure is known to be required or to be continued during **your** trip;
5. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests, treatment or surgery which are not directly related to the injury, which necessitated **your** admittance to hospital;
6. claims that are not confirmed as medically necessary by the attending **medical practitioner** or the Emergency Medical Assistance Service;
7. any additional hospital costs arising from single or private room accommodation unless medically necessary;
8. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
9. any costs incurred within the **United Kingdom**;
10. further costs **you** incur if **we** wish to bring **you** home early but **you** refuse (where in the opinion of the treating **medical practitioner** and the Emergency Assistance Service **you** are fit to travel);
11. anything mentioned in the General Exclusions.

SECTION 4 - PERSONAL ACCIDENT

Covered

You are covered up to the limit as shown on the Summary of Cover in respect of **loss of limb, loss of sight, permanent total disablement** or for death (which will be paid to **your** legal representative), if **you** have a **personal accident** during **your** trip which, up to 12 months from the date of the accident, is the sole cause of **your** consequent death or disability.

We will only pay the benefit for **permanent total disablement** if **your** **medical practitioner** or specialist confirms that **you** cannot do any paid work for 12 months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by **our** doctor or specialist should **we** consider it necessary to validate the claim.

NOTE: If **you** are aged under 16 years at the time of the accident the death benefit will be limited to funeral and other reasonable costs up to £1000 and the **permanent total disablement** benefit will not apply.

Not covered

- any claims for death, loss or disablement caused directly or indirectly by:
 - Disease or any physical defect or illness;
 - An injury which existed prior to the beginning of the trip;
- anything mentioned in the General Exclusions.

SECTION 5 - HOSPITAL BENEFIT

This section does not apply to trips within the **United Kingdom**.

This benefit is payable only if the hospital admission has been covered under the terms of the Emergency Medical Expenses section. The benefit payment is intended to contribute towards miscellaneous expenses that may be incurred whilst **you** are an in-patient (e.g. taxi fares and telephone calls). This policy does not provide compensation for loss of holiday/enjoyment.

Covered

You are covered up to the limit as shown on the Summary of Cover for:

- payment of the amount shown for each complete 24 hours **you** spend in hospital, as a result of **you** being admitted as an in-patient to a registered hospital. This is in addition to any medical expenses incurred under Emergency Medical Expenses section.

Conditions

- In the event of a claim **you** must provide documentation confirming the date and time of admission and discharge.

Not Covered

- anything mentioned in the General Exclusions.

SECTION 6 - BAGGAGE & PERSONAL BELONGINGS

Covered

A) Personal Baggage

You are covered up to the limit as shown on the Summary of Cover for the value or repair to any of **your personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation) limited to:

- the single item limit as shown on the Summary of Cover for any one item, pair or set of items;
- the **valuables** limit as shown on the Summary of Cover for all **valuables** in total.

B) Delayed Baggage

You are covered up to the limit as shown on the Summary of Cover for the cost of buying replacement necessities if **your personal baggage** is delayed in reaching **you** on **your** outward journey for at least 24 hours and **you** have a written report from the carrier (e.g. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

Conditions

- Any amount **we** pay **you** under B. Delayed Baggage will be deducted from the final claim settlement if **your personal baggage** is permanently lost;
- you** must obtain written proof of the incident from the police, **your** accommodation management, tour operator or carrier, within 24 hours of the theft of the **personal baggage**. Failure to do so may result in **your** claim being declined;
- If **your personal baggage** or **valuables** are left in **your** locked and secure hotel room, apartment or holiday residence or **your** vehicle, the loss must be as a result of forcible and violent entry;
- In the event of a claim for damaged items, proof of the damage must be supplied;
- In the event of a claim for a pair or set of items, **we** shall be liable only for that part of the pair or set which has been lost, stolen, damaged or destroyed;
- If the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.

Not covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim; or any incident;
2. if **you** do not exercise reasonable care for the safety and supervision of **your personal baggage and valuables**;
3. any item, pair or set of items with a value of over £50, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support **your** claim;
4. in the event of a claim for damaged items, proof of the damage must be supplied. The damaged articles must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down;
5. if **your personal baggage** is lost, damaged or delayed in transit and **you** do not:
 - a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier's report (or Property Irregularity Report in the case of an airline); or
 - b) follow up in writing within 7 days to obtain a written carrier's report (or Property Irregularity Report in the case of an airline) if **you** are unable to obtain one immediately;
6. loss, destruction, damage or theft of the following property:
 - a) contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses;
 - b) antiques, precious stones that are not set in jewellery, glass or china, pictures, musical instruments;
 - c) pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs);
 - d) tools of trade;
 - e) perishable items such as food;
 - f) **valuables** left **unattended** at any time (including in a vehicle or in the custody of carriers) unless they are with **you** or locked in a safe or safety deposit box;
 - g) **valuables** left as checked-in baggage;
7. loss, destruction, damage or theft:
 - a) due to confiscation or detention by customs or other officials or authorities;
 - b) due to wear and tear, denting or scratching, moth or vermin;
 - c) transportation by any postal or freight service, or if sent under an air-way bill or bill of lading;
8. mechanical breakdown or derangement, for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessels, aircraft or vehicle in which they are being carried;
9. **personal baggage** and **valuables** stolen from:
 - a) an **unattended** vehicle unless it was in the locked glove compartment or rear boot or luggage area of the vehicle and is covered so as not to be visible from the outside of the vehicle and there is evidence of forcible and violent entry;
 - b) an **unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am;
10. any shortage due to error, omission or depreciation in value;
11. any property more specifically insured or recoverable under any other source;
12. stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind, sports gear or activity equipment;
13. sports or activity equipment whilst in use;
14. anything mentioned in the General Exclusions.

SECTION 7 - MONEY & DOCUMENTS

Covered

You are covered up to the limit as shown on the Summary of Cover for accidental loss or theft of **your own money** whilst being carried on **your** person or left in a locked safety deposit box. Cash is limited to the amount shown on the Summary of Cover unless **you** are under 16 years, in which case the maximum payable is £50.

Condition

In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you** coped financially immediately after the loss (e.g. currency exchange/ withdrawal slips, bank/credit card statements).

Not covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. if **you** do not exercise reasonable care in protecting **your money** against loss, theft or damage;
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 **money**;
4. any shortages due to error, omission or depreciation in value;
5. anything mentioned in the General Exclusions.

SECTION 8 - TRAVEL DISRUPTION

This section does not apply to trips within the **United Kingdom**.

Covered

You are covered if **your** initial outward or final return flights, sea crossing, coach or train departure to or from the **United Kingdom** are delayed for more than 12 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

- a) strike or industrial action (provided that when this policy was taken out, and when the trip was booked there was no reasonable expectation that the trip would be affected by such cause);
- b) adverse weather conditions;
- c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel;

You are covered for a payment for each completed 12 hours delay up to the limit, as shown on the Summary of Cover, (which is designed to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually continue with **your** trip.

You are covered up to the cancellation section limit of this policy (less the excess) if **you** abandon the trip having been delayed for the first full 24 hours.

If the same costs, charges or expenses are also covered under Section 9 Missed Departure or section 10 missed connection **you** can only claim for these under one section for the same event.

Conditions

1. In the event of a claim due to delayed **public transport you** must provide documentation from the transport company, confirming the period of and the reason for the delay;
2. **You** must check in, according to the itinerary supplied to **you** unless **your public transport** provider has requested **you** not to travel to the airport / port;
3. **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered;
4. **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delays;
5. **You** can only claim under subsections 1. or 2. for the same event, not both.

Not Covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each insured person making a claim and is only applicable if **you** abandon **your** trip;
2. if **you** have not checked-in in sufficient time for **your** outward or return journey;
3. any claims arising from withdrawal from service temporary or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or Port Authority or similar body in any country;
4. abandonment of a trip once **you** have departed from the **United Kingdom**;
5. Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
6. Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents;
7. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the latter);
8. any costs claimed under another section of this policy;
9. anything mentioned in the General Exclusions.

SECTION 9 - MISSED DEPARTURE

This section does not apply to trips within the **United Kingdom**.

Covered

You are covered up to the limit as shown on **your** Summary of Cover for reasonable additional accommodation (room only) and **public transport** travel expenses (Economy class) necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom** if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel, including connections within the **United Kingdom** on the return journey to **your home** as a result of:

1. the failure of other **public transport**; or
2. strike, industrial action or adverse weather conditions; or
3. **you** being denied boarding (because there are too many passengers for the seats available).

If the same expenses are also covered under Section 8 – Travel Disruption **you** can only claim for these under one section for the same event.

Conditions

1. **You** must check in, according to the itinerary supplied to **you** unless **your** transport provider operator has requested **you** not to travel to the airport / port;
2. **You** must get (at **your** own expense) written confirmation from the public transport operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered;
3. **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delay of flights.

Not Covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each insured person making a claim;
2. if sufficient time has not been allowed for **your** journey in order to meet the check-in time(s) specified by the transport providers or agent;
3. if **you** are not proceeding directly to the departure point;
4. any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
5. denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents;
6. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the latter);
7. any costs claimed under another section of this policy;
8. anything mentioned in the General Exclusions.

SECTION 10 - MISSED CONNECTION

Covered

1. Up to the amount shown in the summary of cover that **you** cannot recover from any other source for the cost of additional travel and accommodation expenses should **your** outward or return flight from **your** departure point be delayed and **you** miss **your** connecting flight or boat due to:
 - a) strike or industrial action (provided that when this policy was taken out, and when the trip was booked there was no reasonable expectation that the trip would be affected by such cause);
 - b) adverse weather conditions;
 - c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel.

Not Covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each insured person making a claim and is only applicable if **you** abandon **your** trip;

2. if **you** have not checked-in in sufficient time for **your** outward or return journey;
3. any claims arising from withdrawal from service temporary or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or Port Authority or similar body in any country;
4. abandonment of a trip once **you** have departed from the **United Kingdom**;
5. Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
6. Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents;
7. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the latter);
8. any costs claimed under another section of this policy;
9. anything mentioned in the General Exclusions.

SECTION 11 - PERSONAL LIABILITY

*NOTE: If **you** are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party liability, as **you** are not covered under this insurance.*

Covered

You are covered up to the limit as shown on the Summary of Cover, for legal expenses and legal liability for damages incurred by **you** which are caused by an accident that happened during the trip, and leads to claims made against **you** as a result of:

1. accidental bodily injury to a person who is not a member of **your** family or household or employed by **you**;
2. loss of or damage to any property which does not belong to **you**, is not in the charge of, and is not in the control of **you** or any member of **your** family, household or employee;
3. loss of or damage to temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

*NOTE: **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for our benefit against any other party.*

Not covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. fines imposed by a Court of Law or other relevant bodies;
3. anything caused directly or indirectly by:
 - a) liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
 - b) injury, loss or damage arising from:
 - i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts or canoes), animals (other than horses) or firearms or any weapons;
 - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;
 - iii) the carrying out of any trade or profession;
 - iv) racing of any kind;
 - v) any deliberate act;
 - c) liability covered under any other insurance.
4. anything mentioned in the General Exclusions.

SECTION 12 - LEGAL EXPENSES

Covered

You are covered if **you** die, are ill or injured during **your** trip and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

Nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.

For each event giving rise to a claim pay up to the amount shown on **your** confirmation and deposit receipt for **legal costs** for **legal action** for **you** (but no more than £25,000 in total for all persons insured on the policy).

Conditions

1. **you** must conduct **your** claim in the way requested by the **appointed adviser**;
2. **you** must keep **us** and the **appointed adviser** fully aware of all the facts and correspondence including any claim settlement offers made to **you**;
3. **we** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
4. **we** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of **legal action** could be more than settlement.

Not Covered

1. Any claim:
 - a) reported to **us** more than 60 days after the event giving rise to the claim;
 - b) where **we** think a reasonable settlement is unlikely or where the cost of **legal action** could be more than the settlement;
 - c) involving **legal action** between members of the same household, an **immediate relative**, a travelling companion or one of **your** employees;
 - d) where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
 - e) against a travel agent, tour operator or carrier, **us**, the **insurer**, another person insured by this policy or **our** agent.
2. **Legal costs**:
 - a) for **legal action** that **we** have not agreed to;
 - b) if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
 - c) if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
 - d) that cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
 - e) awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
 - f) for bringing **legal action** in more than one country for the same event;
 - g) the funding of any appeal costs or actions to enforce a judgement or legally binding decision;
 - h) anything mentioned in the General Exclusions.

SECTION 13 - UNINHABITABLE ACCOMMODATION

Covered

We will pay **you** up to limit as shown on the Summary of Cover for reasonable additional accommodation (room only) and transport costs (Economy class) incurred:

- a) up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the trip because **you** cannot use **your** booked accommodation; or
- b) with the prior authorisation of the Emergency Assistance Service to repatriate **you** to **your home** if it becomes necessary to curtail the trip as a result of fire, flood, earthquake, volcano, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **your** accommodation.

Conditions

1. **you** must provide written confirmation from the appropriate public authority confirming the cause and the amount of time it lasted;
2. **you** must provide written confirmation of the additional accommodation (room only) charges incurred.

Not Covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each insured person making a claim;
2. any cost recoverable from another source (e.g. tour operator, hotel, credit/debit card company);
3. any claim arising as a result of **you** travelling against the advice of a local or national authority;
4. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your** trip;
5. any claim arising as a result of **your** mere disinclination to carry on with **your** trip;
6. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the latter) or any time prior to **your** departure from the **United Kingdom**;
7. any costs claimed under another section of this policy;
8. anything mentioned in the General Exclusions.

SECTION 14 - SPORTS AND ACTIVITIES

COVERED

Your travel insurance covers **you** for many sports and activities as standard which are listed below as level 1. Any other work and activities will need an extra premium to be paid for cover to apply and it will be shown on **your** confirmation and deposit receipt.

If **you** are participating in an activity that is not listed, **you** must contact **us** to ensure **you** have full cover, cover will not be in place until **we** have confirmed acceptance and any additional premium paid.

If **you** have paid the additional premium for a sport and activity in Level 2 **you** are covered for all sports and activities listed as Level 1 and 2.

NOTE: Some sections of cover will be excluded and special conditions and exclusions will apply while taking part in certain activities, see the individual sport and activity below for details

Sport, Activity	Level	Special Conditions	Special Exclusions
Abseiling (see climbing)	1	Special condition (a) applies	
Acrobatics	1		
Aerial safari	2	Special condition (a) applies	No Personal Accident Cover
Aerobics	1		
Angling (see fishing)			
Athletics	1		
Backpacking (see hiking)			
Badminton	1		
Ballet	1		
Banana boat rides	1	Special condition (a) applies	
Baseball	1		
Basketball	1		
Bicycle polo	2		
Biking (see cycling, mountain biking)			
Black water rafting (cave tubing) (grades 1-3)	1	Special condition (a) applies	
Black water rafting (cave tubing) (grades 4-5)	2	Special condition (a) applies	No Personal Accident Cover
Boating (inland and coastal waters) see also speed boating and sailing.	1	Special condition (a) or (b) applies	No white water cover. No Personal Liability Cover

Boating (outside coastal waters) see also speed boating, and sailing	2	Special condition (a) or (b) and special condition (c) applies	No Personal Accident Cover No Personal Liability Cover
Bouldering (see rock climbing)			
Bowling (lawn, ten-pin, nine-pin, candlepin, duckpin and five-pin bowling, bowls, pétanque & boules)	1		
Boxing (gym or outdoor training) no competition or bouts	2		
Bungee/bungy jumping (max 2 jumps per trip)	1	Special condition (a) applies	
Bungee/bungy jumping (3 jumps or more)	2	Special condition (a) applies	
Bushcraft (see hiking)			
Bushwalking (see hiking)			
Camel riding (day tour)	1	Special condition (a) applies	No Personal Liability Cover
Camel trekking (overnight/main mode of transport)	2		No Personal Liability Cover
Canoeing (grades 1-3) (see kayaking)			
Canyon swing	2	Special condition (a) applies	
Capoeira dancing (see dance)			
Caving (sightseeing/tourist attraction)	1	Recreational visit only.	
Cheerleading	1		
Clay pigeon shooting	1	Special condition (a) or (b) applies	No Personal Liability Cover
Climbing (see rock climbing)			
Cricket ¹ Croquet ¹ Cruising (cruise ship)	1	Special condition (a) applies	
Curling	1		
Cycling (incidental to the trip)	1		
Cycling (independent cycle touring)	2		No Intercontinental touring.
Cycling (on an organised tour)	1	Special condition (a) applies	No Intercontinental touring.
Dance (ballet, ballroom, capoeira, salsa, interpretive dance)	1		
Darts	1		
Dirt boarding	2		No Personal Liability Cover
Diving (see high diving or scuba diving)	1		
Dodge ball	1		
Dogsledding (on recognised trails)	2	Special condition (a) applies	Remote areas, racing, time trials & endurance events
Dragon boating (inland or coastal waters only)	1		
Dune buggy	1	Special condition (a) or (b) applies	No Personal Accident Cover No Personal Liability Cover
Elephant riding	1	Special condition (a) applies	No Personal Liability Cover
Elephant trekking (overnight/main mode of transport)	2	Special condition (a) applies	No Personal Liability Cover
Fell running/walking (see hiking)			
Fencing	2		No Personal Liability Cover
Fishing (ice)	1	Special condition (a) or (b) applies	
Fishing (inland or coastal waters)	1		Sports / leisure fishing only - no commercial or rock fishing
Fishing (outside coastal waters, deep sea fishing)	2	Condition (a) and condition (c) applies	Sports / leisure fishing only - no commercial

Fitness training	1		
Floorball	1		
Fly by wire	2	Special condition (a) applies	
Flying (as a fare paying passenger in a licensed scheduled or chartered aircraft or helicopter)	1	Special condition (a) applies	
Football (Soccer) including 5 a side	2		
Frisbee	1		
Glacier walking (ice walking)	2	Special condition (a) applies	
Go karting	1	Special condition (a) applies	No Personal Liability Cover
Golf	1		
Gym training (aerobics, spinning, zumba, body pump, weight training, cross training, crossfit) (See also boxing and martial arts)	1		
Gymnastics (also see acrobatics)	1		
Handball	1		
High diving up to 10 metres (excluding cliff diving)	2		
Hiking up to 1,500 metres (scrambling, hillwalking)	1		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 3,000 metres (scrambling, hillwalking)	2		No cover where ropes, picks or other specialist climbing equipment is required
Hockey	1		
Horse riding (leisure/social/non-competitive riding)	1		No Racing, jumping or competitions.
Hot air ballooning (ballooning)	1	Special condition (a) applies	No Personal Liability Cover
Hunting (excluding Big Game)	2	Special condition (a) or (b) applies.	No Cover for Big Game Hunting. No Personal Liability Cover
Hydrofoiling (see water skiing)			
Ice skating (indoor)	1		
Ice skating (outdoor) on a commercially managed rink	1	Special condition (a) applies	
In-line skating	1		
Jet boating (inland/coastal waters only)	1	Special condition (a) or (b) applies	No Personal Liability Cover
Jet skiing (inland/coastal waters, white water grades 1-2 only)	1	Special condition (a) or (b) applies	No Personal Liability Cover
Kayaking/Canoeing (inland/coastal waters, white water grades 1-3 only)	1		
Kite boarding (on land or water)	1		No Personal Liability Cover
Kite buggy	2		No Personal Liability Cover
Kite flying	1		
Kite surfing	2		No Personal Liability Cover
Kite wing (land, water)	2		No Personal Liability Cover
Korfball	1		
Lacrosse	1		
Land surfing	2		No Personal Liability Cover
Martial arts (Judo & Karate only) no competition or bouts	2	Condition (a) applies, non-competitive only	No Personal Accident Cover, No Personal Liability Cover

Martial arts training (non-contact)	1		
Moped riding/scooter biking	1	Special condition (b) applies, a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Accident Cover, No Personal Liability Cover
Motor racing experience (passenger only)	1	Special condition (a) applies	
Motor biking (on road over 125cc)	2	Special condition (b) and a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Accident Cover, No Personal Liability Cover
Motor biking (on road under 125cc)	1	Special condition (b) and a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Accident Cover, No Personal Liability Cover
Motorbiking pillion passenger (on road only) see Motorbiking			
Mountain biking (on road) (see cycling)			
Mountain biking general (off road/cross country)	2		
Netball	1		
Obstacle course/assault course/trim trail (see outdoor endurance)			
Orienteering	1		
Outdoor endurance courses up to 3 miles	1		
Outrigger canoeing (inland or coastal waters only)	2		
Outward Bound	1	Special condition (a) applies	
Paint balling/airsoft	1	Special condition (a) applies	No Personal Liability Cover
Parachuting (one jump only)	1	Special condition (a) or (b) applies	No Personal Accident Cover, No Personal Liability Cover
Parasailing/Parascending (over water only)	1	Special condition (a) or (b) applies	No Personal Liability Cover
Quad biking	2	Condition (a) or (b) applies, a helmet must be worn	No Personal Accident Cover, No Personal Liability Cover
Racquetball	1		
Rambling. See hiking if above 1,500 metres.	1		
Rifle range/sports shooting	1	Special condition (a) or (b) applies	No Personal Liability Cover
River boarding/hydro speeding (grades 1-3) See also canoeing.	1	Special condition (a) applies	
Rock climbing (bouldering)	2		No Soloing, No Personal Accident Cover.
Rock climbing (indoor)	1	Special condition (a) applies	No Soloing. No Personal Accident Cover.
Rock climbing (outdoor/traditional/sport climbing/bolted/aid climbing/free climbing)	2		No Soloing. No Personal Accident Cover.
Roller hockey	2		
Roller skating	1		No cover for stunting
Rollerblading	1		No cover for stunting
Rounders	1		
Rowing/sculling (inland/coastal waters)	1	No white water	

Running (up to marathon distance)	2		
Running / jogging (half marathon distance or less)	1		
Safari tours	1	Special condition (a) applies	No cover for handling or work with dangerous animals including big cats, crocodiles, alligators, hippopotamuses, snakes elephants or bears
Sail boarding (see wind surfing)			
Sailing (inland/coastal waters)	1	Special condition (a) or (b) applies	No Personal Liability Cover
Sailing (outside coastal waters)	2	Special condition (a) or (b) and special condition (c) applies	No Personal Liability Cover
Scuba diving (to 30 metres)	1	Special condition (e) applies	See Special Exclusion (ii)
Scuba diving (unqualified/learn to dive course /discover dive with qualified instructor)	1	Special condition (a) applies	See Special Exclusion (ii).
Sculling (see rowing)			
Sea kayaking/ Sea canoeing (see kayaking)			
Segway tours	1	Condition (a) applies, a helmet must be worn	No Personal Accident Cover, No Personal Liability Cover
Shark cage diving (see scuba diving)			
Skateboarding (ramp, half pipe, skate park, street)	1		
Skydiving/Tandem skydiving (one jump only)	1		No Personal Accident or Personal Liability Cover
Sleigh rides (horse drawn)	1		
Snooker	1		
Snorkelling	1		
Soccer	1		
Softball	1		
Spearfishing	2		No Personal Liability Cover
Speed boating (inland/coastal waters only)	1	Special condition (a) or (b) applies	No white water cover. No Personal Liability Cover
Spelunking (see caving)			
Squash/Racquet ball	1		
Stand up paddle surfing/paddle boarding	1		
Stilt walking	1		
Stoolball	1		
Surf boat rowing	1		
Surfing	1		
Swimming (pool; enclosed, inland or coastal waters only)	1		
Swimming with dolphins /whales/ whale sharks (inland or coastal waters only)	1	Special condition (a) applies	
Table tennis	1		
Tandem skydiving (see skydiving)			
Tchoukball	1		
Ten pin bowling (see bowling)			
Tennis	1		
Theme parks / fairgrounds	1	Special condition (a) applies	
Tough Mudder (see outdoor endurance)			
Trail bike riding (see motorbiking)			
Tramping (see hiking)			
Trampolining	1		
Trekking (see hiking)			
Triathlon up to Middle Distance	2		

Triathlon up to sprint distance	1		
Tubing on rivers (grades 1-2) (see also white water rafting)	1	Special condition (a) applies	No Personal Accident Cover
Ultimate Frisbee	1		
Volleyball	1		
Wake skating or Wakeboarding – see water skiing			
Walking (see hiking, trekking)			
War games (online gaming)	1		
War games/military simulation (see Paint balling/airsoft OR Rifle range/sports shooting)			
Water polo	1		
Water skiing/wakeboarding / wake skating	2	Special condition (a) or (b) applies	No jumping, No Personal Liability Cover
Weight training (see also gym training)	1		powerlifting
White water kayaking/canoeing (see kayaking/canoeing)			
White water rafting (grades 1-3)	1	Special condition (a) applies	
White water rafting (grades 4-5)	2	Special condition (a) applies	No Personal Accident Cover
Windsurfing (inland or coastal waters only)	1		No Personal Liability Cover
Yachting (see sailing)			
Yoga (class, alone/home practice)	1		
Zip line	1	Special condition (a) applies	
Zorbing	2	Special condition (a) applies	No Personal Accident Cover, No Personal Liability Cover

SPECIAL CONDITIONS

- (a) **You** must be with a professional, qualified and licensed guide, instructor or operator;
- (b) **You** must have the appropriate certification or licence to do this sport or activity at home. If operating a motor vehicle the driver must have the appropriate valid UK licence for the machine;
- (c) within 60 miles of a safe haven (a protected body of water used by marine craft for refuge from storms or heavy seas);
- (e) **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or you must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

SPECIAL EXCLUSIONS

- (ii) No cover for any unaccompanied dive, any dive in overhead environments, or any dive for gain or reward.

CONDITIONS

1. **You** must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary and undergo any required training.

NOT COVERED

Cover does not apply if **you** are:

1. taking part in activities at a professional level;
 2. competing at international events as a national representative;
 3. participating in **hazardous activities** or extreme pursuits other than as listed;
 4. racing or participating in speed or time trials. motorbike touring or where a motorbike is the main mode of transport;
 5. base Jumping, cliff diving, martial arts competitions, mountaineering, potholing, caving (other than sightseeing/tourist attraction) motor sports, stunt flying / aerobatics, Winter Sports;
 6. taking part in expeditions to the Arctic or Antarctic;
 7. taking part in dangerous expeditions or the crewing of a vessel more than 60 miles from a safe haven;
- anything listed in the General Exclusions.

GENERAL CONDITIONS

1. All claims must be submitted within 60 days from the date of **your** return to the **United Kingdom**.
2. Original receipts and or proof of ownership and value must be supplied in the event of a claim.
3. **You** must take all reasonable steps to recover any lost or stolen article.
4. Damaged articles must be retained by **you** and if requested submitted to the Claims Handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
5. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
6. In the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The post mortem would be at **our** expense.
7. **You** must not make any payment; admit liability, offer or promise to make any payment without written consent from **us**.
8. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
9. **We** may at any time pay to **you** **our** full liability under this insurance, after which no further payments will be made in any respect.
10. If at the time of making a claim there is any other insurance covering the same risk, **we** are entitled to contact that insurer for a contribution.
11. If any claim is found to be fraudulent in any way, this insurance will not apply and all claims will be forfeited.

GENERAL EXCLUSIONS

You are not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. **You** not answering to the best of **your** knowledge any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
2. No cover is provided under any section of this policy in respect of travel to a destination which the Foreign & Commonwealth Office has advised against all or all but essential travel. Travel advice can be obtained from the Foreign & Commonwealth Office: Telephone: +44 (0)20 7008 1500 www.gov.uk/fco
3. a set of circumstances which **you** knew about at the time the trip was booked unless **you** could not reasonably have expected such circumstances to result in a claim;
4. if an Annual Multi-Trip policy **you** being 75 years at the start date of the policy. If a Single Trip policy **you** being 75 years on the date the trip is booked.
5. any criminal act by **you**;
6. failure to comply with the laws applicable to the country in which **you** are travelling;
7. Bankruptcy/liquidation of a tour operator, travel agent or transportation company.
8. any other costs that are caused by the event which led to a claim, unless specifically stated in the policy;
9. any payment, which **you** would normally have made during **your** travels, if no claim had arisen;
10. any trip that is undertaken for the purpose of:
 - a) obtaining medical treatment (whatever the nature of this treatment).
 - b) against the advice of a medically qualified doctor.
 - c) after being given a terminal prognosis.
11. **You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect to avoid drinking alcohol on **your** trip but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.
12. suicide, deliberate self-injury, being under the influence of drugs (unless prescribed by a medical practitioner), alcoholism, drug addiction, solvent abuse, willful exposure to exceptional risk (unless you are trying to save someone's life)
13. **You** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
14. Pregnancy 12 weeks before and 12 weeks after the estimated date of delivery.

15. Any claim arising from sexually transmitted diseases.
16. Any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused.
17. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the illness or injury which necessitated **your** admittance to hospital.
18. any epidemic or pandemic
19. loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
 - a) Ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel.
 - b) The radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it.
 - c) Pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
20. any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity (although terrorist activity does not apply to claims made under Section 3 Emergency Medical Expenses and Section 4 Personal Accident, providing the disturbances were not taking place at the start of the insured trip), civil war, rebellion, revolution, insurrection, blockade, military or usurped power.
21. air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
22. any off-piste skiing except when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.
23. If a claim made by **you** or anyone acting on **your** behalf is fraudulent or exaggerated, whether ultimately material or not, or any false declaration or statement is made or a fraudulent device is used in support of a claim **your** claim will be rejected and **your** cover will be cancelled with effect from the date of such fraudulent or exaggerated claim or the date of such false declaration or statement or use of such fraudulent device in support of a claim. Any amounts already paid by **us** in respect of any fraudulent or exaggerated claim must be repaid to us. **We** may in these circumstances report the matter to the Police.

COMMENTS & COMPLAINTS PROCEDURE

We aim to provide a first class level of service at all times. If, for any reason, **you** feel that **our** service is not of the standard **you** would expect, please tell **us**. **You** should address any enquiries or complaints, in writing to:-

Millstream Underwriting Limited PO Box 18381, London, EC3V 4QT

or email mail@mstream.co.uk (quoting the policy number on **your** confirmation and deposit receipt)

If **you** are still dissatisfied, at this stage **you** may contact:

The Financial Ombudsman Service, Exchange Tower, London , E14 9SR

Please note that the Financial Ombudsman Service will not consider **your** complaint until **you** have received a final decision from Millstream Underwriting Limited. **You** can also raise a dispute about any of **our** online services via the Online Dispute Resolution platform at www.ec.europa.eu/odr

CLAIMS PROCEDURES

All claims to be submitted within 60 days of the incident giving rise to the claim. First, check this wording to make sure **your** claim is valid:

CANCELLATION CLAIMS

The travel agent, tour operator, provider of transport or accommodation must be contacted immediately and **you** must obtain a cancellation invoice. The original tickets and booking forms / receipts will also be required to support **your** claim. Contact the Claims Service for a claim form by visiting www.csal.co.uk or by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549. They will advise **you** of any other additional supporting documentation required (this will be dependent upon the reason for the cancellation).

CURTAILMENT CLAIMS

Call the Emergency Medical Assistance Service on +44 (0)20 7183 3751 if **you** are ill or injured. Their authorisation must be obtained before **you** cut short **your** trip. All original ticket stubs/booking forms/receipts should be retained and submitted to support **your** claim. Contact the Claims Service for a claim form by visiting www.csal.co.uk or by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549 when **you** return **home**. They will advise **you** of any additional supporting documentation required (this will be dependent upon the reason for the curtailment).

MEDICAL CLAIMS

IN-PATIENT TREATMENT OR OUT-PATIENT TREATMENT EXPECTED TO BE OVER £1,000

If serious injury is incurred in which **you** are admitted to hospital abroad or require significant out-patient treatment, call **our** Emergency Medical Assistance Service on +44 (0)20 7183 3751 as soon as possible. **You** will be given advice on what to do and the assistance **you** require. All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

OUT-PATIENT LESS THAN £1,000 in the following countries only: Spain, Greece, Cyprus, Egypt, Turkey and Portugal

If **you** need out-patient medical treatment and the costs are likely to be less than £1000 please provide a copy of **your** confirmation and deposit receipt to the doctor and **your** treatment will be paid by ChargeCare International in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to ChargeCare International for repayment.



Contact for Chargecare International admin@chargecare.net

OUT-PATIENT LESS THAN £1,000 in all other countries not listed above

Contact the Claims Service for a claim form by visiting www.csal.co.uk or by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

PERSONAL BAGGAGE CLAIMS

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. If the loss occurs during travel, **you** must obtain a property irregularity report from the carrier. Contact the Claims Service for a claim form by visiting www.csal.co.uk or by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549 when **you** return **home**.

If **personal baggage** is delayed obtain a written report from the carrier (e.g. airline, shipping company etc.) is required detailing the length and cause of the delay. Retain all the receipts which relate to any emergency replacement items **you** have purchased. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549 when **you** return **home**.

MONEY CLAIMS

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. **You** may be asked to provide proof of the withdrawal of the **money** from the bank. Please remember that the loss of **money** must occur whilst it is carried on **your** person or whilst it is left in a locked safety deposit box. Contact the Claims Service for a claim form by visiting www.csal.co.uk or by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549

TRAVEL DISRUPTION

Written confirmation must be obtained from the airline, shipping, coach or train company stating the period of the delay and the reason for the delay. Please remember that cover for travel delay is provided for specific reasons only:

- strike or industrial action (provided that when this policy was taken out and or the trip was booked, there was no reasonable expectation that the trip would be affected by such cause)
- adverse weather conditions
- the mechanical breakdown or technical fault of the aircraft, coach or sea vessel

MISSED DEPARTURE CLAIMS

Written confirmation must be obtained from the Transport Company, police or roadside assistance service confirming the location, reason and duration of the delay. Contact the Claims Service for a claim form by visiting www.csal.co.uk or by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549.

PERSONAL LIABILITY AND LEGAL EXPENSES

Obtain as much information as possible, including police reports, witness details and any photographs. **You** must NOT admit liability at any time. The Claims Service must be notified immediately by visiting www.csal.co.uk or by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0549

DATA PROTECTION

Information about **your** policy may be shared between Millstream Underwriting Limited, AWP P&C SA, AWP Assistance UK Limited

Please note that sensitive health and other information **you** provide may be used by **us, our** representatives and other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure that **your** information is held securely.

Information **we** hold will not be shared with third parties for marketing purposes. **You** have the right to access **your** personal records.

GOVERNING LAW

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. **We** the **insurer** and **you** do not intend any term of this contract to be enforceable pursuant to the Contract (Rights Of Third Parties) Act 1999.

DETAILS ABOUT OUR REGULATOR

This policy is underwritten by Millstream Underwriting Limited on behalf of AWP P&C SA. AWP Assistance UK Limited is the appointed administrator in the United Kingdom.

Millstream Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FCA Firm reference number: 308584). Millstream Underwriting Limited. Registered in England and Wales No 3896220. Registered office: 150 Leadenhall Street, London EC3V 4QT.

AWP Assistance UK Limited . Registered in England. Registration No. 1710361. Registered office: AWP Assistance UK Ltd, PO Box 74005, 60 Gracechurch Street, London, EC3P 3DS

AWP Assistance UK Ltd (FCA Firm reference number: 311909) is authorised and regulated by the Financial Conduct Authority. AWP P&C SA are duly authorised in France and the United Kingdom, and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Their registration can be checked with the Financial Conduct Authority by visiting www.fca.org.uk/register or by contacting them on 0300 500 8082.

Millstream Underwriting Limited and AWP Assistance UK Ltd will act as an agent for AWP P&C SA with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

FINANCIAL SERVICES COMPENSATION SCHEME

In the event that the **insurer** is unable to pay a claim **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

