

Travel

policy wording



Thank you

Thank you for choosing us to look after your travel insurance.

We are pleased that you have entrusted us to take care of your needs and we ask that you read this policy wording before you travel to ensure that this is the correct cover for you.

The cover you have purchased is summarised on the first pages of this document. However, full cover details are described over the following pages.

On reading this policy wording, if you are unsure of any aspect, please give us the opportunity to answer your concerns by calling us on **0845 125 3810**.

Enjoy your travels!

What to do if you need help

Phone us on **+44 1273 401 511** and we will help you find the most practical solution to your problem. You can call us any time, night or day, throughout your trip. Lines are open every day, 24 hours a day. If you are having difficulties in contacting us, speak to the local international operator.

If you have a medical emergency you may be asked to supply us with your usual UK General Practitioner's (GP) name. This will help the treating doctors, and us, to provide you with the most appropriate treatment.

To assist you in the event of an emergency arising please write your policy number and UK GP's name, address and phone number in the space provided in the box below. Your policy number can be found on your policy schedule.

Medical treatment abroad:

If you are admitted to a hospital or clinic whilst abroad you, or someone on your behalf, must contact us immediately by phoning **+44 1273 401 511**. This is not a private medical insurance.

Special note to US medical providers: (this only relates to medical assistance providers in the USA, not Boots customers)

US medical providers should contact Travel Guard by phoning: **+1 877 897 1933**

US medical providers should send all claims and billing correspondence to:

**Travel Guard, PO Box 0852
Attn: Shoreham Claims
Stevens Point WI 54481
United States**

YOUR POLICY NO: _____

GENERAL PRACTITIONER'S DETAILS:

NAME: _____

ADDRESS: _____

TEL NO: _____

Our service to you

Whether it's before, during or after your trip, we'll support you. Here are a few of the things we can do for you.

We will:

- Provide you with invaluable pre-travel advice
- Help you get to your destination if you are unavoidably delayed
- Provide a 24 hour English speaking emergency helpline
- Assist you with the provision of emergency funds during your trip
- Assist you in a medical emergency during your trip
- Help in providing replacement prescription medication or prescription glasses during your trip
- Assist you if your passport or travel documents are lost or stolen during your trip
- Help secure your home while you are away
- Pay extended cattery and kennel fees, if required
- Assist in getting you home

Important: Our commitment is provided to you subject to terms and conditions. These are described in full in this policy wording.

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Benefit table for Bronze policyholders

This table shows a summary of the maximum benefits each insured person can claim.

Cover	Value of cover up to	Excess if applicable
Cancelling your trip	£2,000	£50
Roadside assistance in the UK	Nil	Nil
Missing your departure	£500	£50
Delayed travel	£300	Nil
Abandoning your trip* ¹	£2,000	£50
Your personal belongings	Nil	Nil
Valuables and electronic/other equipment limit	Nil	Nil
Single article limit/set or pair limit	Nil	Nil
Your personal money	Nil	Nil
Cash limit	Nil	Nil
Your passport, driving licence & travel documents	Nil	Nil
Securing your home	Nil	Nil
Medical expenses	£5,000,000	£50
Hospital stay benefit during your trip	£1,000	Nil
Mugging benefit	£1,000	Nil
Emergency dental treatment abroad	£150	£50
Sending emergency prescription medication	Nil	Nil
Sending emergency prescription glasses	Nil	Nil
Cutting short your trip	£2,000	£50
Recovering after surgery abroad	Nil	Nil
Hospital stay benefit in the UK	Nil	Nil
Home help in the UK	Nil	Nil
Corrective cosmetic surgery in the UK	Nil	Nil
Dental treatment in the UK	Nil	Nil
NHS prescription medication in the UK	Nil	Nil
Cattery and kennel fees	£100	£50
Personal liability	£1,000,000	Nil
Hijack benefit	£1,000	Nil
Uninhabitable accommodation cover	£250	£50
Legal costs	£10,000	Nil
Personal accident	£20,000	Nil
Incarceration cover* ²	£500	Nil
Winter sports equipment	Nil	Nil
Hiring winter sports equipment	Nil	Nil
Your ski-lift pass	Nil	Nil
Piste closure* ³	£200	Nil
Physiotherapy in the UK* ³	£100	Nil

*¹ This cover section does not apply to gap year policyholders.

*² This cover section applies to gap year policyholders only.

*³ This cover section applies if you have paid the required premium for winter sports cover.

Benefit table for Silver policyholders

This table shows a summary of the maximum benefits each insured person can claim.

Cover	Value of cover up to	Excess if applicable
Cancelling your trip	£3,000	£50
Roadside assistance in the UK	£60	Nil
Missing your departure	£1,000	£50
Delayed travel	£300	Nil
Abandoning your trip* ¹	£3,000	£50
Your personal belongings	£1,500	£50
Valuables and electronic/other equipment limit	£250	
Single article limit/set or pair limit	£250	
Your personal money	£500	£50
Cash limit	£200	
Your passport, driving licence & travel documents	£300	£50
Securing your home	£500	£50
Medical expenses	£10,000,000	£50
Hospital stay benefit during your trip	£1,000	Nil
Mugging benefit	£2,000	Nil
Emergency dental treatment abroad	£300	£50
Sending emergency prescription medication	£300	£50
Sending emergency prescription glasses	£300	£50
Cutting short your trip	£3,000	£50
Recovering after surgery abroad	£500	Nil
Hospital stay benefit in the UK	£150	Nil
Home help in the UK	£100	Nil
Corrective cosmetic surgery in the UK	£1,500	Nil
Dental treatment in the UK	£100	Nil
NHS prescription medication in the UK	£50	Nil
Cattery and kennel fees	£250	£50
Personal liability	£2,000,000	Nil
Hijack benefit	£2,000	Nil
Uninhabitable accommodation cover	£500	£50
Legal costs	£20,000	Nil
Personal accident	£30,000	Nil
Incarceration cover* ²	£1,000	Nil
Winter sports equipment* ³	£500	£50
Hiring winter sports equipment* ³	£300	Nil
Your ski-lift pass	£300	£50
Piste closure* ³	£250	Nil
Physiotherapy in the UK* ³	£200	Nil

*¹ This cover section does not apply to gap year policyholders.

*² This cover section applies to gap year policyholders only.

*³ This cover section applies if you have paid the required premium for winter sports cover.

Benefit table for Gold policyholders

This table shows a summary of the maximum benefits each insured person can claim.

Cover	Value of cover up to	Excess if applicable
Cancelling your trip	£5,000	£50
Roadside assistance in the UK	£100	Nil
Missing your departure	£1,500	£50
Delayed travel	£300	Nil
Abandoning your trip* ¹	£5,000	£50
Your personal belongings	£2,500	£50
Valuables and electronic/other equipment limit	£500	
Single article limit/set or pair limit	£500	
Your personal money	£750	£50
Cash limit	£500	
Your passport, driving licence & travel documents	£750	£50
Securing your home	£1,000	£50
Medical expenses	Unlimited	£50
Hospital stay benefit during your trip	£1,000	Nil
Mugging benefit	£5,000	Nil
Emergency dental treatment abroad	£600	£50
Sending emergency prescription medication	£500	£50
Sending emergency prescription glasses	£500	£50
Cutting short your trip	£5,000	£50
Recovering after surgery abroad	£750	Nil
Hospital stay benefit in the UK	£200	Nil
Home help in the UK	£150	Nil
Corrective cosmetic surgery in the UK	£3,000	Nil
Dental treatment in the UK	£150	Nil
NHS prescription medication in the UK	£100	Nil
Cattery and kennel fees	£500	£50
Personal liability	£3,000,000	Nil
Hijack benefit	£5,000	Nil
Uninhabitable accommodation cover	£1,000	£50
Legal costs	£50,000	Nil
Personal accident	£50,000	Nil
Incarceration cover* ²	£1,500	Nil
Winter sports equipment* ³	£800	£50
Hiring winter sports equipment* ³	£400	Nil
Your ski-lift pass	£400	£50
Piste closure* ³	£300	Nil
Physiotherapy in the UK* ³	£400	Nil

*¹ This cover section does not apply to gap year policyholders.

*² This cover section applies to gap year policyholders only.

*³ This cover section applies if you have paid the required premium for winter sports cover.

Benefit table for Bronze, Silver and Gold policyholders who have purchased natural catastrophe cover

This cover section only applies if you have paid the required premium for natural catastrophe cover. The following cover is provided for each insured person in the event your outward or return journey is disrupted for more than 24 hours due to a natural catastrophe.

Cover for the following additional costs	Value of cover up to	Excess if applicable
Stranded at the United Kingdom departure point	£100	Nil
To reach your intended destination	£200	Nil
Stranded on an international connection	£150 for each 24 hours up to £750	Nil
Stranded on your return journey home	£150 for each 24 hours up to £750	Nil
Travel expenses to get home	£2,000	Nil
Car parking	£50 for each 24 hours up to £250	Nil
Kennel or cattery fees	£50 for each 24 hours up to £250	Nil

City break, single trip and gap year policyholders - if at the time you buy this policy you are due to depart on your trip within the next 7 days, and a natural catastrophe has already occurred which may directly result in a claim under this insurance, the amounts shown in the benefit table above will be reduced by 75%. If a natural disaster occurs after the time you buy this policy, cover is provided up to the amounts shown in the benefit table above.

Multi trip policyholders - if at the time you buy this policy or book your trip, whichever is the later, you are due to depart on your trip within the next 7 days, and a natural catastrophe has already occurred which may directly result in a claim under this insurance, the shown in the benefit table above will be reduced by 75%. If a natural disaster occurs after the time you buy this policy or book your trip, whichever is the later, cover is provided up to the amounts shown in the benefit table above.

Your cover options

To help make sure that you have the appropriate cover, details of the different options are set out below. If you find that the cover you have bought does not meet your needs, please phone **0845 125 3810**.

People covered

Individual	One person.
Couple	An individual and his or her husband or wife or partner (as long as they live together).
Family	An individual and his or her husband, wife or partner (as long as they live together) and their children, step children, fostered children or adopted children who are aged under 18 at the date you buy the policy and are either in full time education or living with them.
Single parent family	An individual and his or her children, step children, fostered children or adopted children who are aged under 18 at the date you buy the policy and are either in full time education or living with them.

Age limits

	Main applicants must be 18 or over on the date of purchase.
City break	All applicants must be under 75.
Single trip	All applicants must be under 75.
Multi trip	All applicants must be under 70.
Gap year	All applicants must be under 35.

Trips covered and duration

City break	One trip of up to 5 days.
Single trip	One trip of up to 5, 10, 17 or 24 days (or up to 45 days by special arrangement before you travel – please call 0845 125 3830).
Multi trip	As many trips as you like as long as no trip is more than 45 days. Adults may travel independently. Children under 18 years of age are only entitled to travel separately to the main insured person if they are travelling with a relative, guardian or person with a legal duty of care. If you have chosen to pay your annual premium in one payment, cover is valid for 12 months. If you have chosen to pay your annual premium by monthly direct debit, cover is provided on a rolling monthly basis for the period of cover as shown on your policy schedule.
Gap year	One trip of up to 3, 6, 9 or 12 months. You can return once to the UK during the policy period, but cover is not valid while you are in the UK and for the outward journey when you leave again. Cover for the rest of your trip will start again when you arrive at your foreign destination. All cover will end if we pay a claim under the 'Cutting short your trip' section.

Please note: If you are a multi trip policyholder and you travel for longer than 45 days from the date you commence your trip from the UK, cover will cease on the 45th day, unless your trip cannot be completed for reasons beyond your control, for example, if you are unable to return back to the UK as planned due to illness or injury or if you are unable to return as planned due to unavoidable delays affecting your return flight or public transport.

Trip destinations

United Kingdom	<p>England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man. Cover is only provided if you stay in accommodation which you have paid for in advance of the date you depart on your trip or if you have paid for public transport or air fares in advance of the date of departure to enable you to reach your destination in the UK. All trips within the UK must be for at least one night away from where you usually live.</p> <p>If you are a multi trip policyholder cover is provided for trips within the United Kingdom if you meet the criteria outlined above.</p> <p>Cover within the United Kingdom is not available if you are a gap year policyholder.</p>
Europe	<p>The continent of Europe west of the Ural Mountains including its neighbouring islands (including the Azores, the Canary Islands, the Republic of Ireland and Madeira) and non-European countries bordering the Mediterranean.</p>
Worldwide excluding the USA & Canada	<p>Anywhere in the world* apart from the United States of America and Canada.</p>
Worldwide	<p>Anywhere in the world*.</p>
*Please note:	<p>No cover is provided under this policy for any trip in, to or through Afghanistan, Cuba, Liberia or Sudan.</p> <p>No cover is provided for claims arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office where you have travelled to a specific country or to an area where, prior to your trip commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.</p>

Winter sports cover**

City break	<p>You can buy winter sports cover for the duration of your trip.</p>
Single trip	<p>You can buy winter sports cover for the duration of your trip.</p>
Multi trip	<p>You can buy winter sports cover for up to 21 days during the policy period.</p>
Gap year	<p>You can buy winter sports cover for up to 21 days only by calling us on 0845 125 3830. You must contact us before you take part in these activities to make sure the cover is valid.</p>

** Please see the 'Meaning of words' section for a list of winter sports activities that would be covered if you have paid the required premium for winter sports cover.

Natural catastrophe cover***

You can buy cover for the duration of your trip on all types of policies. Please see pages 56 to 58 for full details of cover.

*** Please see the 'Meaning of words' section for a list of natural catastrophes that would be covered if you have paid the required premium for natural catastrophe cover.

Important information

Insurance provider

This insurance is provided by Boots UK Limited and underwritten by Chartis Insurance UK Limited.

Boots UK Limited is an appointed representative of Chartis Insurance UK Limited which is authorised and regulated by the Financial Services Authority, FSA Register number 202628.

Boots UK Limited, NG2 3AA, United Kingdom.

Your policy is made up of two parts:

1. Your policy schedule
and
2. Your travel insurance policy wording

Together, these documents explain exactly what you are covered for and explain all the conditions that apply.

Please read both documents to make sure that the cover is suitable for your needs.

If it is not, please call us as soon as possible on **0845 125 3810** so we can discuss the options that are available to you.

Your choice of law

This insurance will be governed by Scottish law if you live in Scotland and the law of England and Wales if you live elsewhere in the UK, unless we agree otherwise.

How we use your data

Your information will be held in accordance with the Data Protection Act 1998 and may be transferred for processing and storage to a system located outside of the European Economic Area. If this transfer occurs Chartis Insurance UK Limited will ensure that your data is duly protected. Your data may be used to administer your insurance policy and in doing so may be shared with Boots UK Limited and Chartis, Inc. and its subsidiaries. Your data may be shared with other third parties should we be required to do so by law.

Individuals have the right to request a copy of the personal data that is held about them (for a small charge), and to ask for any inaccuracies to be corrected. Please email:

DataProtectionOfficer@chartisinsurance.com or write to **Data Protection Officer, Legal Department, Chartis Insurance UK Limited, The Chartis Building, 58 Fenchurch Street, London EC3M 4AB.**

More details of how we use and share information are set out in our Privacy Policy which can be viewed at **www.chartisinsurance.com/uk/privacypolicy** or sent to you upon request.

Your right to cancel the policy within 14 days of purchase

In order to cancel your policy and obtain a refund please call us on **0845 125 3810** or write to us at **Boots Travel Insurance, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH** or e-mail us at **bootstravelinsurancesales@chartisinsurance.com** within 14 days of your cover starting or the date which you receive your policy documents, whichever date is later. We will refund all premiums paid within 30 days from the date you contact us to request cancellation.

Please note:

If you are a single trip or city break policyholder we will not refund premiums if before your request for cancellation you have travelled or made a claim within the 14 day period.

If you are a multi trip or gap year policyholder and before your request for cancellation you have travelled or made a claim within the 14 day period, only a proportionate amount of the premium will be refunded.

Your right to cancel the policy outside the 14 day cooling off period

If you decide this cover is no longer suitable for you and you want to cancel your policy after the 14 day cooling off period, you must contact us by calling us on **0845 125 3810** or write to us at **Boots Travel Insurance, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH** or e-mail us at **bootstravelinsurancesales@chartisinsurance.com**. Unless you have arranged to pay for your policy by monthly direct debit, we will refund a proportion of the premium you have paid within 30 days of the date you contact us to request cancellation:

If you are a single trip or city break policyholder and you have not travelled or made a claim before you asked to cancel the policy, you will be entitled to a refund of the premium paid, subject to deduction of 30% of the premium initially paid to represent the period during which you have been on risk for cancellation cover plus a £15 administration fee.

If you are a multi trip policyholder and you have not made a claim before you asked to cancel the policy, you will be entitled to a refund, subject to a deduction for the time for which you have been covered on a proportionate basis plus a £15 administration fee.

If you are a gap year policyholder and you have not made a claim before you asked to cancel the policy, you will be entitled to a refund, subject to deduction of 30% of the premium initially paid to represent the period during which you had been on risk for cancellation, plus a deduction for the period of time in which you have used the policy for travel (if applicable), plus a £15 administration fee.

If your chosen method of payment is by monthly direct debit and you decide you want to cancel the payment arrangement before the end of the 12 month policy period, you will not be entitled to receive a refund of the monthly payments you have made to date, however, no future payment of premiums will need to be made.

Meaning of words

Wherever the following words or phrases appear in this policy wording, they will always have the meaning listed below. Where words or phrases are not shown, they will take on their usual meaning within the English language.

Accident	A sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.
Anniversary date	As defined in the policy schedule.
Bodily injury	Physical damage to an insured person caused by an accident.
Boots	Boots UK Limited.
Business associate	Any employee whose level of responsibility in the business is such that if both you and they were absent from the business for a period of five full working days or more this would have a detrimental impact on the running of the business.
Couple	An individual and his or her husband or wife or partner (as long as they live together).
Europe	The continent of Europe west of the Ural Mountains including its neighbouring islands (including the Azores, the Canary Islands, the Republic of Ireland and Madeira) and non-European countries bordering the Mediterranean.
Excess	The amount you pay when you make a claim. This applies to each claim for each insured person under each section, if this applies.
Family	An individual and his or her husband, wife or partner (as long as they live together) and their children, step children, fostered children or adopted children who are aged under 18 at the date of purchase and are either in full time education or living with them.
Flood	A general and temporary covering of water of two or more acres of normally dry land.
Holiday company	The tour operator, travel agent, carrier, and providers of accommodation and excursions.
Home	An insured person's usual place of residence within the UK.
Hospital	An institution that has accommodation for residential patients and has facilities for diagnosis, carrying out surgery and treatment. It does not include a long-term nursing home, an old people's home or an extended care facility.
Loss of sight	Physical loss of one or both eyes or the loss of a substantial part of the sight of one or both eyes. A substantial part means that the degree of sight remaining after the accident is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale a person can see at 3 feet something that a person who has not suffered loss of sight should be able to see at 60 feet).
Medical practitioner	A qualified practitioner of medicine who is not you or related to you, who is currently registered with the General Medical Council in the UK (or foreign equivalent) to practice medicine.
Money	Coins, bank or currency notes, postal or money orders, traveller's cheques, travel tickets (and a ski-lift pass if the required premium for winter sports cover has been paid).
Mugging	A violent, unprovoked attack by someone not insured on this policy which results in physical bodily harm.
Natural catastrophe	Volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado or wildfire.
Partner	A person who is either an insured person's husband or wife, civil partner, fiancé or fiancée, boyfriend or girlfriend and who permanently lives at the same address.

Period of cover	As defined in the policy schedule.
Permanent total disablement	The inability of an insured person to continue in any occupation for which they are fitted by way of training, education or employment which in all probability will continue for the rest of their life.
Policy period	As defined in the policy schedule.
Policy schedule	The document showing details of the cover and which should be read with this policy.
Public transport	Bus, coach, ferry, sea vessel or train which operates according to a published timetable.
Relative	Your husband or wife or partner (as long as you live together), father, mother, father-in-law, mother-in-law, brother, sister, brother-in-law, sister-in-law, children, fostered children, adopted children, step children, son-in-law, daughter-in-law, fiancé, fiancée, grandchild and grandparent all living in the UK.
Set or pair	Items of personal property which are substantially the same, complementary or designed to be used together.
Single parent family	An individual and his or her children, step children, fostered children or adopted children who are aged under 18 at the date of purchase and are either in full time education or living with them.
Trip	Your holiday or journey starting from the time that you leave your home in the UK or from the commencement of your period of cover shown on your policy schedule, whichever is the later, until arrival back at your home address in the UK.
UK	England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
Unattended	When you do not have full view of your property or where you are not in a position to prevent the unauthorised taking of your property, unless it is left in a locked room, a locked safety deposit box or a locked safe. Property left in a motor vehicle is deemed to be unattended unless the motor vehicle is locked and the property is out of view in a boot, glove compartment or a covered luggage area.
Valuables and electronic/other equipment	Antiques, audio equipment, binoculars, computer equipment, furs, items made of precious metals, jewellery, mobile phones and other mobile communication equipment, perfumes, photographic equipment, precious stones, silks, televisions, video and electrical equipment of any kind (including CDs, mini discs, DVDs, video and audio tapes, MP3 players), watches.
War	Military action, either between nations or resulting from civil war or revolution.
We/us/our	Boots UK Limited as an appointed representative of Chartis Insurance UK Limited.
Winter sports	Big foot skiing, blading, cat skiing, cross country skiing, glacier-skiing, glacier walking up to 4,000 metres, heli-skiing, ice skating, land-skiing, langlauf, mono-skiing, off-piste skiing (only when accompanied by an official guide), ski boarding, skiing, snowboarding, using a snow mobile, sledging or tobogganing.
Winter sports equipment	Skis including bindings, snowboards including bindings, ski boots and poles owned by you.
Worldwide	Anywhere in the world apart from Afghanistan, Cuba, Liberia and Sudan.
You, your, insured person	Each insured person named on the policy schedule.

Your cover

General conditions

1. You and all other persons insured on this policy must have your main home in the UK and have a UK National Insurance number and be registered with a medical practitioner in the UK at the time you buy or renew this policy. Channel Island residents must have their main home in the Channel Islands and be registered with a local medical practitioner.
2. You must be under the following age limits when you buy or renew the policy.

City break	– 75
Single trip	– 75
Multi trip	– 70
Gap year	– 35
3. You must have answered the questions on your application correctly when you bought the policy and you must have subsequently notified Boots Travel Insurance about anything that may affect their decision to accept your insurance, for example, medical conditions or taking part in high-risk activities.
4. If you are a multi trip policyholder, you must contact Boots Travel Insurance if prior to travel anyone covered by this insurance develops a medical condition, or receives inpatient medical treatment or is placed on a waiting list for investigation or medical treatment. This will enable us to decide whether we can continue to provide cover for your change in circumstances under the existing terms of the policy. We have the right to charge an additional premium to allow cover to continue, add further terms and conditions to your policy or exclude cover for the newly diagnosed condition. If we are no longer able to provide cover for the newly diagnosed condition or if you do not wish to pay the additional premium which is necessary to allow cover to continue, you will be entitled to make a claim for Cancelling your trip. Alternatively, you will be entitled to cancel your policy, in which case, we will refund a proportionate amount of your premium if your annual premium has been paid in full in one payment. If your chosen method of payment is by monthly direct debit, you will not be entitled to receive a refund of the monthly payments you have made to date, however, no future payment of premiums will need to be made.
5. You must contact Boots Travel Insurance if anyone covered by this insurance no longer resides in the UK, or if your address has changed, whilst covered by this policy.
6. You must comply with all the conditions of this insurance. If you do not, we may not pay your claim.
7. You cannot transfer your interest in this policy to anyone else.
8. You must take all reasonable steps to avoid or reduce any loss.
9. If we ask, you must agree to have a medical examination and allow us access to your medical records. In case of death, a post-mortem examination may be required.

General conditions (continued)

10. You must give us all the evidence we need to deal with a claim. You will be responsible for any costs involved in doing this.
11. If any claim is found to be fraudulent, this policy may not apply and all claims will be forfeited.
12. You must pay us back, within 30 days of us asking, any amounts that we have paid to you which are not covered by this policy. This could include any overpayments and payments which you are not entitled to, for example, if your claim for lost luggage has been paid but your suitcase is subsequently returned to you by the airline.
13. We have the right to cancel this policy by writing to you at your last known address by recorded delivery, giving at least 30 days notice. A proportionate refund of the premium paid will be made to you from the date we cancel the policy if payment of your premium has been made in one payment. If your chosen method of payment is by monthly direct debit, you will not be entitled to receive a refund of the monthly payments you have made to date, however, no future payment of premiums will need to be made.

Your cover (continued)

General exclusions

We will not pay claims arising as a result of the following:

1. If before you buy this policy you or anyone insured on this policy have a medical condition for which you are taking prescribed medication, unless this was declared to us and accepted by us in writing.
2. If before you buy this policy you or anyone insured on this policy have or have ever had any heart related or blood circulatory condition, any breathing condition or any diabetic condition, unless this was declared to us and accepted by us in writing.
3. If before you buy this policy you or anyone insured on this policy have been referred to or seen a hospital specialist or needed in-patient treatment in the last 12 months, unless this was declared to us and accepted by us in writing.
4. If before you buy this policy you or anyone insured on this policy have any cancerous condition unless this was declared to us and accepted by us in writing (if you have been given the 'all clear' more than 5 years ago and there have been no subsequent recurrences of the cancer then cover is provided without the need to make such a declaration).
5. If before you buy this policy you or anyone insured on this policy are receiving or waiting for hospital investigation or treatment for any undiagnosed medical condition or set of symptoms.
6. If you are travelling against medical advice.
7. If you are travelling with the intention of getting medical treatment or advice.
8. Relating to pregnancy or childbirth, if you are more than 24 weeks pregnant at the start of or during your trip.
9. Arising from any diagnosed psychological or psychiatric disorder, anxiety or depression which you or anyone insured on this policy have suffered from, required medication for or needed treatment for in the two years before you bought this insurance.
10. If you have been given a terminal prognosis.
11. Arising or resulting from your suicide or your attempted suicide.
12. Arising or resulting from injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
13. If before you buy this policy you know of a set of circumstances which could reasonably be expected to lead to a claim being made.
14. Arising from any trip in, to or through the following countries: Afghanistan, Cuba, Liberia or Sudan.
15. If you are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
16. Arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office where you have travelled to a specific country or an area where, prior to your trip commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

General exclusions (continued)

We will not pay claims arising as a result of the following:

17. Caused directly or indirectly by civil commotion or riots of any kind.
18. Arising out of war, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
19. Arising from ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from the burning of nuclear fuel.
20. Arising from radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
21. If at the time of loss, damage or liability arising under this policy there is any other insurance covering the same loss, damage or liability. We will only pay our share.
22. Arising from you flying other than as a fare-paying passenger in a fully licensed passenger carrying aircraft.
23. Arising from you taking part in manual work involving physical labour, apart from bar and restaurant work and the hand picking of fruit.
24. Arising from your use of a two-wheeled motor vehicle unless:
 - a) as a passenger you wear a crash helmet and it is reasonable for you to believe that the driver holds a licence to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs); or
 - b) as a driver you wear a crash helmet and you hold a licence which permits you to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs).
25. Arising from changes in exchange rates.
26. For any expenses that you would normally have to pay regarding your trip.
27. Any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses which are not listed under the headings 'We will pay' on pages 18 to 58, for example, loss of earnings if you cannot work after you have been injured or the cost of replacement locks if your keys are stolen).
28. Resulting from any person, firm or company becoming insolvent and being unable or unwilling to fulfil any part of their obligation to you.
29. Arising or resulting from you being involved in any illegal or criminal act (other than claims arising under incarceration cover).
30. Resulting from you being under the influence of or in connection with the use of alcohol or drugs, unless the drugs are prescribed by a medical practitioner.
31. Resulting from you taking part in an activity that is not listed on page 63 and has not been declared to us and accepted for cover. If you are unsure if your activity is covered, you must call us on **0845 125 3810** before taking part in the activity.
32. Arising from winter sports unless you have paid the required premium for winter sports cover.

Cancelling your trip

An excess of £50 applies to each insured person for each claim under this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 4 - 6 for travel, accommodation expenses and pre-paid excursions that you have paid for or have agreed to pay for under a contract and which you cannot get back if it is necessary and unavoidable for you to cancel your trip.

This includes:

- A cash sum equal to the lowest published fare with the same airline if you have bought your flight using frequent-flyer points or air miles.
- Up to £250 for your pre-booked winter sports equipment hire, winter sports tuition and ski-lift pass where you have paid the required premium for winter sports cover.

Provided:

1. You become ill, are injured or die.
2. A relative, a business associate, a person you have booked to travel with or a relative or friend living abroad who you plan to stay with falls ill, is injured or dies.
3. You are made redundant, as long as you had been working at your current place of employment for a minimum continuous period of two years, and that at the time you bought this policy or booked your trip, you had no reason to believe that you would be made redundant. This cover would not apply if you are self-employed or accept voluntary redundancy.

✓ We will pay...

Provided:

4. You are going to court as a witness but not as an expert witness.
5. You are called for jury service and your request to postpone your service has been rejected.
6. The police require you, or any person you have booked to travel with, to stay in the UK due to a serious fire, flood or burglary at your home or place of business in the UK.
7. An accident happens within 7 days of your departure date that results in the vehicle you were planning to use for your self-drive holiday becoming un-roadworthy.
8. You are put into compulsory quarantine.
9. You are a member of the armed forces or emergency services and you are required for duty due to an un-foreseen and unexpected emergency that requires you to cancel your trip.
10. After you bought this policy or booked your trip the Foreign and Commonwealth Office advises against all (but essential) travel to your intended destination.

Cancelling your trip (continued)

x We will not pay...

1. The first £50 of each claim for each insured person under this section.
2. Costs if you knew you would need to cancel your trip when you bought this policy or booked your trip.
3. Any claim related to you not wanting to travel.
4. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your trip.
5. If you have made a claim for abandoning your trip under this policy.
6. If you do not have the necessary passport, visa or immunisation.
7. For cancelling your trip due to civil commotion, strikes, lock-outs, blockades and/or the actions of any government, or the threat of these events which you knew about when you bought this policy or booked your trip.
8. The money paid for this insurance.
9. Costs which have been paid for on behalf of a person who is not named on the policy schedule.
10. Any amount that can be recovered, by you, from other sources.
11. If claims evidence we ask for cannot be provided.

Please note:

If you are a single trip policyholder or a gap year policyholder, cover under this section starts at the time you book the trip or pay the insurance premium, whichever is later.

If you have a multi trip policy, cover under this section starts at the time you book the trip or from the commencement of the period of cover shown under the policy period on your policy schedule, whichever is later.

If you are covered under a gap year policy, you may return to the UK once during the policy period. Cover is not valid while you are in the UK and for the subsequent outward trip when you leave the UK.

Cover will start again when the insured person arrives at their foreign destination for the rest of the trip. All cover under this policy will end if we pay a claim for you to cut short your trip and return to the UK.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence:

Proof of travel, such as a confirmation invoice or tickets.

Depending on the reason for the claim, we need to see:

- A cancellation invoice.
- A medical certificate, which we will send to you, for the relevant medical practitioner to complete.
- An official letter of redundancy.
- A summons for jury service.

Please note that this is not a full list and we may request other evidence.

Roadside assistance in the UK

This section does not apply to Bronze policyholders.
No excess applies to this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 4 - 6 for costs you have to pay for roadside assistance if your vehicle breaks down on your way to the point of departure or will not start on your return journey to your home.

Provided:

1. The roadside assistance is carried out by a recognised vehicle breakdown organisation.
2. Your car has been properly maintained and serviced.

✗ We will not pay...

1. If you already have vehicle breakdown cover in place.
2. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- Proof of travel, such as a confirmation invoice or tickets.
- A report from a recognised vehicle breakdown organisation.

Please note that this is not a full list and we may ask to see other evidence.

Missing your departure

An excess of £50 applies to each insured person for each claim under this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 4 - 6 for reasonable extra costs of travel and accommodation if you arrive at the final point of international departure too late to board the aircraft, coach, ship or train in which you are booked to travel from or to the UK.

Provided:

1. Road traffic congestion delays you by more than 30 minutes.
2. The vehicle in which you are travelling breaks down, is involved in an accident, or public transport services fail.
3. You miss a flight connection due to the airline with whom you are booked to travel being unable to deliver you in sufficient time to your connecting airport to meet your connecting flight due to circumstances outside your control.

x We will not pay...

1. The first £50 of each claim for each insured person under this section.
2. If you have not left enough time to arrive at your international departure point at or before the recommended time.
3. If your delay is related to industrial action which was public knowledge before you bought this policy or booked your trip.
4. Any amount that can be recovered, by you, from other sources.
5. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- Proof of travel, such as a confirmation invoice or tickets.
- Official evidence to confirm the cause of your late arrival.
- Receipts for extra travel and accommodation costs.

Please note that this is not a full list and we may ask to see other evidence.

Delayed travel

No excess applies to this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 4 - 6 in total for delayed departure or arrival. We will pay if the aircraft, coach, ship or train on which you are booked to travel is delayed due to circumstances outside your control. You must be delayed for at least 12 hours on either the first international departure from or return to the UK as long as you eventually go on the trip, or on a direct trip to or from the UK resulting in you arriving at your final destination at least 12 hours after your original scheduled arrival time.

The sum we will pay to each insured person is as follows:

- Bronze cover – £20 for the first 12 hours and £10 for each extra 12 hour period of delay.
- Silver cover – £30 for the first 12 hours and £25 for each extra 12 hour period of delay.
- Gold cover – £40 for the first 12 hours and £25 for each extra 12 hour period of delay.

Provided:

1. You have checked-in for your trip at or before the recommended time. (However, if you are unable to check in, you may still be eligible to make a claim dependent upon the circumstances which have prevented you from checking in. Please contact the Boots Travel Insurance Claims Department to discuss your circumstances and to obtain a claim form so your claim can be considered.)

✗ We will not pay...

1. If your departure or arrival was delayed as a result of a port authority, civil aviation or similar authority delaying your departure.
2. If your departure or arrival was delayed as a result of industrial action which was public knowledge before you bought this policy or booked your trip.
3. If you have a stand-by (reserve list) ticket.
4. For delays on internal and/or connecting flights.
5. If you have made a claim for abandoning your trip under this policy.
6. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- Proof of travel, such as a confirmation invoice or tickets.
- A letter from your carrier showing the period and cause of delay.

Please note that this is not a full list and we may ask to see other evidence.

Important information relating to travel delays - EC Regulations

This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this Regulation if you have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of your flight) the airline must offer you meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline must offer to refund your ticket. The Regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier.

If your flight is delayed or cancelled, you must in the first instance approach your airline and clarify with them what costs they will pay under the Regulation.

If you would like to know more about your rights under this Regulation, additional useful information can be found on the Civil Aviation Authority website (www.caa.co.uk).

Abandoning your trip

This section does not apply to gap year policyholders.

An excess of £50 applies to each insured person for each claim under this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 4 - 6 towards the cost of your trip if you need to abandon your outward international journey from the UK as a result of a delay, which is beyond your control, lasting more than 24 hours.

✗ We will not pay...

1. The first £50 of each claim for each insured person under this section.
2. If you eventually go on the trip.
3. If you have checked-in for your journey after the recommended time.
4. If your departure was delayed as a result of a port authority, civil aviation or similar authority delaying your departure.
5. If your departure was delayed as a result of industrial action which was public knowledge before you bought this policy or booked your trip.
6. If you have a stand-by (reserve list) ticket.
7. If you have made a claim for delayed travel under this policy.
8. Any amount that can be recovered, by you, from other sources.
9. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- Proof of travel, such as a confirmation invoice or tickets.
- A letter from your carrier showing the period of delay and the reasons that caused you to abandon your trip.
- Confirmation of any trip costs that cannot be refunded.

Please note that this is not a full list and we may ask to see other evidence.

Your personal belongings

This section does not apply to Bronze policyholders.

An excess of £50 applies to each insured person for each claim under this section, except for any claim for delayed baggage.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 5 - 6 in total towards the cost of your personal belongings or baggage that is lost, accidentally damaged or stolen during your trip, after making an allowance for wear, tear and loss of value.

This includes:

- If you are a Silver policyholder, up to £250 for any one item, set or pair or if you are a Gold policyholder, up to £500 for any one item, set or pair.
- If you are a Silver policyholder, up to £250 in total towards the cost of your valuables and electronic/other equipment or if you are a Gold policyholder, up to £500 in total towards the cost of your valuables and electronic/other equipment.
- If you are a Silver policyholder, up to £100 in total or if you are a Gold policyholder, up to £300 in total towards the cost of buying essential items if your baggage is delayed or lost for more than 12 hours on an outward international journey. We will take off any amount we pay for delayed baggage from the amount of any claim if your baggage is permanently lost.

Provided:

1. You report the loss or theft of your personal belongings or baggage to the police within 24 hours of its discovery and obtain a written report.
2. You report the delay, loss, theft or accidental damage to your personal belongings or baggage to the carrier as soon as possible and obtain a Property Irregularity Report (PIR).

✗ We will not pay...

1. The first £50 of each claim for each insured person under this section, except for any claim for delayed baggage.
2. For any claim if you have not taken reasonable precautions to avoid or reduce the loss.
3. For damage to an item unless we consider the item to be unusable.
4. For personal belongings and baggage left unattended in a public place.
5. For loss or theft from an unattended locked motor vehicle unless the items are kept in a locked boot, locked glove compartment or a covered luggage area and there is evidence of forced entry.
6. For any loss, theft or accidental damage to items carried, or left, on a vehicle roof rack.
7. For loss of valuables and electronic/other equipment not carried in your hand baggage while you are travelling.
8. For loss of valuables and electronic/other equipment while your baggage is in the custody and control of your carrier.
9. For valuables and electronic/other equipment unless they are kept with you, left in your locked accommodation or where available kept in a locked safety deposit box in your accommodation.
10. For loss or theft of baggage unless it is under your control or the control of your carrier.
11. If your personal belongings or baggage are delayed or held as a result of police, customs or other officials legally holding them.
12. For the breakage of fragile objects.
13. For the breakage of sports equipment while in use (except winter sports equipment where you have paid the required premium for winter sports cover).

Your personal belongings (continued)

x We will not pay...

14. For any loss, theft or damage to artificial limbs, artwork, bridgework, business samples, merchandise or goods, contact lenses, dentures, documents, hearing aids, household goods, marine craft and their accessories, marine equipment, motor vehicles, musical instruments and pedal cycles.
15. For the cost of video or camera film other than its unused material value.
16. For mechanical or electrical breakdown or damage caused as a result of any cleaning, repairing or restoring process.
17. For any claim directly or indirectly caused by any government, public or local authority legally taking or damaging your personal belongings or baggage.
18. Any amount that can be recovered, by you, from other sources.
19. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- Proof of travel, such as a confirmation invoice or tickets.

Depending on the reason for the claim, we need to see:

- An incident report from the police.
- A property irregularity report (PIR) from your carrier.
- Proof of value and ownership.
- Receipts for essential items purchased due to baggage delay.
- A report from a recognised hire car company or garage.
- Flight tickets and baggage check-in tags.

Please note that this is not a full list and we may ask to see other evidence.

Please note that if you are unable to provide any of the reports referred to above, you may still be eligible to make a claim dependent upon the circumstances which have prevented you from obtaining the necessary documentation. Please contact the Boots Travel Insurance Claims Department to discuss why you have been unable to obtain the relevant reports and to obtain a claim form so your claim can be considered.

Your personal money

This section does not apply to Bronze policyholders.

An excess of £50 applies to each insured person for each claim under this section.

No excess applies to children aged under 16 years under this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 5 - 6 in total for your money that is lost or stolen during your trip. This is reduced to £50 for money belonging to each insured child aged under 16 years.

This includes:

- If you are a Silver policyholder, up to £200 for cash carried by one person, whether jointly owned or not. If you are a Gold policyholder, up to £500 for cash carried by one person, whether jointly owned or not.
- If you are a Silver policyholder, up to £300 or if you are a Gold policyholder, up to £400 for the unused portion of your ski-lift pass if it is lost or stolen during your trip and you have paid the required premium for winter sports cover.

Provided:

1. You keep your money on you at all times or in a locked safety deposit box or locked safe.
2. You report the loss or theft of your money to the police within 24 hours of discovering it and obtain a written report.

✗ We will not pay...

1. The first £50 of each claim for each insured person under this section. No excess applies to children aged under 16 years under this section.
2. For shortages due to mistakes, currency exchanges, currency fluctuations, changes, neglect or error.
3. Any claim if you already have a more specific insurance covering this.
4. Any amount that can be recovered, by you, from other sources.
5. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- Proof of travel, such as a confirmation invoice or tickets.
- An incident report from the police.
- Evidence that you had the money, in the form of currency exchange receipts or bank and credit card statements.

Please note that this is not a full list and we may ask to see other evidence.

Your passport, driving licence and other travel documents

This section does not apply to Bronze policyholders.

An excess of £50 applies to each insured person for each claim under this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 5 - 6 in total towards the cost of replacing your passport, driving licence, travel documents and pre-booked admission or pre-booked excursion tickets if they are lost or stolen during your trip. This includes the necessary and reasonable costs you pay overseas associated with getting a replacement passport to allow you to return back to the UK including travel costs to the local embassy as well as the cost of the emergency passport itself.

Provided:

1. You report the loss or theft of your passport or travel documents to the police within 24 hours of discovering it and obtain a written report.
2. You report the loss or theft of your passport to the consular representative of the country of your nationality, within 24 hours of discovering it and obtain a written report.
3. You take all reasonable care to look after your documents.

✗ We will not pay...

1. The first £50 of each claim for each insured person under this section.
2. If you leave your documents unattended unless they are kept in your locked accommodation, a locked safety deposit box or a locked safe.
3. If your passport or travel documents are held by the police, government agencies or other government officials.
4. For any amount that can be recovered, by you, from other sources.
5. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- Proof of travel, such as a confirmation invoice or tickets.

Depending on the reason for the claim, we need to see:

- An incident report from the police.
- Invoices and receipts.
- A consular or embassy report.

Please note that this is not a full list and we may ask to see other evidence.

Securing your home

This section does not apply to Bronze policyholders.

An excess of £50 applies to each insured person for each claim under this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 5 - 6 for your property to be secured in your absence if your home in the UK is burgled during your trip.

✗ We will not pay...

1. The first £50 of each claim for each insured person under this section.
2. For any work we have not arranged or authorised beforehand.
3. Any claim for work undertaken outside the dates of your trip.
4. Any amount that can be recovered, by you, from other sources.
5. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims advice

- Please phone us on **0845 125 3820** for advice.

Medical expenses

An excess of £50 applies to each insured person for each claim under this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 4 - 6 in total for necessary and reasonable costs you have to pay as a result of you becoming ill, being injured or dying during your trip.

This includes:

- Up to £1,000 in total, if you are hospitalised and your return to the UK (or return home if your trip is within the UK) is subsequently delayed, for the cost of taxi fares, essential phone calls and meals for you and, with our prior permission, a travelling companion. The sum we will pay to each insured person for each complete period of 24 hours is as follows:
 - £10 if you are a Bronze policyholder.
 - £20 if you are a Silver policyholder.
 - £30 if you are a Gold policyholder.
- Up to £5,000 for the return of your ashes or body to your home town, or for the cost of your funeral in the country where you die, if you die outside the UK.
- Necessary and reasonable emergency medical, surgical or hospital treatment.
- Your return to the UK (or return home if your trip is within the UK) if we consider it medically necessary and we organise it.
- Reasonable extra travel and accommodation expenses incurred by one person staying with you or travelling to be with you and then travelling home if it is considered medically necessary and authorised by us.
- The cost of a private or single hospital room if our medical practitioner considers it is medically necessary.
- Extra accommodation and travel expenses, which will allow you to return to the UK (or return home if your trip is within the UK) if you cannot return as you had originally booked, as long as we agree beforehand.

✗ We will not pay...

- The first £50 of each claim for each insured person under this section.
- Any hospital in-patient claim where we have not been told as soon as reasonably practicable that you have gone into hospital.
- Any claim where treatment or surgery in the opinion of our medical practitioner could be delayed until your return to the UK.
- Any costs for treatment or surgery you have to pay when you return to the UK, unless they are in relation to claims under the 'Corrective cosmetic surgery in the UK', 'Dental treatment in the UK', 'Home help in the UK' or 'NHS prescription medication in the UK' sections of this policy.
- Any costs you had to pay when you refused to come back to the UK and our medical practitioner considered you fit to return to the UK.
- Any expenses for treatment or surgery carried out more than 12 months after the date of the initial incident.
- Costs of dental treatment. Please see the 'Emergency dental treatment abroad' section.
- Costs of sending any emergency prescription medication. Please see the 'Sending emergency prescription medication' section of this policy.
- The cost of any medication you were using at the start of your trip.
- Any amount that can be recovered, by you, from other sources.
- If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- Proof of travel, such as a confirmation invoice or tickets.
- Invoices and receipts for your costs.

Please note that this is not a full list and we may ask for other evidence.

Hospital stay benefit during your trip

No excess applies to this section.

✓ We will pay...	✗ We will not pay...
<ul style="list-style-type: none">Up to the sum shown in the benefit tables on pages 4 - 6 in total if, while on your trip, you are in hospital as an in-patient following an illness or injury. You will receive the following amounts for each complete period of 24 hours, while you are in hospital:<ul style="list-style-type: none">– £10 if you are a Bronze policyholder.– £20 if you are a Silver policyholder.– £30 if you are a Gold policyholder. <p>Provided:</p> <ol style="list-style-type: none">You have a valid medical expenses claim under this policy for the same incident.	<ol style="list-style-type: none">Any hospital in-patient's claim where we have not been told as soon as reasonably practicable that you have gone into hospital.If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- Proof of travel, such as a confirmation invoice or tickets.
- Proof of hospital admission and discharge dates.

Please note that this is not a full list and we may ask to see other evidence.

Mugging benefit

No excess applies to this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 4 - 6 in total if, while on your trip, you are admitted into hospital as an in-patient as a result of a mugging. You will receive £100 for each complete period of 24 hours, while you are in hospital.

Provided:

1. You have a valid medical expenses claim under this policy for the same incident.
2. You report the mugging to the police within 24 hours of the incident and obtain a written report.

✗ We will not pay...

1. Any claim where we have not been told as soon as reasonably practicable that you have gone into hospital.
2. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- Proof of travel, such as a confirmation invoice or tickets.
- Proof of hospital admission and discharge dates.
- An incident report from the police.

Please note that this is not a full list and we may ask to see other evidence.

Emergency dental treatment abroad

This section does not apply if your trip is solely within the UK.

An excess of £50 applies to each insured person for each claim under this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 4 - 6 in total for emergency dental treatment if caused by either an accident or to relieve immediate pain, while on your trip.

✗ We will not pay...

1. The first £50 of each claim for each insured person under this section.
2. Any claim where treatment or surgery could be delayed until you return to the UK.
3. Any claim for the same treatment under the 'Medical expenses' section of this policy.
4. Any costs in providing or repairing false teeth.
5. Any costs of dental work using precious metals.
6. Any claim arising from a trip taken within the UK.
7. Any amount that can be recovered, by you, from other sources.
8. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- Proof of travel, such as a confirmation invoice or tickets.
- An invoice or receipts detailing the costs and reasons for treatment.

Please note that this is not a full list and we may ask to see other evidence.

Sending emergency prescription medication

This section does not apply to Bronze policyholders.

An excess of £50 applies to each insured person for each claim under this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 5 - 6 for the emergency replacement of essential prescription medication if lost or stolen while on your trip.

Provided:

1. We have been told about the medical condition for which medication has been prescribed and we have accepted it in writing.

✗ We will not pay...

1. The first £50 of each claim for each insured person under this section.
2. The cost of prescription medication that you forgot to take with you on your trip.
3. Any amount that can be recovered, by you, from other sources.
4. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims advice

- Please phone us on **0845 125 3820** for advice.

Sending emergency prescription glasses

This section does not apply to Bronze policyholders.

An excess of £50 applies to each insured person for each claim under this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 5 - 6 in total towards the cost of emergency replacement of prescription glasses, including any necessary eye test, if these are lost, accidentally damaged or stolen while you are on your trip.

✗ We will not pay...

1. The first £50 of each claim for each insured person under this section.
2. An amount greater than the cost of the prescription glasses which are lost, accidentally damaged or stolen.
3. The cost of damage unless we consider that you cannot use the prescription glasses.
4. The cost of emergency replacement contact lenses, prescription sunglasses or prescription binoculars.
5. Any amount that can be recovered, by you, from other sources.
6. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims advice

- Please phone us on **0845 125 3820** for advice.

Cutting short your trip

An excess of £50 applies to each insured person for each claim under this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 4 - 6 for travel, accommodation expenses and pre-paid excursions that you have paid for or have agreed to pay for under a contract and which you cannot get back if it is necessary and unavoidable for you to cut short your trip.

This includes:

- A proportion of the costs of cutting short your trip, calculated on a proportionate basis, for each complete day from your arrival back in the UK (or to your home for trips within the UK). If you are admitted as an in-patient to a hospital overseas, the proportionate refund will be based on the number of complete days you have not used whilst you were hospitalised.
- A cash sum equal to the lowest published fare with the same airline if you have bought your flight using frequent-flyer points or air miles.
- Up to £250 for your pre-booked winter sports equipment hire, winter sports tuition and ski-lift pass where you have paid the required premium for winter sports cover.
- Reasonable extra costs for you to return home following the serious illness, serious injury or death of a relative or business associate, as long as we agree beforehand.

✓ We will pay...

Provided:

1. You become ill, are injured or die.
2. A relative, a business associate, a person who you are travelling with or a relative or friend living abroad who you are staying with falls ill, is injured or dies.
3. The police require you, or any person who you are travelling with, to return home during the period of your trip due to a serious fire, flood or burglary at your home or place of business in the UK.
4. You are a member of the armed forces or emergency services and you are required for duty due to an un-foreseen and unexpected emergency that requires you to cut short your trip.

Cutting short your trip (continued)

x We will not pay...

1. The first £50 of each claim for each insured person under this section.
2. Costs if you knew you would need to cut short your trip when you bought this policy or booked your trip.
3. Costs of cutting short your trip unless we agree beforehand.
4. If you have made a claim for securing your home under this policy.
5. Any additional expenses incurred should you decide to travel to any destination other than the UK in the event of cutting short your trip. If you have to cut short your trip and you do not return to the UK we will only be liable for the equivalent costs which you would have incurred had you returned to the UK.
6. If you do not have the necessary passport, visa or immunisation.
7. For cutting short your trip due to civil commotion, strikes, lock-outs, blockades and/or the actions of any government, or the threat of these events which you knew about when you bought this policy or booked your trip.
8. Any amount that can be recovered, by you, from other sources.
9. If claims evidence we ask for cannot be provided.

Please note:

If you are covered under a gap year policy, all cover under this policy will end if we pay a claim for you to cut short your trip and return to the UK.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence:

- Proof of travel, such as a confirmation invoice or tickets.
- Invoices and receipts for your costs.
- An official letter confirming the need for your early return to the UK.

Please note that this is not a full list and we may request other evidence.

Recovering after surgery abroad

This section does not apply if your trip is solely within the UK.

This section does not apply to Bronze policyholders.

No excess applies to this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 5 - 6 in total for travel and accommodation expenses towards a recuperative holiday, if you underwent surgical treatment and spent more than 5 days in hospital abroad during your trip.

Provided:

1. You have a valid medical expenses claim under this policy for the same incident.
2. You take your recuperative holiday within 6 months of your return to the UK.

✗ We will not pay...

1. For travel and accommodation expenses relating to more than one recuperative trip.
2. Any claim arising from a trip taken within the UK.
3. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims advice

- Please phone us on **0845 125 3820** before you make any arrangements.

Hospital stay benefit in the UK

This section does not apply to Bronze policyholders.
No excess applies to this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 5 - 6 in total if you are admitted into hospital as an in-patient for more than 24 hours as soon as you return to the UK (or are admitted into a hospital local to your home if your trip is within the UK) following an illness or accidental injury during your trip.

You will receive the following amounts for each complete period of 24 hours you are in hospital:

- £20 if you are a Silver policyholder.
- £30 if you are a Gold policyholder.

Provided:

1. You have a valid medical expenses claim under this policy for the same incident.

✗ We will not pay...

1. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- Proof of travel, such as a confirmation invoice or tickets.
- Proof of admission and discharge dates from the hospital.

Please note that this is not a full list and we may ask to see other evidence.

Home help in the UK

This section does not apply to Bronze policyholders.
No excess applies to this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 5 - 6 for home help in the UK following an illness or accidental injury during your trip.

Provided:

1. You have a valid medical expenses claim under this policy for the same incident.
2. Your medical practitioner confirms in writing that you need home help.
3. We arranged for you to return home and you need home help as soon as you return to the UK or when you leave hospital in the UK.

✗ We will not pay...

1. Any amount that can be recovered, by you, from other sources.
2. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- A certificate from a medical practitioner saying that you need home help.

Please note that this is not a full list and we may ask to see other evidence.

Corrective cosmetic surgery in the UK

This section does not apply to Bronze policyholders.
No excess applies to this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 5 - 6 in total for cosmetic facial surgery in the UK to correct damaged soft facial tissues following an accident during your trip.

Provided:

1. You have a valid medical expenses claim under this policy for the same incident.
2. We approve any surgery before it is carried out.
3. Your medical practitioner confirms in writing that you need corrective cosmetic facial surgery.

✗ We will not pay...

1. Any claim relating to treatment which is not a direct result of the accidental injury abroad.
2. Any amount that can be recovered, by you, from other sources.
3. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims advice

- Please contact us on **0845 125 3820** before you make any arrangements.

Dental treatment in the UK

This section does not apply if your trip is solely within the UK.
This section does not apply to Bronze policyholders.
No excess applies to this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 5 - 6 in total for more dental treatment in the UK following an accidental injury during your trip.

Provided:

1. You have a valid emergency dental treatment abroad claim under this policy for the same incident.
2. Your treatment is within 3 months of you returning to the UK.

✗ We will not pay...

1. Any costs involved in providing or repairing false teeth.
2. Any costs of dental work using precious metals.
3. Any claim arising from a trip taken within the UK.
4. Any amount that can be recovered, by you, from other sources.
5. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- An invoice and receipt showing the costs and reasons for treatment.

Please note that this is not a full list and we may ask to see other evidence.

NHS prescription medication in the UK

This section does not apply to Bronze policyholders.
No excess applies to this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 5 - 6 for NHS prescription medication charges in the UK following an illness or accidental injury during your trip.

Provided:

1. You have a valid medical expenses claim under this policy for the same incident.

✗ We will not pay...

1. If you are entitled to free prescription medication from the NHS.
2. Costs of medication prescribed before you started your trip.
3. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- Receipts for the NHS prescription medication.

Please note that this is not a full list and we may ask to see other evidence.

Cattery and kennel fees

An excess of £50 applies to each insured person for each claim under this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 4 - 6 in total for extra cattery and kennel fees if your return to the UK (or return home if your trip is within the UK) has been delayed following your illness, your accidental injury or you being a hospital in-patient during your trip.

Provided:

- You have a valid medical expenses claim under this policy for the same incident.

✗ We will not pay...

- The first £50 of each claim for each insured person under this section.
- If your cat or dog was not in a cattery or kennel for the duration of your trip.
- Any amount that can be recovered, by you, from other sources.
- If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- An invoice for the cattery or kennel showing the original conditions of the stay.
- An invoice and receipt from a cattery or kennel showing the conditions of the extended stay.

Please note that this is not a full list and we may ask to see other evidence.

Personal liability

This section does not apply if your trip is solely within the UK.
No excess applies to this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 4 - 6 for all losses in the aggregate during the policy period, as shown on your policy schedule, if you are found to be legally liable for accidentally injuring someone or causing accidental loss or damage to someone else's property during your trip, including any costs that you may have to pay.

Provided:

- You help us and give us all the information we need to allow us to act on your behalf.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims advice

- Do not admit liability, offer or promise compensation.
- Do give details of your name, address and travel insurance policy number.
- Take photographs and videos, and get details of witnesses if you can.
- Tell us immediately about any claim that is likely to be made against you and send us all the documents that you receive.

✗ We will not pay...

- If you negotiate, pay, settle, admit or deny any claim unless you get our written permission beforehand.
- If you do not tell us about any legal claim against you as soon as you know about it.
- Loss arising from any liability for an injury, loss or damage to property:
 - owned by you, a member of your family, your household or a person you employ.
 - in the custody, care or control of you, your family, your household or a person you employ.
- Loss arising from any liability for death, disease, illness or injury:
 - to your employees, members of your family or household or a person you employ.
 - in connection with your trade, profession or business.
 - in connection with a contract that you have entered into.
 - due to you owning, possessing or using firearms or weapons, animals, water craft or aircraft of any description or mechanically propelled vehicles other than an electric wheelchair.
 - due to any criminal, malicious or deliberate acts or omissions.
- Any claim arising from a trip taken within the UK.
- Any amount that can be recovered, by you, from other sources.
- If claims evidence we ask for cannot be provided.

Hijack benefit

No excess applies to this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 4 - 6 in total if the aircraft or ship in which you are travelling is hijacked. You will receive £100 for each complete period of 24 hours, while you are hijacked.

✗ We will not pay...

1. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- Proof of travel, such as a confirmation invoice or tickets.
- A letter from your carrier showing the period of the hijack.

Please note that this is not a full list and we may ask to see other evidence.

Uninhabitable accommodation cover

An excess of £50 applies to each insured person for each claim under this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 4 - 6 for reasonable extra costs of travel and accommodation to allow you to continue with your trip if, after you have commenced your trip, you cannot live in your booked accommodation because of damage caused by fire, flood, earthquake, storm, lightning, explosion, hurricane or major outbreak of infectious disease.

✗ We will not pay...

1. The first £50 of each claim for each insured person under this section.
2. If the fire, flood, earthquake, storm, lightning, explosion, hurricane or major outbreak of infectious disease was public knowledge before you started your trip.
3. Any amounts that can be recovered by you from other sources.
4. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- Proof of travel, such as a confirmation invoice or tickets.
- Official evidence to confirm the cause of the disaster and how long it lasted.
- Receipts for extra travel and accommodation costs.

Please note that this is not a full list and we may ask to see other evidence.

Legal costs

This section does not apply if your trip is solely within the UK.
No excess applies to this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 4 - 6 in total for all the insured people in connection with any one event leading to a claim for legal costs and expenses as a result of making claims for compensation and damages resulting from your illness, accidental injury or death during your trip.

Provided:

1. Your claim is reported to us within 180 days of the event.
2. You follow our advice, or that of our representatives and agents, in handling any claim.
3. We have complete control over any legal representatives appointed and any proceedings.

x We will not pay...

1. Any claim to which we have not agreed beforehand in writing.
2. Any claim where we or our legal representatives believe that an action is not likely to be successful.
3. Any claim where we or our legal representatives believe that the costs of taking action will be greater than any award.
4. Any costs of making a claim against us, our agents or representatives, Boots UK Limited, any tour operator, accommodation provider, carrier or any person who you have travelled with or arranged to travel with.
5. Any claims arising out of your criminal, malicious, reckless, wilful or deliberate acts.
6. Any legal costs for your injury or death as a result of activities we do not cover.
7. Any fines, penalties or damages you have to pay.
8. Any costs or expenses which are based directly or indirectly on the amount of any award.
9. Any costs of following up a claim for bodily injury, loss or damage caused by or in connection with your trade, profession or business, under contract or arising out of you possessing, using or living on any land or in buildings.
10. Any claims arising from a trip taken solely within the UK.
11. Any amount that can be recovered, by you, from other sources.
12. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims advice

- You must tell us that you want to make a claim and follow our advice. Please phone us on **0845 125 3820**.

Personal accident

No excess applies to this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 4 - 6 in total to you if you are involved in an accident while on a trip which, solely and independently of any other cause, results in one or more of the following forms of bodily injury within 12 months of the accident:
 - Complete loss of use of your arm or hand.
 - Complete loss of use of your leg or foot.
 - Loss of sight in one or both eyes.
 - Your permanent total disability.
- Up to the following amounts to your executors or your administrators if you are involved in an accident while on a trip which, solely and independently of any other cause, results in your death within 12 months of the accident:
 - £10,000 if you are a Bronze policyholder.
 - £25,000 if you are a Silver policyholder.
 - £30,000 if you are a Gold policyholder.The death benefit is reduced as follows for each insured child aged under 16 years:
 - £1,000 if you are a Bronze policyholder.
 - £2,500 if you are a Silver policyholder.
 - £3,000 if you are a Gold policyholder.
- Only one personal accident claim for each insured person during the policy period, as shown on your policy schedule.

✗ We will not pay...

1. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims advice

- Please phone us on **0845 125 3820** for advice.

Incarceration cover

Cover applies to gap year policyholders only.
No excess applies to this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 4 - 6 in total for one of your parents to visit you if you are imprisoned during your trip.
This includes:
 - Up to the following amounts in total for economy class return air tickets for one of your parents to visit you in prison:
 - £300 if you are a Bronze policyholder.
 - £650 if you are a Silver policyholder.
 - £1,000 if you are a Gold policyholder.
 - Up to the following amounts in total towards accommodation costs, for your visiting parent, based on £50 for each 24 hour period:
 - £200 if you are a Bronze policyholder.
 - £350 if you are a Silver policyholder.
 - £500 if you are a Gold policyholder.
- Provided:**
1. You are imprisoned by the local judiciary for a period of at least two weeks and there is no chance of you being released within another two weeks.

✗ We will not pay...

1. Any costs incurred by you in relation to your imprisonment.
2. Your parent's costs before you were in prison for a total of two weeks.
3. Any claim arising from a trip taken within the UK.
4. Any amount that can be recovered, by you, from other sources.
5. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims advice

- Please phone us on **0845 125 3820** for advice.

Winter sports equipment

This section does not apply to Bronze policyholders.

An excess of £50 applies to each insured person for each claim under this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 5 - 6 in total towards the cost of your own winter sports equipment or winter sports equipment that you have hired if lost, accidentally damaged or stolen during your trip, after making an allowance for wear, tear and loss of value.

If you are a Silver policyholder, we will only pay up to £250 for any one item, set or pair.
If you are a Gold policyholder, we will only pay up to £400 for any one item, set or pair.

Provided:

- You have paid the required premium for winter sports cover.
- You report the loss or theft of your winter sports equipment to the police within 24 hours of its discovery and obtain a written report.

✗ We will not pay...

- The first £50 of each claim for each insured person under this section.
- For damage to an item unless we consider the item to be unusable.
- For winter sports equipment left unattended in a public place unless the claim relates to skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.
- For theft or loss from an unattended locked motor vehicle, unless the items are left in a locked boot, locked glove compartment or a covered luggage area and there is evidence of forcible entry.
- For loss or theft of your winter sports equipment unless it is under your control or the control of your carrier.
- For any loss, damage or theft of items carried, or left, on a vehicle roof rack.
- If your winter sports equipment is delayed or held as a result of the police, customs or other officials legally holding them.
- For loss, damage or theft to your winter sports equipment during your trip unless you report this to the carrier and get a Property Irregularity Report (PIR) at the time of the loss.
- For any loss or damage caused as a result of you not acting in a reasonable way to look after your winter sports equipment.

Winter sports equipment (continued)

x We will not pay...

10. For any claim if you have not taken reasonable precautions to avoid or reduce the loss.
11. Costs for damage caused as a result of any cleaning, repairing or restoring process.
12. Any claim directly or indirectly caused by any Government, public or local authority legally taking or damaging your winter sports equipment.
13. Any amount that can be recovered, by you, from other sources.
14. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- Proof of travel, such as a confirmation invoice or tickets.

Depending on the reason for the claim, we need to see:

- An incident report from the police.
- A property irregularity report (PIR) from your carrier.
- Proof of value and ownership.
- Flight tickets and baggage check-in tags.

Please note that this is not a full list and we may ask to see other evidence.

Hiring winter sports equipment

This section does not apply to Bronze policyholders.
No excess applies to this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 5 - 6 in total for hiring winter sports equipment if your own winter sports equipment is delayed or lost during your outward international journey.

A limit of £20 if you are a Silver policyholder, or £40 if you are a Gold policyholder, for each day, applies to this section.

The sum insured under this section forms part of the overall sum insured for your personal belongings.

Provided:

1. You have paid the required premium for winter sports cover.
2. You report the delay or loss of your winter sports equipment to the carrier at the time of the loss and obtain a Property Irregularity Report (PIR).

✗ We will not pay...

1. Costs if you do not have a valid claim for your personal belongings for the same incident.
2. Any claim for loss or theft following your arrival at your destination.
3. Any loss or damage caused as a result of you not acting in a reasonable way to look after your winter sports equipment.
4. Any amount that can be recovered, by you, from other sources.
5. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- Proof of travel, such as a confirmation invoice or tickets.
- A property irregularity report (PIR) from your carrier.
- Flight tickets and baggage check-in tags.
- An invoice or receipt detailing the costs of hiring the winter sports equipment.

Please note that this is not a full list and we may ask to see other evidence.

Your ski-lift pass

This section does not apply to Bronze policyholders.

An excess of £50 applies to each insured person for each claim under this section.

Only one excess applies if you have a valid claim for your personal money for the same incident

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 5 - 6 for the unused portion of your ski-lift pass if this was lost or stolen during your trip. The sum insured under this section forms part of the overall sum insured for your personal money.

Provided:

1. You have paid the required premium for winter sports cover.
2. You report the loss or theft of your ski-lift pass to the police within 24 hours of discovery and obtain a written report.

✗ We will not pay...

1. The first £50 of each claim for each insured person under this section. Only one excess applies if you have a valid claim for your personal money for the same incident.
2. Any amount that can be recovered, by you, from other sources.
3. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- Proof of travel, such as a confirmation invoice or tickets.
- An incident report from the police.
- Receipts for your ski-lift pass.

Please note that this is not a full list and we may ask to see other evidence.

Piste closure

No excess applies to this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 4 - 6 if all ski-lifts in your booked resort are closed due to high winds, not enough or too much snow for more than 24 hours and you have been, or will be, at the resort for at least 24 hours.

You will receive the following amounts, for each complete period of 24 hours that you are unable to ski:

- £10 if you are a Bronze policyholder.
- £20 if you are a Silver policyholder.
- £30 if you are a Gold policyholder.

Provided:

1. You have paid the required premium for winter sports cover.

✗ We will not pay...

1. If you bought this insurance within 14 days of the start of your trip and it was public knowledge that pistes were closed.
2. If ski-lifts are not working for any reason other than high winds, too much or too little snow.
3. If your resort is less than 1,000 metres above sea level.
4. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- Proof of travel, such as a confirmation invoice or tickets.
- A report from a resort representative detailing the reasons for, and period of, the ski-lift closure.

Please note that this is not a full list and we may ask to see other evidence.

Physiotherapy in the UK

No excess applies to this section.

✓ We will pay...

- Up to the sum shown in the benefit tables on pages 4 - 6 for medically necessary physiotherapy treatment when you return to the UK (or return home if your trip is within the UK) following accidental injury while taking part in winter sports activities during your trip.

Provided:

1. You have paid the required premium for winter sports cover.
2. You have a valid medical expenses claim under this policy for the same incident.
3. Your medical practitioner confirms in writing that you need physiotherapy treatment.

✗ We will not pay...

1. Any claim where the need for physiotherapy treatment does not arise as soon as you return to the UK or leave a UK hospital after coming home.
2. Any amount that can be recovered, by you, from other sources.
3. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- Proof of travel, such as a confirmation invoice or tickets.
- A certificate from a medical practitioner saying that you need physiotherapy.
- An invoice and receipt detailing the cost of treatment.

Please note that this is not a full list and we may ask to see other evidence.

Natural catastrophe cover

This section only applies if you have paid the required premium for natural catastrophe cover. Please note that cover cannot be purchased after you have started your trip.

Additional expenses if you are stranded at the point of departure in the United Kingdom

✓ We will pay...

- Up to the sum shown in the benefit table on page 7 in total if you have checked in prior to departure on the outward part of your trip and your departure is delayed by more than 24 hours due to a natural catastrophe.

This includes reasonable additional and unexpected:

- accommodation;
- cost of making alternative travel arrangements to return home or to reach your final point of international departure if you are on a connecting flight within the United Kingdom;
- food and drink; and
- necessary emergency purchases that you may incur for the first 24 hours you are stranded, waiting to depart. If you are still unable to depart on your trip after 24 hours, you may submit a claim under the 'Abandoning your trip' section of this policy.

Please note:

If you are unable to check in, you may still be eligible to make a claim dependent upon the circumstances which have prevented you from checking in. Please contact the Boots Travel Insurance Claims Department to discuss your circumstances and to obtain a claim form so your claim can be considered.

Additional costs to reach your destination if you decide to go on your trip

✓ We will pay...

- Up to the sum shown in the benefit table on page 7 in total if, after you have been delayed by 24 hours in the United Kingdom due to the occurrence of a natural disaster, you still decide to go on your trip. We will pay for the additional and unexpected costs you incur re-arranging your outbound travel to reach your original destination.

Additional expenses if you are stranded on an international connection

✓ We will pay...

- Up to the sum shown in the benefit table on page 7 in total if your international connection is delayed by more than 24 hours due to a natural catastrophe.

This includes reasonable additional and unexpected:

- accommodation;
- cost of travel to an alternative point of departure or to alternative accommodation;
- cost of travel from your accommodation to your point of intended departure;
- food and drink; and
- necessary emergency purchases that you may incur for up to five days, whilst you are stranded, waiting to make your international connection.

Please note:

There is a maximum of five days cover throughout the duration of your trip.

Natural catastrophe cover (continued)

Additional expenses if you are stranded on your return journey home

✓ We will pay...

- Up to the sum shown in the benefit table on page 7 in total if your return journey home is delayed by more than 24 hours due to a natural catastrophe.

This includes reasonable additional and unexpected:

- accommodation;
- cost of travel to an alternative point of departure or to alternative accommodation;
- cost of travel from your accommodation to your point of intended departure;
- food and drink; and
- necessary emergency purchases that you may incur for up to five days whilst you are stranded, waiting to return home.

Additional travel expenses to get you home

✓ We will pay...

- Up to the sum shown in the benefit table on page 7 in total if your return journey home is delayed by more than 24 hours due to a natural catastrophe and the carrier you are booked to travel home with is unable to make arrangements for your return journey within 72 hours of your original date of return, as shown on your travel itinerary. We will pay for alternative travel arrangements to get you home.

You must contact us before making alternative travel arrangements, because if appropriate under the circumstances, we will make these arrangements for you. The contact details are:

Phone: +44 (0) 1273 401 511

Fax: +44 (0) 1273 376 935

If your trip involves multiple destinations, cover under this section applies if your onward connection is delayed by more than 24 hours due to a natural catastrophe. You must contact us before making alternative travel arrangements, because if appropriate, we will make these arrangements for you. We will decide under the circumstances whether to bring you home or re-arrange your onward journey.

Additional car parking costs

✓ We will pay...

- Up to the sum shown in the benefit table on page 7 in total for additional car parking costs you incur if your return to the United Kingdom is delayed by more than 24 hours due to a natural catastrophe.

Additional kennel and cattery fees

✓ We will pay...

- Up to the sum shown in the benefit table on page 7 in total for additional kennel and cattery fees if your return journey to the United Kingdom is delayed by more than 24 hours due to a natural catastrophe.

Natural catastrophe cover (continued)

X We will not pay...

1. Any expenses met by the airline under Regulation 261/2004. See page 22 for a brief description of your rights under this Regulation.
2. Any additional expenses which are not reasonable and necessary and incurred as a direct result of a natural catastrophe. For example, if you live near your departure point, we may deem additional accommodation unnecessary and unreasonable if you could easily return home.
3. Any amount that can be recovered, by you, from other sources.
4. If claims evidence we ask for cannot be provided.

Please see pages 14 to 17 for general conditions and general exclusions.

Claims evidence

- Proof of your original travel plans (for example, confirmation invoice or travel tickets).
- Proof of all your additional expenses (for example, receipts for food and drink, invoices detailing additional accommodation, receipts for additional car parking).
- If required by us we may ask you to provide an official letter from your carrier confirming the cause and length of the delay.

Please note that this is not a full list and we may ask to see other evidence.

Paying your premiums

The amounts you must pay are shown in your policy schedule. If you pay premiums on a monthly basis, each payment of premium you make is for that month's cover (the period of cover). In the event that you need to make a claim, the payment of benefits will only be made if your premiums are up to date at the time of the incident which gives rise to the claim. All rights to benefit cease after the last day of the period covered by the final premium payment.

If you are a multi trip policyholder and you have chosen to pay your premium on a monthly basis, a letter will be sent to you to advise you of the date when your initial premium is due. The letter will also confirm which day of the month your subsequent payments will be due.

It is important that the premium is paid on the due dates. If we are unable to collect a premium payment on its due date, we will write to you to request the missed payment. If payment is not forthcoming, we will cancel your policy from the final day of the month in which the last premium was paid.

Direct debit payments

If the chosen method of payment of your multi trip premium is by direct debit and you fail to make a monthly payment of premium at any time in the policy period by the due date, we will issue you with a reminder asking for payment by a certain date. If you still fail to pay then the cover under the policy will automatically lapse.

If you cancel your monthly payment before the end of the policy period, we will cancel your policy from the final day of the month in which the last premium was paid.

Auto renewal for multi trip policyholders

If your premium is paid in full in one payment for the year, we will automatically renew your policy each year unless you have advised us that you do not want your policy to be automatically renewed or you no longer meet the eligibility criteria to be a Boots Travel Insurance policyholder.

If you have chosen to pay your premium monthly by direct debit, your cover is provided on a rolling monthly basis and will automatically be renewed annually unless you have advised us that you do not want your policy to be automatically renewed or you no longer meet the eligibility criteria to be a Boots Travel Insurance policyholder.

Regardless of whether your payment is paid in one annual payment or by monthly direct debit, we will write to you prior to the renewal date of your policy to remind you that your policy is due to be renewed.

Unless you have previously advised us that you do not want your policy to be renewed or at renewal you have advised us that you no longer wish to renew your policy or you are no longer eligible for cover, the renewal premiums will again be collected from your specified credit or debit card if you have chosen to pay in one annual payment to make sure that you are always covered.

You should also be aware that we can only automatically renew your policy when:

- you have made us aware of any changes to your policy details, if any;
- the credit or debit card details we have on record have not changed; and
- the credit or debit card holder has given his or her consent for his or her card being charged at renewal.

Paying your premiums (continued)

If we are unable to auto-renew your policy (for example, if your renewal premium has changed or there have been changes made to the terms and conditions of the policy) or if you no longer meet the eligibility criteria for auto renewal, we will notify you of this at least 21 days prior to your renewal date.

We are entitled to assume at renewal that your details have not changed and you have the consent of the credit or debit card holder, unless you inform us otherwise. We will through our administrative bank charge the payment details to the credit or debit card held on record for the renewal premium due.

If you wish to opt out of automatic renewal or need to tell us about any changes to your circumstances, health or insurance requirements please contact Boots Travel Insurance Customer Services by phoning **0845 125 3830** or by e-mailing **bootstravelinsurancesales@chartisinsurance.com**

Changes to premium payments in the future

If you are a multi trip policyholder, we will write to you before the anniversary date of your policy to tell you about any changes to the premium.

If you have chosen to pay your premium by direct debit, the amount you pay each month may also change in line with any changes in Insurance Premium Tax or other statutory requirements.

What to do if you need to make a claim

If you need to make a claim, simply call us on **0845 125 3820**

or write to us at:

Boots Travel Insurance Claims Department
PO Box 60108
London
SW20 8US

or email us at bootstravelinsuranceclaims@travelguard.com

The claims centre is open from 9am to 5pm, Monday to Friday.

We will send you a claim form as soon as you tell us about your claim.

Alternatively, a claim form can be downloaded from: www.boots.com/travelclaimforms

Please make sure you have read and understood this travel insurance policy wording and your policy schedule, and that you have all the claims evidence you need before you make your claim.

There are details of the claims evidence we need to see at the bottom of the relevant sections. This is not a full list and we may ask to see other evidence. All claims evidence requested must be supplied at your own expense.

Please note that all claims must be notified as soon as it is reasonably practical after the event which causes you to submit a claim. Late notification of a claim may affect our acceptance of a claim or result in the amount we pay being reduced.

If you are not sure if you have a valid claim or if you are unable to provide any of the documents shown in the claims evidence sections, please give us a call on **0845 125 3820** or email us at bootstravelinsuranceclaims@travelguard.com and we will be happy to advise you.

To help us prevent fraudulent claims, we store personal details on computer and we may transfer them to a centralised system. We keep this information in line with the conditions of the Data Protection Act 1998.

Caring for our customers

If you have any questions about your policy, our customer service staff are available to help you.

Please call us on **0845 125 3810** or email us at bootstravelinsurancesales@chartisinsurance.com
Lines are open from 8am to 8pm Monday to Friday and from 9am to 5pm at the Weekends/Bank Holidays.

Your right to complain

We always aim to provide a first-class service. However, if you feel that we could have given you a better service please let us know by contacting:

The Customer Care Manager
Boots Travel Insurance
PO Box 2157
Shoreham by Sea
West Sussex
BN43 9DH
Phone: 0845 125 3810
Email: bootscustomercares@chartisinsurance.com

To help us deal with your comments quickly, please quote your policy number (and claim number if relevant) along with the main applicant/insured person's name. We will do our best to resolve any difficulty directly with you, but if we are unable to do this to your satisfaction you may be entitled to refer any dispute to the Financial Ombudsman Service who will review your case. If you refer your complaint to the Financial Ombudsman Service, it will not affect your right to take legal action against us. The address is:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Phone: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

For insurance required by law, 100% of your claim is covered, without any upper limit. For all other types of insurance, 90% of your claim is covered, without any upper limit. Further information about compensation scheme arrangements is available at www.fscs.org.uk and on **0207 892 7300**, or **0800 678 1100**.

Activities covered by this policy

Below is a list of some of the activities that you are covered for under this policy.

If you are taking part in an activity whilst on your trip that is not listed below then you must call us on **0845 125 3810** before taking part to establish if it is covered. Failure to do so may mean that cover is not provided.

Banana boating	Running
Boardsailing	Sailing within territorial waters* (includes crewing)
Bungee jumping (within organiser's guidelines)	Sailboarding
Camel riding*	Safari trekking in a vehicle (within organiser's guidelines)
Canoeing/kayaking (up to grade 3 rivers only)	Sea kayaking
Cycling	Scuba diving to 30 metres (within organiser's guidelines)
Deep sea fishing	Shark diving in a cage (no personal accident cover)
Elephant riding* (within organised tour)	Skateboarding (wearing pads and helmets)
Fell walking	Snorkelling
Fishing	Surfing (water)*
Go-karting (within organiser's guidelines)	Swimming with dolphins (within organiser's guidelines)
Golf	Tennis
Hill walking/hiking/trekking (below 4,000 metres)	Volleyball
Horse riding (wearing helmets and excludes competitions, racing, jumping, hunting)	Wakeboarding
Hot air ballooning (within organiser's guidelines)	Water polo
Helicopter rides (within organiser's guidelines and provider must have public liability insurance)	Water skiing
Ice skating	White water canoeing/rafting (up to grade 3 only)
Orienteering	Windsurfing
Paintballing (wearing eye protection)	Winter sports – provided the required premium is paid
Paracending (over water)	Yachting* (if qualified)
Pony trekking	
Power boating (no racing)	
Rambling	
Roller blading/skating (wearing pads and helmets)	

*No personal liability cover is included when participating in these activities.

Talking Nurses – A friendly voice when you're in a foreign land



Becoming ill while you are abroad can be a daunting experience - you might not speak the language, understand the medical process or know what medication you need to buy. So, just in case you find yourself in this situation, we have introduced a unique assistance service, Talking Nurses.

Talking Nurses is a telephone-based service (provided by Healix Medical Partnership LLP) available to all Boots policyholders and gives you access to medical advice from qualified nurses, with doctor support if required, 24 hours a day, 7 days a week. Services include providing guidance on health problems, information on foreign hospitals and clinics, details of foreign brand names and what your medication is called in the country you are travelling to, and advice for parents travelling with children. Please note that the Talking Nurses service does not include the diagnosis of medical symptoms or the prescription of medication and treatment.

The Talking Nurses service is provided to help with your medical questions, before and during travel, and the advice is complimentary to all Boots policyholders.

**To contact Talking Nurses please call:
0800 975 0463 from within the United Kingdom or
+44 208 481 7789 from outside the United Kingdom**

Customer Services – Boots Travel Insurance

Phone: 0845 125 3810

Email: bootstravelinsurancesales@chartisinsurance.com

Phone lines are open: Monday to Friday between 8.00am and 8.00pm,
Weekends and Bank Holidays between 9.00am and 5.00pm

Sales Department – Boots Travel Insurance

Phone: 0845 125 3830

Email: bootstravelinsurancesales@chartisinsurance.com

Phone lines are open: Monday to Friday between 8.00am and 8.00pm,
Weekends and Bank Holidays between 9.00am and 5.00pm

Medical Assistance

Phone: +44 (0) 1273 401 511

Fax: +44 (0) 1273 376 935

Phone lines are open 24 hours a day, 7 days a week

Claims – Boots Travel Insurance Claims Department

Address: PO Box 60108
London
SW20 8US

Phone: 0845 125 3820

Email: bootstravelinsuranceclaims@travelguard.com

The claims department is open Monday to Friday between 9.00am and 5.00pm
Alternatively, a claim form can be downloaded from: www.boots.com/travelclaimforms

Talking Nurses (see page 64 for details)

Phone: 0800 975 0463 from within the UK

Phone: +44 (0) 208 481 7789 from outside the UK

Phone lines are open 24 hours a day, 7 days a week



www.bootstravelinsurance.com