

TRAVEL INSURANCE

POLICY WORDING



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Welcome to OneBefore

Thank you for being a customer of OneBefore. This travel insurance policy is provided by OneBefore and administered by Justtravelcover.com, who manage your policy on behalf of OneBefore.

It is our ambition to provide both great insurance and great customer service. If you have any compliments or complaints about how we're doing, any ideas about how we can help you more, or any questions about OneBefore or your policy please get in touch:

- **Call us:** 0333 003 0021
- **Email us:** admin@justtravelcover.com
- **Visit us:** www.justtravelcover.com

This policy aims to financially protect and assist travellers in unforeseen events or emergencies before or during a trip. You've been given three documents related to this:

1. This document which explains your policy in detail, including what is covered and what is not covered.
2. An Insurance Product Information Document (IPID) which gives summary information about this policy in a standard format.
3. The policy schedule which outlines the selected cover and the individuals covered by the policy in a summary format.
 - There are three levels of cover for you to choose from: Gold, Silver, and Bronze. Your policy schedule will confirm the level of cover you have selected.
 - The policy schedule shows all pre-existing conditions that have been declared to us and that are covered by your policy.
 - The policy schedule shows any additional optional cover that you have selected and paid for.

Please read these documents carefully - they should answer any questions you have about your insurance. If you're still unsure about anything, or if something doesn't look right, please contact us on the above details.

When we say 'you' or 'your', we mean the policyholder and the additional people who are listed on the policy schedule. All adults insured under this policy must be under the age of 80 on the start date of this policy. When we say 'policyholder' we mean the person that applied for this policy. They'll be listed as the policyholder on the policy schedule.

When we say 'dependent child', we mean your children up to their 18th birthday. If they're in full-time education, we'll cover them up until their 23rd birthday. This includes adopted, foster and stepchildren.

Your policy is administered by Just Insurance Agents Ltd, trading as Justtravelcover.com, with Company House Reference number 05399196 and registered office at Victoria House, Toward Road, Sunderland, SRI 2QF.

Your insurance is provided by Mission UK Series 1 Limited, trading as OneBefore. OneBefore operates as an Appointed Representative of Mission Underwriting UK Limited, authorised and regulated by the UK Financial Conduct Authority (FCA) under FRN 314946. The FCA FRN for OneBefore is 998001. Mission Underwriting UK Limited's Company House Reference number is 05314336, with a registered office at One Fleet Place, London, EC4M 7WS.

Your policy is underwritten by Accelerant Insurance UK Limited.

Accelerant Insurance UK Limited is registered in England and Wales with company number 03326800 and has its registered office at One Fleet Place, London, England, EC4M 7WS. Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reference number 207658).

When we say 'us', 'we' and 'our' in this document we mean Aneevo, OneBefore and Accelerant Insurance UK Limited.

This is an agreement between us and you. No one else has any rights under this agreement, other than your legal representative or anyone else you choose to carry out your wishes if you die.

This policy covers residents of and trips starting and ending in the United Kingdom (UK), Isle of Man and Channel Islands.

Your policy is governed by the laws of the UK which apply to the area where you were living at the time you purchased this policy.

Quick Read Information

Before You Travel

If you need to make any changes to your policy, if you need to cancel, or if you notice anything that doesn't look right with your documents, please call us on 0333 003 0021.

Before you travel you must obtain a Global Health Insurance Card (GHIC) prior to travel by completing an application form via <http://www.ghic.org.uk>.

This card allows UK residents and European citizens to benefit from the health agreements between countries in the EU. A UK issued EHIC Card is also still valid and accepted until expiry and can be used in place of a GHIC Card.

If you need medical attention while travelling to a country in the European Union (EU) you should receive inpatient treatment in a public hospital where possible. If you are admitted to a public hospital, you should present your GHIC / EHIC to the hospital; if you are unable to do so, you must co-operate with the medical assistance department to obtain a card.

Please check the countries where you can use a GHIC/EHIC card as this can change. Countries where you can use each card are listed at the following website: www.nhsbsa.nhs.uk/get-healthcare-cover-travelling-abroad/where-you-can-use-your-card.

If you have already travelled and need help

If you have an emergency, please call our international emergency assistance provider, Healix International, on +44 (0) 208 608 4163.

If you need to make a claim when you return to the UK, you can register one at:

<http://intake.sedgwick.com/u/accelerantclaims/home>

You can also contact us at accelerantclaims@ie.sedgwick.com or us call on 020 7858 1980.

If you want to extend your trip, or have a general enquiry please contact us on 0333 003 0021. The maximum length of travel for any single trip on this policy, from your initial departure date to any revised return date is shown on your policy schedule.

Summary of your policy

Schedule of cover, excess and limits

The table below is a summary of the cover provided by us and the amount of the excess. The excess is the amount of money you are required to contribute towards the cost of a claim. We will take this off the amount you're claiming for.

The specific level of cover (Gold, Silver, or Bronze) that you have selected is shown on your policy schedule.

Sections 1 to 11 of this policy automatically apply to you. Sections 12, Cruise Cover, must be purchased, and appear on your policy schedule, if you are travelling on a cruise. Section 13, Winter Sports must be purchased, and appear on your policy schedule, if you are travelling on a winter sports trip. Section 14 & 15 (Golf Cover and Business Equipment) only apply if you have specifically chosen them, you have paid the extra premium, and the cover is shown on your policy schedule.

To learn more about each coverage section, including exclusions and limitations, please read the corresponding section in this document.

The maximum sum insured, and excess shown below are per insured person unless otherwise stated.

Section	Bronze		Silver		Gold	
	Maximum sum insured	Excess	Maximum sum insured	Excess	Maximum sum insured	Excess
1 If you need to cancel your trip	£1,250.00	£100.00	£5,000.00	£75.00	£10,000.00	£0
2 If you need to cut your trip short	£1,250.00	£100.00	£5,000.00	£75.00	£10,000.00	£0
3 If you miss your departure	£500.00	£100.00	£750.00	£75.00	£1,000.00	£0
4 If you are delayed or if your trip is abandoned						
Trip delay	£25 per 12 hours; £150 in total	£0	£40 per 12 hours; £200 in total	£0	£50 per 12 hours; £400 in total	£0
Trip abandonment	£1,250.00	£100.00	£5,000.00	£75.00	£10,000.00	£0
5 If you need emergency medical assistance during your trip	£10,000,000.00	£100.00	£10,000,000.00	£75.00	£10,000,000.00	£0
Dental treatment*	£250.00	£100.00	£300.00	£75.00	£500.00	£0
Daily benefit while in hospital	£25 per day; £250 in total	£0	£50 per day; £500 in total	£0	£100 per day; £1,000 in total	£0
Unused pre-paid activities	£500.00	£100.00	£750.00	£75.00	£1,000.00	£0
Additional cattery and kennel costs	£300.00	£100.00	£500.00	£75.00	£750.00	£0
Transport of body back to permanent residence*	£5,000.00	£0	£5,000.00	£0	£5,000.00	£0
Funeral abroad*	£5,000.00	£0	£5,000.00	£0	£5,000.00	£0
6 If you have an accident during your trip						
Permanent total disability	£10,000.00	£0	£25,000.00	£0	£50,000.00	£0
Accidental death						
Age 18 to 75 on the date you bought the policy	£10,000.00	£0	£25,000.00	£0	£50,000.00	£0
Younger than 18 or between 76 and 80 on the date you bought the policy	£5,000.00	£0	£5,000.00	£0	£5,000.00	£0
7 If your baggage or personal property is delayed	£25 per 12 hours; £100 in total	£0	£50 per 12 hours; £300 in total	£0	£75 per 12 hours; £600 in total	£0

Section	Bronze		Silver		Gold	
	Maximum sum insured	Excess	Maximum sum insured	Excess	Maximum sum insured	Excess
8 If your baggage or personal property is lost, stolen or damaged	£750.00	£100.00	£2,000.00	£75.00	£3,000.00	£0
<i>Valuables limit</i>	£250.00		£500.00		£750.00	
<i>Single item limit</i>	£250.00		£500.00		£750.00	
Money Carried by an adult	£200 per adult; £400 in total	£100.00	£200 per adult; £400 in total	£50.00	£200 per adult; £400 in total	£0
Money Carried by a child	£100 per child; £200 in total	£100.00	£100 per child; £200 in total	£50.00	£100 per child; £200 in total	£0
Passport and travel documents	£150.00	£100.00	£300	£50.00	£600	£0
9 If you have legal expenses resulting from your trip	£10,000 per person £30,000 in total	£100.00	£20,000 per person; £60,000 in total	£75.00	£25,000 per person; £75,000 in total	£0
10 If you are held personally liable for anything during your trip *	£1,000,000.00	£100.00	£2,000,000.00	£75.00	£2,000,000.00	£0
11 If your accommodation becomes uninhabitable	£250	£0	£500	£0	£750	£0
12 Cover extension: If you are going on a cruise						
Missed departure	£750.00	£100.00	£1,500	£75.00	£2,000.00	£0
Cabin confinement	£50 per day, £500 in total	£100.00	£100 per day, £1,000 in total	£75.00	£150 per day, £1,500 in total	£0
Unused pre-paid activities	£500.00	£100.00	£750	£75.00	£1,000.00	£0
Itinerary change	£50 per missed excursion, £250 in total	£0	£50 per missed excursion; £500 in total	£0	£75 per missed excursion, £750 in total	£0
Cruise interruption	£500.00	£100.00	£1,000	£75.00	£1,500.00	£0

Section	Bronze		Silver		Gold	
	Maximum sum insured	Excess	Maximum sum insured	Excess	Maximum sum insured	Excess
13 Cover extension: Winter sports cover						
Trip cancellation if unable to participate in winter sports	£1,250.00	£100.00	£5,000.00	£75.00	£10,000.00	£0
Cutting your trip short if unable to participate in winter sports	£1,250.00	£100.00	£5,000.00	£75.00	£10,000.00	£0
<i>Lost, stolen or damaged equipment</i>	<i>£750.00</i>	<i>£100.00</i>	<i>£1,250.00</i>	<i>£75.00</i>	<i>£1,500.00</i>	<i>£0</i>
<i>Single item limit</i>	<i>£250.00</i>		<i>£500.00</i>		<i>£750.00</i>	
<i>Hire cost</i>	<i>£50 per day; £250 in total</i>	<i>£0</i>	<i>£75 per day; £375 in total</i>	<i>£0</i>	<i>£100 per day; £500 in total</i>	<i>£0</i>
Loss of ski pass	£300.00	£100.00	£500.00	£75.00	£500.00	£0
Loss of ski pack	£50 per day; £250 in total	£0	£50 per day; £400 in total	£0	£50 per day; £500 in total	£0
Piste closure	£50 per day; £250 in total	£0	£50 per day; £400 in total	£0	£50 per day; £500 in total	£0
14 OPTIONAL: Cover for business equipment	£750.00	£100.00	£1,000.00	£75.00	£1,500.00	£0
<i>Single item limit</i>	<i>£350.00</i>		<i>£500.00</i>		<i>£750.00</i>	
Delayed business equipment	£200.00	£0	£200.00	£0	£200.00	£0
Emergency courier	£200.00	£0	£200.00	£0	£200.00	£0
15 OPTIONAL: Golf cover						
Trip cancellation if unable to participate in golf	£1,250.00	£100.00	£5,000.00	£75.00	£10,000.00	£0
Cutting your trip short if unable to participate in golf	£1,250.00	£100.00	£5,000.00	£75.00	£10,000.00	£0
Golf equipment:						
<i>Lost, stolen or damaged equipment</i>	<i>£750.00</i>	<i>£100.00</i>	<i>£1,250.00</i>	<i>£75.00</i>	<i>£1,500.00</i>	<i>£0</i>
<i>Single item limit</i>	<i>£250.00</i>		<i>£300.00</i>		<i>£500.00</i>	
<i>Hire cost</i>	<i>£25 per day; £250 in total</i>	<i>£0</i>	<i>£25 per day; £250 in total</i>	<i>£0</i>	<i>£25 per day; £250 in total</i>	<i>£0</i>
Loss of green fees	£75 per day; £300 in total	£0	£75 per day; £300 in total	£0	£75 per day; £300 in total	£0

*Available for trips outside the UK, Isle of Man and Channel Islands.

How this policy works

Giving us the facts

It's important you give us complete and accurate information at all times. If you don't provide accurate information, we may not be able to pay the claim.

If you notice any information on your policy schedule isn't right, or if your circumstances change, you should tell us straight away. For example, if your medical conditions change after you buy your policy you should let us know.

This policy covers unexpected events. Claims related to circumstances that you were aware of at the time you purchased this insurance are not covered.

Who is covered

- The policyholder and the additional people who are listed on the policy schedule, are covered by this policy.
- All adults insured under this policy must be under the age of 80 on the start date of this policy.
- Children under the age of 18 are covered if travelling with at least one parent who is insured under this policy and named in the policy schedule. They are also covered if they are travelling with a relative or guardian.

What dates are you covered from and to

If you bought a Single Trip policy:

Trip cancellation coverage starts from the purchase of your insurance until the day of departure. All other benefits on your policy provide coverage from the day of departure until your return to your permanent residence.

This insurance is valid only when it is purchased before you depart for your planned trip.

If you bought an Annual Multi Trip policy:

Cover starts on the start date you requested when you took out the policy. This date is shown on your policy schedule. Cover ends one year later and is also shown on your policy schedule.

You are covered for any insured claim event that takes place within the start and end dates of your insurance, subject to the terms and conditions of this policy that are set out in this document.

If you travel within the UK, you must stay away for at least 2 nights. Your accommodation must be booked before the trip begins.

This insurance is valid only when it is purchased before you depart for your planned trip.

The premium

The premium is the amount the policyholder pays us so we can provide you with this insurance. This includes additional charges to cover pre-existing medical conditions.

If you have a pre-existing medical condition

This policy covers claims associated with your pre-existing medical conditions or disabilities you disclosed to us when you bought your policy. They are listed on your policy schedule. Please check that these are an accurate reflection of your health. If there are any issues, please contact us on 0333 003 0021.

When we say 'pre-existing medical condition' we mean health issues or illnesses that you knew about before you booked your trip or purchased this insurance.

When we say 'doctor' we mean someone who is registered as a medical professional and is unrelated to you.

In the context of this insurance, a pre-existing medical condition is defined as a condition for which, in the last 5 years:

- You have been prescribed medication, received treatment, or consulted with a doctor on.
- You have been referred to a specialist or a consultant at a hospital or clinic for tests, diagnosis, or treatment.
- You have attended as an in or outpatient at a hospital or clinic for tests, diagnosis, or treatment.
- You are on a waiting list currently for investigations or treatment.

In addition, for the purposes of this insurance, a pre-existing medical condition is also considered if you have ever received any medical advice, treatment, or medication for any of the following:

- Heart or circulatory conditions.
- Diabetes.
- High blood pressure or cerebrovascular conditions, such as strokes.
- Cancer, whether in remission or not.
- Lung, breathing or respiratory conditions.
- Organ transplant or dialysis.

If there are changes to these conditions between buying the policy and departing for your trip, you must let us know. You can do this by calling us on 0333 003 0021.

We won't cover claims associated with pre-existing medical conditions not listed on your policy schedule.

Cover for pandemics and epidemics

Your policy covers you if you need to make a claim due to a diagnosis of a disease classified as a pandemic or epidemic by the World Health Organisation (WHO).

You are covered if you need to cancel or cut a trip short because you, a close relative, a close business associate or the person you planned to travel with contract a pandemic or epidemic disease.

By close relative we mean a partner (who you live with), parent, sibling, child, grandparent, grandchild, aunt, uncle, niece, or nephew.

By close business associate we mean a person who works for the same company as you and, if they were away from work at the same time as you, would prevent the effective continuation of that business.

Please be aware of the following:

- We will require confirmation from a doctor, who is not related to you, that the condition is severe enough to warrant cancelling or cutting your trip short.
- Trips should not be cancelled more than 2 weeks before the planned departure date.
- We will only cover trips cancelled due to contracting a pandemic or epidemic disease if your policy was purchased at least 2 weeks before you cancelled.

Hazardous territories

Before you travel, it's important to check the Foreign, Commonwealth and Development Office (FCDO) website at www.gov.uk/foreign-travel-advice for crucial travel advice, tips, and current information about different countries.

For health-related information and advice by country, refer to the World Health Organisation (WHO) website at www.who.int.

This insurance does not provide coverage for trips booked to certain hazardous territories including Cuba, Iran, Syria, North Korea, Russia, Belarus, Crimea, Sevastopol and all non-government controlled areas of Ukraine.

We won't cover trips to countries or regions where the FCDO are advising against "all" or "all but essential" travel. You may be able to claim for trip cancellation if the advice is in place 30 days before your departure and wasn't in place when you booked your trip.

Activities that are covered

Category A activities:

When we say 'category A activities' we mean the below list of activities that are automatically covered by your policy.

To be covered, you must follow the following requirements when taking part in any of the listed activities:

- You are, or you are accompanied by, an experienced and/or suitably qualified instructor or guide.
- You are not taking part in a semi-professional or professional basis.
- You are using natural, or purpose-built facilities approved for use for the activity by a local or national regulatory authority.
- When required to, you wear protective clothing and headgear.

The following activities are automatically included in your policy:

- Amateur Sports – Aerobics, Archery, Badminton, Baseball, Basketball, Bowls, Cricket, Croquet, Curling, Fencing, Football, Golf, Jogging, Netball, Racquetball, Roller Blading, Roller Skating, Rounders, Snooker/Pool/Billiards, Skateboarding, Squash, Surfing (amateur), Swimming, Table Tennis, Tennis, Ten Pin Bowling, Volleyball, Water Polo and Weightlifting only.
- Angling/Fishing.
- Banana Boating.
- Beach Games.
- Canoeing/River Canoeing (up to Grade 3).
- Clay Pigeon Shooting.
- Cycling (other than Touring/Mountain Biking).
- Fell Walking/Fell running.
- Hiking (under 2000 metres altitude).
- Jet Boating.
- Motorcycling up to 50cc (wearing a crash helmet and no racing)
- Orienteering.
- Outward-bound Pursuits (ground level only).
- Paintballing.
- Parascending/Parasailing (over water towed by boat).
- Pony Trekking.
- Rambling (under 2000 metres altitude).
- Sail Boarding
- Sailing/Dinghy Sailing within Territorial Waters (inland/coastal waters within 12 mile)
- Snorkelling
- Trekking (under 2000 metres altitude)

- Tug of war
- Underground activities (as part of an organised excursion/tour only)
- War Games
- Water Skiing (excluding jumping) – amateur only (inland/coastal waters within 12 mile)
- Windsurfing – amateur only (inland/coastal waters within 12 mile)
- Work abroad – non manual work (including professional, administrative, or clerical duties only).

Optional: Category B activities:

When we say 'category B activities' we mean the below list of activities that you have specifically chosen to cover, you have paid the extra premium, and this cover is shown on your policy schedule.

To be covered, you must follow the following requirements when taking part in any of the listed activities:

- You are, or you are accompanied by, an experienced and/or suitably qualified instructor or guide.
- You are not taking part in a semi-professional or professional basis.
- You are using natural, or purpose-built facilities approved for use for the activity by a local or national regulatory authority.
- When required to, you wear protective clothing and headgear.

The following activities are included in your policy if you chose the cover for category B activities:

- Aerial Safari.
- Boxing Training (no contact).
- Bungee Jump (maximum 3).
- Camel/Elephant Riding/Trekking (non-incidenta).
- Cycle Touring/Mountain Biking.
- Deep Sea Fishing.
- Dog Sledding.
- Go Karting (motorised – specific use).
- Gymnastics.
- Hiking (between 2001 and 4000 metres altitude).
- Hockey (amateur).
- Horse Riding (up to 7 days – no polo, hunting or jumping).
- Hot Air Ballooning (non-incidenta).
- Hurling (amateur).
- Hydro Zorbing.
- Jet Skiing (non-incidenta).
- Kayaking.
- Martial Arts (training only).

- Motorcycling (up to 125cc with a licence appropriate to the cc, wearing a crash helmet and no racing).
- Quad Biking.
- Rambling (between 2001 and 4000 metres altitude).
- Rowing (inland/coastal waters within 12 mile).
- Rugby (amateur Competition).
- Safari (Tour operator organised and not involving use of firearms).
- Scuba Diving (up to 30 metres as long as PADI qualified or equivalent to that depth and provided adequately supervised \ /not diving alone).
- Track Events (Athletics).
- Trekking (between 2001 and 4000 metres altitude).
- White Water Rafting/Black Water Rafting (Grades 1 to 4 - life jacket and helmet must be worn).

Cover extension for Winter sports:

If you are going on a winter sports trip, you must have purchased Section 13: Winter sports cover. Please check your policy schedule for details. If you are going on a winter sports trip, you are covered for the below list of winter sports.

These sports are only covered if you have specifically chosen the cover, you have paid the extra premium, and this cover is shown on your policy schedule.

To be covered, you must follow the following requirements when taking part in any of the listed activities:

- You are not taking part in a semi-professional or professional basis.
- You are using natural, or purpose-built facilities approved for use for the activity by a local or national regulatory authority.
- When required to, you wear protective clothing and headgear.

Winter sports are as follows:

- Cross country skiing (on recognised paths).
- Skiing, including dry skiing, heliskiing, mono skiing (on snow) and off-piste skiing.
- Inner tubing (in snow).
- Sledging.
- Snowboarding.
- Snow mobile.
- Snow shoeing.
- Tobogganing.

Your right to cancel

Should the policyholder decide the terms and conditions of the policy do not meet your needs you can cancel your policy. To request cancellation of your policy contact us on 0333 003 0021.

Your policy has a 30-day 'cooling off' period from receipt of your policy documents. Within the 30-day cooling off period, we will provide you with a full refund provided that:

- you have not travelled.
- you have not made a claim; and
- the policyholder confirms in writing that no one plans to claim on the policy.

Outside of the 30-day cooling off period the following rules apply:

If you bought a Single Trip policy:

Should the policyholder wish to cancel, or where a change to your existing policy means we are unable to continue with your cover, then, provided you have not travelled and are not claiming (or planning to claim) on the policy, we will refund 50% of the total policy premium.

If you bought an Annual Multi Trip policy:

Provided no one has made a claim (irrespective of whether your claim was successful or not) on the policy and the policyholder confirms in writing that there is no intention to make a claim, we will refund 5% of the total premium paid for each full calendar month remaining on the policy from the date the policyholder requests the cancellation.

When we might cancel your policy

We may cancel this policy at any time if the terms and conditions in this document aren't followed, or we decide to stop offering this product. If we do, we'll give the policyholder at least 30 days' notice in writing. Cancellation of this policy will not affect any rights you or we may have before the date of cancellation.

Financial Services Compensation Scheme

Accelerant Insurance UK Limited is covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event we cannot meet our liabilities to you, you may be able to claim money from the FSCS. Your rights will depend on the type of policy you have bought and the events surrounding your claim. The service provided by the FSCS is free and impartial. Further information about the scheme can be obtained from the FSCS at:

- **Tel:** 0800 678 1100 or 0207 741 4100
- **E-mail:** enquiries@fscs.org.uk
- **Website:** www.fscs.org.uk

How to make a claim

Telling us what happened

You should let us know as soon as possible if any issues arise on your trip so we can start dealing with your claim. If you don't, we might need to reduce the amount we pay you or reject the claim altogether.

When handling a claim, we will ask you for some information to verify your cover and the details of the claim.

Emergency assistance

If you need urgent assistance while on your trip, you can contact our international emergency assistance provider, Healix International, on +44 (0) 208 608 4163 or email us on OneBefore@healix.com.

Any other claims

For all other claims, you can contact our claims administrator, Sedgwick:

- **By phone:** 020 7858 1980, Monday to Friday between 9.00am and 5.30pm.
- **By email:** accelerantclaims@ie.sedgwick.com
- **On our website:** <http://intake.sedgwick.com/u/accelerantclaims/home>

You can submit a claim form at www.onebefore.com or you can request one by contacting Sedgwick.

How to make a complaint

We hope you're happy with your cover and the service you receive from us. But if you're unhappy about something, we'd like to try to put things right. Please contact us using the details below, providing the policy or claim number.

If your complaint is related to a claim, please contact Sedgwick:

- **By phone:** 020 7858 1980, Monday to Friday between 9.00am and 5.30pm.
- **By email:** customerrelations@ie.sedgwick.com

For all other complaints, please contact Justtravelcover.com:

- **By phone:** 0333 003 0021
- **By email:** admin@justtravelcover.com
- **By post:** The Office manager, Just Travel Cover, Victoria House, Toward Road, Sunderland, SR1 2QF

If you're not happy with how your complaint was handled – or 8 weeks have passed since you raised it – you may be able to contact the Financial Ombudsman Service. Please be aware the Financial Ombudsman Service may not be able to consider your complaint if you haven't given us the chance to resolve it first.

The Financial Ombudsman Service is a free impartial service for settling disputes between consumers and businesses providing financial services. You can find out more about them and how to complain at financial-ombudsman.org.uk.

You can also contact them in the following ways:

- **By phone:** 0800 023 4567
- **By email:** complaint.info@financial-ombudsman.org.uk
- **By post:** The Financial Ombudsman Service, Harbour Exchange Square, London E14 9SR

Please note that You will need to refer your complaint to the Financial Ombudsman Service within six months of receiving our final response.

What this policy covers

Section 1: If you need to cancel your trip

- You are covered if, before you depart for your trip, you need to cancel your travel, accommodation, and pre-booked activities for one of the reasons below.
- You are covered up to the amount shown on your policy schedule for trip cancellation.
- We will pay for the irrecoverable financial loss that results from cancelling your trip. We will only cover the loss that you cannot get back from other providers, for example your credit card provider or airline.

Covered reasons for cancelling your trip:

1. Your unexpected death or a serious illness or injury. This also applies to close relatives, a person you planned to travel with or stay with while travelling and close business associates.

By unexpected we mean that you had no reason to think this would happen when you booked your trip or bought this insurance.

By close relative we mean a partner (who you live with), parent, sibling, child, grandparent, grandchild, aunt, uncle, niece, and nephew.

By close business associate we mean a person who works for the same company as you and, if they were away from work at the same time as you, would prevent the effective continuation of that business.

2. In the 30 days before your planned departure date, the Foreign, Commonwealth and Development Office are advising against "all" or "all but essential" travel to your destination.

For this to apply, the travel advice should not have been in place when you booked your trip or bought this insurance.

3. You or a person you planned to travel with are called for jury service or as a witness in a Court of Law and this could not be postponed.

This does not apply if you are called as an expert witness or where your employment would normally require you to attend court.

4. Your unexpected involuntary redundancy or the unexpected involuntary redundancy of a person you planned to travel with.

This only applies if at the time of booking your trip or buying this insurance you had no reason to think this might happen. This doesn't apply if you're self-employed.

5. If, within 7 days of your departure date, you cannot live in your home or use your usual place of work because of damage due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes or impact by aircraft.

6. If, within 7 days of your departure date, your home is burgled or vandalised and the police request your presence at your home.
7. Your passport, or the passport of a person you planned to travel with, being stolen during the 7 days before your departure date.

This only applies if an emergency or replacement passport cannot be produced. You must provide a police report of the theft to claim for this benefit.

8. You, or a person you planned to travel with, who is a member of the armed forces or emergency services, being ordered to return to duty.
9. You, or the person you were planning to travel with, fall pregnant after you booked your trip or bought this insurance and will not meet your transport operators' conditions of carriage.
10. You, or the person you were planning to travel with, fall pregnant after you booked your trip or bought this insurance and will be more than 28 weeks pregnant during your trip (24 weeks for a multiple pregnancy).

Please note that if you decide not to cancel your trip there is no cover for unexpected medical expenses abroad (section 5) if you will be more than 32 weeks pregnant at the start of your trip (28 weeks for a multiple pregnancy).

11. A doctor or midwife who is not related to you advises that you, or the person you were planning to travel with, are not fit to travel because of unexpected complications of pregnancy or childbirth.

By unexpected we mean that you had no reason to think this would happen when you booked your trip or bought this insurance.

12. If a natural disaster or terrorism attack happens within 14 days of your planned departure date and within 20km of your accommodation.

Natural disasters include floods, earthquakes, and volcanic eruptions.

What's not covered:

1. The excess per insured person shown on your policy schedule.
2. Any circumstance that could reasonably have been expected at the time you booked your trip or bought this insurance.
3. Lack of enjoyment or no longer wanting to travel for any reason other than those listed under 'Covered reasons for cancelling your trip'.
4. Cancellation due to an injury or medical condition where you do not obtain confirmation from a doctor, who is not related to you, that the condition is severe enough to warrant cancelling your trip. You must get this confirmation before you cancel.
5. Cancellation due to a pre-existing medical condition that has not been declared to us and that is not listed on your policy schedule.
6. Trips that are cancelled due to FCDO advice against travel that is because of or related to a disease that is classified as a pandemic or epidemic by the World Health Organisation (WHO).

- 7.** If you don't have a valid passport or visa.
- 8.** Extra costs that result from you not telling the travel company as soon as you know that you have to cancel your trip.
- 9.** Any claim for a natural disaster or terrorism attack where the local or national authorities have confirmed that it is safe to travel and stay at your destination.

Natural disasters include floods, earthquakes, and volcanic eruptions.

- 10.** Any claim for not meeting your transport operator's conditions of carriage, this includes not having recommended vaccines.
- 11.** Costs that can be recovered from other providers.
- 12.** Anything mentioned in 'What this policy doesn't cover' on pages 43 – 44.

Section 2: If you need to cut your trip short

If you need immediate assistance while on your trip please contact our international emergency assistance provider, Healix International, on +44 (0) 208 608 4163. If you need to return home earlier than planned, you must have this approved by Healix before you book anything.

- You are covered if while you are on a trip you need to cut your trip short and return to your permanent residence for one of the reasons below.
- You are covered up to the amount shown on your policy schedule for cutting your trip short.
- We will cover the irrecoverable financial loss that results from cutting your trip short. This includes the cost of travel, accommodation and pre-booked activities which have not been used and have already been paid for. We'll calculate a proportionate amount for the unused part of your trip plus the reasonable additional cost of returning to your permanent residence (by economy class) earlier than planned.
- You will need receipts for anything you want to claim for.

Covered reasons for cutting your trip short:

1. Your unexpected death, serious illness, or injury. This also applies to close relatives, a person you are travelling with or a person you are staying with while travelling and close business associates.

By unexpected we mean that you had no reason to think this would happen when you booked your trip or bought this insurance.

By close relative we mean a partner (who you live with), parent, sibling, child, grandparent, grandchild, aunt, uncle, niece, and nephew.

By close business associate we mean a person who works for the same company as you and, if they were away from work at the same time as you, would prevent the effective continuation of that business.

2. The Foreign, Commonwealth and Development Office advise against "all" or "all but essential" travel to your destination.

For this to apply, the travel advice should not have been in place at the time of booking your trip, buying this insurance, or starting your trip.

3. You or a person you are traveling with are called for jury service or as a witness in a Court of Law and this could not be postponed.

This does not apply if you are called as an expert witness or where your employment would normally require you to attend court.

4. Your home or your usual place of work becoming uninhabitable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes or impact by aircraft.

5. Your home is burgled or vandalised and the police request your presence at your home.

6. Your passport, or the passport of a person you are travelling with, being stolen which means you are unable to continue your trip as planned.

This only applies if an emergency or replacement passport cannot be produced. You must provide a police report of the theft to claim for this benefit.

7. You, or a person you are travelling with, who is a member of the armed forces or emergency services being ordered to return to duty.
8. If a natural disaster or terrorism attack happens within 20km of your accommodation.

Natural disasters include floods, earthquakes, and volcanic eruptions.

What's not covered:

1. The excess per insured person shown on your policy schedule.
2. Any circumstance that could reasonably have been expected at the time you booked your trip or bought this insurance.
3. Lack of enjoyment or no longer wanting to travel for any reason other than those listed under 'Covered reasons for cutting your trip short'.
4. Any claim if you travel against medical advice or would have been if you had sought such advice.
5. Cutting your trip short due to an injury or medical condition where you do not obtain confirmation from a doctor, who is not related to you, that the condition is severe enough to warrant cutting your trip short.
6. Cutting your trip short where you do not obtain the prior agreement from our international emergency assistance provider, Healix.
7. Cutting your trip short due to a pre-existing medical condition that has not been declared to us and that is not listed on your policy schedule.
8. Trips that are cut short due to FCDO advice against travel that is because of or related to a disease that is classified as a pandemic or epidemic by the World Health Organisation (WHO).
9. If you don't have a valid passport or visa to continue your trip.
10. Any claim for a natural disaster or terrorism attack where the local or national authorities have confirmed that it is safe to stay. Natural disasters include floods, earthquakes, and volcanic eruptions.
11. Any claim for not meeting your transport operator's conditions of carriage, this includes not having recommended vaccines.
12. Costs that can be recovered from other providers.
13. Anything mentioned in 'What this policy doesn't cover' on pages 43 – 44.

Section 3: If you miss your departure

- You are covered if you miss a scheduled departure that is part of your travel itinerary for one of the reasons below.
- You are covered up to the amount shown on your policy schedule for missed departure.
- The cost of food, drink and telephone/mobile expenses are not covered.
- You will need receipts for anything you want to claim for.

Covered reasons for missed departure:

1. The failure of scheduled public transport due to poor weather conditions, natural disaster, terrorist attack or unexpected strike or industrial action that directly impacts your travel itinerary.

By unexpected we mean that you had no reason to think this would happen when you booked your trip or bought this insurance.

2. An accident to or breakdown of the vehicle in which you are travelling. This would not include your vehicle running out of petrol, oil or water, having a flat tyre, puncture or flat battery.
3. An accident or breakdown occurring to another vehicle ahead of you on a road which causes an unexpected delay to the vehicle in which you are travelling.

What's not covered:

1. The excess per insured person shown on your policy schedule.
2. Any circumstance that could reasonably have been expected at the time you booked your trip or bought this insurance. For example, a strike or industrial action that was announced or had started before you booked your trip or bought this insurance.
3. If you don't allow enough time to arrive at your point of departure.
4. If you don't allow enough time between connecting flights.
5. Anything mentioned in 'What this policy doesn't cover' on pages 43 – 44.

Section 4: If you are delayed or if your trip is abandoned

- You are covered if your trip is delayed or abandoned for a reason listed below.
- You are covered up to the amount shown on your policy schedule for trip delay and abandonment.

For delayed trips:

- This applies to delays that are longer than 12 hours beyond the intended departure time.
- To claim for this, you must have continued your trip to your intended destination.

For abandoned trips:

- We will pay for the irrecoverable and unused travel and accommodation costs you have paid.
- To claim for this, your arrival time at your final destination must be delayed by more than 24 hours.

Covered reasons for delayed or abandoned trips:

1. Poor weather conditions, natural disaster, terrorist attack or unexpected strike or industrial action that directly impacts your travel itinerary.

By unexpected we mean that you had no reason to think this would happen when you booked your trip or bought this insurance.

2. Mechanical breakdown or technical fault at the port of departure or occurring to your aircraft, coach, train, or sea vessel.

What's not covered:

1. The excess per insured person shown on your policy schedule.
2. Any circumstance that could reasonably have been expected at the time you booked your trip or bought this insurance. For example, a strike or industrial action that was announced or had started before you booked your trip or bought this insurance.
3. Any claim where compensation is available from your transport operator unless you have a document from them explaining why no compensation was given.
4. Anything mentioned in 'What this policy doesn't cover' on pages 43 – 44.

Section 5: If you need immediate medical assistance during your trip

If you need immediate medical assistance while on your trip please contact our international emergency assistance provider, Healix International, on +44 (0) 208 608 4163. Before a claim for emergency medical expenses can be made you must have contacted Healix International.

In this section, when we say 'doctor' we mean someone who is registered as a medical professional and is unrelated to you.

- If you become ill or injured while on your trip, you are covered for emergency medical expenses incurred. This cover is only available for trips abroad, i.e. outside of the country of your permanent residence.
- You are covered up to the amount shown on your policy schedule for emergency medical assistance during your trip.
- Remember to keep all receipts and produce them in the event of a claim. Your claim may be rejected if receipts are not provided.
- We have the right to bring you back to your permanent residence if our international emergency assistance provider, Healix, in consultation with your treating doctor concludes that you can safely travel home. If you refuse to return home, we have the right to stop cover.
- We reserve the right to move you from one hospital to another.
- For trips to Australia or New Zealand, you should register with Medicare or a similar public healthcare system.

Please read about pre-existing medical conditions in the 'How this policy works' section. You must tell us about all pre-existing medical condition when you buy this insurance or any changes to your medical conditions before you travel. You are covered for the pre-existing medical conditions that you told us about and that are listed on your policy schedule.

You are covered for the following:

1. Reasonable and necessary emergency medical and surgical treatment costs as prescribed by a doctor up to the amount shown on your policy schedule.
2. Emergency dental treatment is limited to the amount shown on your policy schedule. This cover is limited to pain relief only and is not available for trips within the UK, Isle of Man or Channel Islands.
3. If you are hospitalised as in-patient during your trip, we will pay a daily benefit up to the amount shown on your policy schedule.

In addition, we will pay up to the amounts shown on your policy schedule for the non-refundable and irrecoverable cost of pre-paid activities booked before your departure, which you were unable to use as a direct result of you being hospitalised.

4. The extra accommodation (room only) and travel costs if you've been advised by a doctor to stay at your destination for treatment or recovery. We'll cover travel in economy class unless you've been advised by a doctor to travel in a higher class.

If you have not bought a return ticket, we will deduct the cost of this from your claim. We will use the cost of a return flight with the airline you originally flew with as a guide.

5. We will pay up to the amounts shown on your policy schedule for reasonable additional cattery or kennel costs you must pay if you've been advised by a doctor to stay at your destination for treatment or recovery.
6. If you're a child or if you're travelling alone and have been advised by a doctor that it is medically necessary to be accompanied home, we'll pay for one person to travel to stay and return home with you. We'll pay for their room only and return travel in economy class.

If you need to use this benefit, please notify us before you book anything.

7. If you die during your trip and while you are outside of the UK, Isle of Man and Channel Islands, we will pay up to the amounts shown on your policy schedule for the transport of your body or ashes back to your home or alternatively, we will pay for your burial or cremation abroad.

What's not covered:

1. The excess per insured person shown on your policy schedule.
2. Any circumstance that could reasonably have been expected at the time you booked your trip or bought this insurance.
3. Any claim if you were travelling against medical advice or would have been if you had sought such advice.
4. Any claim due to a pre-existing medical condition that has not been declared to us and that is not listed on your policy schedule.
5. Any further costs if you choose not to move hospital or return to your permanent residence after our medical advisor and the doctor who is treating you have said it is safe for you to move.
6. Any claim for inpatient hospital treatment or being returned home that has not been agreed by our international emergency assistance provider, Healix.
7. Any claim related to medical diagnosis or treatment that is not essential in the opinion of our international emergency assistance company and could reasonably have waited until your return home.
8. Dental treatment that is not an emergency or related to pain relief. We do not cover dental treatment in the UK, Isle of Man or Channel Islands.
9. We will not pay any costs related to pregnancy or giving birth if you are more than 32 weeks pregnant during your trip (28 weeks for a multiple pregnancy).

If you will be more than 28 weeks pregnant at the start of your trip (24 weeks for a multiple pregnancy), we will not cover any costs related to pregnancy or giving birth if you have not received confirmation from your doctor or midwife, who is not related to you, that you are fit to

travel before you depart. The cost of a single or private hospital room unless it is medically necessary.

10. If you choose to have private treatment when public treatment is available.
11. The cost of a single or private hospital room unless it is medically necessary.
12. Any medical costs you have to pay after you return home.
13. Anything mentioned in 'What this policy doesn't cover' on pages 43 – 44.

Section 6: If you have an accident during your trip

If you need immediate assistance while on your trip please contact our international emergency assistance provider, Healix International, on +44 (0) 208 608 4163.

In this section, when we say 'doctor' we mean someone who is registered as a medical professional and is unrelated to you.

- You are covered if you are injured in an accident during your trip and you are permanently disabled or die as a result.

By 'accident' we mean something that is sudden and unexpected and happens external to the body. As an example, if you injure your back while lifting a heavy suitcase, this is not covered. If, however you accidentally trip over your suitcase and injure yourself this is covered.

By 'permanent' we mean a disability that is not going to improve within 12 months after the accident. We will appoint a doctor to confirm this.

- We will pay up to the amounts shown on your policy schedule for accidental death and disability. The amount we pay depends on the extent of your disability. We will appoint a doctor to confirm this.
- Your policy covers you while participating in a range of activities. These are listed in the 'How this policy works' section.
- There are some activities that are not covered. Please read about activities that aren't covered in the 'What this policy doesn't cover' section.

What's not covered:

1. Accidents that do not occur during your trip.
2. Anything that is not caused by an accident as described above.
3. We do not cover anything that is caused by or a symptom of any illness (physical or mental), disease or gradual wear and tear.
4. Anything mentioned in 'What this policy doesn't cover' on pages 43 – 44.

Section 7: If your baggage or personal property is delayed

- We will pay up to the amounts shown on your policy schedule to replace essential items while you wait for your baggage to reach your destination. Your baggage must be delayed for at least 12 hours before you can claim on this benefit.
- For a valid claim we will need to see a written statement from your transport operator or tour operator confirming the delay. We will only pay this benefit if your transport operator or tour operator has not compensated you for the delay.

We will ask to see the receipts for the items purchased.

- If your baggage proves to be permanently lost and you claim under the lost property section of this policy (see section 8 below), we will deduct what we paid you for your delayed baggage from your lost baggage claim.

What's not covered:

1. We won't cover property or baggage that is delayed or held by Customs, the police, or other officials.
2. Any claim where compensation is available from your transport operator or tour operator unless you have a document from them explaining why no compensation was given.
3. Business equipment, winter sport equipment or golf equipment. These items are covered in the optional sections of cover (described in sections 12, 13 and 14) if you bought the optional cover, paid the additional premium and the cover is listed on your policy schedule.
4. Anything mentioned in 'What this policy doesn't cover' on pages 44 – 45.

Section 8: If your baggage or personal property is lost, stolen or damaged

If your baggage or personal property is lost, stolen or damaged:

- We will pay you up to the amounts shown on your policy schedule to repair or replace your lost, stolen, or damaged items. These items must have belonged to you and does not include items that have been hired or loaned.
- The most we will pay for lost, stolen or damaged valuables is shown on your policy schedule.

When we say 'valuables' we mean personal items of value including:

- Electronics like mobile phones, tablets, laptops, cameras, and other audio-visual equipment.
 - Jewellery and watches made of or containing gold, silver, precious metals, or precious and semi-precious stones.
 - Spectacles, contact lenses and sunglasses.
 - Antiques and anything made of fur or silk.
- The most we will pay for an individual item is shown on your policy schedule. If the item comes in a pair, we will treat the pair as one item.
 - We will pay you the amount needed to replace your lost, stolen, or damaged items after allowing for wear and tear and the loss in value since you bought the item.
 - If your baggage or property is stolen, you must report this to the local police. We will ask to see the report when we assess your claim.
 - If your mobile phone is lost or stolen, you must contact your network provider and ensure the device is locked. When we assess your claim, we will ask to see the correspondence with your network provider confirming that the device has been locked.
 - Where relevant, we may ask to see a written report from your transport operator, tour operator or accommodation provider to support your claim.

If your money is lost or stolen

- We will pay up to the amount shown on your policy schedule for lost or stolen money whilst being carried on your person or left in a locked room or safety deposit box. We will only cover amounts that cannot be recovered elsewhere.
- We will ask you for reasonable evidence of the loss or theft. This could include a police report or confirmation letter from your tour operator or accommodation provider.
- We will ask for bank statements or cash withdrawal receipts for any claim you make so that we can confirm that the money belonged to you.

If your passport or travel documents are lost, stolen or damaged

- We will pay up to the amounts shown on your policy schedule for lost, stolen or damaged passports or travel documents if they are lost or stolen whilst being carried on your person or left in a locked room or safety deposit box while abroad.

We will pay for:

- The cost of the replacement passport or travel document.
- The cost of reasonable and necessary travel and accommodation expenses (room only) to obtain a replacement passport or travel document.
- We will ask you for reasonable evidence of the loss or theft. This could include a police report or confirmation letter from your tour operator or accommodation provider.
- We will ask to see the receipts for any extra costs of getting a replacement passport or travel document abroad.

What's not covered:

1. The excess shown on your policy schedule.
2. Valuables that are contained with checked-in baggage.
3. Business equipment, winter sport equipment or golf equipment. These items are covered in the optional sections of cover (described in sections 12, 13 and 14) if you bought the optional cover, paid the additional premium and the cover is shown on your policy schedule.
4. Sports equipment that is damaged while in use, unless the claim is for damage to golf or winter sport equipment and you selected the optional sports cover described in sections 13 and 14, paid the additional premium and the cover is shown on your policy schedule.
5. Any claim where a safety deposit box is available but was not used.
6. Personal property that is not locked in your accommodation.
7. Property or baggage left unattended in a public place or vehicle unless the items were left in a locked vehicle and were out of sight. There must also be proof that someone used force to break into the vehicle.
8. Damage to fragile items like glassware or china.
9. Damage caused by something leaking in your luggage, such as powder or liquid.
10. Scratches and dents unless they make the item unusable.
11. Damage due to moth or vermin.
12. Valuables that are lost while swimming.
13. The following items are not covered: Food and flowers, bikes and their accessories, dentures, paintings, and motor vehicles including their accessories, for example tyres and roof boxes.

14. Money you lose when you exchange currencies.
15. We don't cover passports or travel documents that are lost in the UK, Isle of Man or Channel Islands.
16. Items or baggage that are confiscated by customs, the police or other officials.
17. Anything mentioned in 'What this policy doesn't cover' on pages 43 – 44.

Section 9: If you have legal expenses resulting from your trip

- You are covered for reasonable and necessary legal costs to pursue legal action for compensation if someone else causes your bodily injury or death while on a trip. You are also covered to defend your legal rights in claims against you that are covered in Section 10: If you are held personally liable for anything during your trip.
- We will pay up to the amounts shown on your policy schedule for legal expenses resulting from your trip.
- We will only provide cover if we and your legal representative agree that your claim has reasonable prospects of success for the duration of the claim.
- You must send us the quote from the lawyer who will be representing you and get our approval to proceed before progressing with legal action.
- We reserve the right to stop paying legal costs if the legal costs would be disproportionate to the value of the claim.
- Any recovered legal expenses from other sources will be split between us and you in the same ratio as they were originally paid.

What's not covered:

1. The excess shown on your policy schedule.
2. Claims made more than 180 days after the incident.
3. Any costs we haven't agreed to in writing.
4. If we or your legal representative think you're more likely to lose your case, or that your case will cost more than the outcome.
5. Any costs as a result of you making a claim against us.
6. Any costs relating to animals you own or look after.
7. Defending your legal rights in claims against you except as provided under Section 10: If you are held personally liable for anything during your trip abroad.
8. Any appeal where we did not provide cover for the original claim.
9. Anything mentioned in 'What this policy doesn't cover' on pages 43 – 44.

Section 10: If you are held personally liable for anything during your trip abroad

- You are covered up to the amount shown on your policy schedule if you are found legally liable for an accident during your trip that caused damage to someone else's property or bodily injury.
- You are also covered to defend your legal rights in claims against you that are covered in this section. Your legal expense cover is described in section 9 above.
- This cover applies to trips outside of the UK, Isle of Man and Channel Islands.
- You must call our claim administrator, Roger Rich, straight away if an accident happens or if someone makes a legal claim against you.
- Don't admit or deny liability for any accident or negotiate or agree to pay anything unless you have permission from us in writing.

You are covered for:

1. Accidental bodily injury where the injured person is not you, a member of your family, a member of your household or a person that is employed by you.
2. Accidental loss of or damage to any property that does not belong to you, a member of your family, a member of your household or a person that is employed by you.
3. Accidental damage to your temporary holiday accommodation that does not belong to you, a member of your family, a member of your household or a person that is employed by you.

What's not covered:

1. The excess shown on your policy schedule.
2. We will not cover incidents that are the result of you owning or using any aircraft, watercraft, vehicle, weapon, or firearm.
3. Damage to property belonging to you, a member of your family, a member of your household or a person that is employed by you.
4. Bodily injury to you, a member of your family, a member of your household or a person that is employed by you.
5. Bodily injury that is not the result of a sudden accident.
6. Injury or damage caused by animals other than domestic cats and dogs.
7. Anything mentioned in 'What this policy doesn't cover' on pages 43 – 44.

Section 11: If your accommodation becomes uninhabitable

You are covered for:

Up to the amount shown in the Summary of your policy, for additional accommodation and transportation costs you incur to move to alternative accommodation on arrival or at any other time during the trip because you cannot use your booked accommodation because of:

1. Fire, flood, storm, explosion, landslide, avalanche, hurricane, earthquake, tsunami, or volcanic eruption on making your accommodation uninhabitable;
2. An outbreak of food poisoning or an infectious disease.

What's not covered:

1. Claims arising directly or indirectly from any costs or charges also covered under any other section of this policy;
2. Claims arising directly or indirectly from any claim if your trip is booked as part of a package holiday;
3. Any claim for additional transport and accommodation costs, which are of a higher standard than that of your pre-booked transport and accommodation;
4. Any costs incurred by you which are recoverable from elsewhere including those from the transport operator, the accommodation provider or your credit or debit card issuer or those for which you receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
5. Any costs which you would have expected to pay during your Trip;
6. Claims arising directly or indirectly from anything set out in the General Exclusions.

Section 12: Cover extension: If you are going on a cruise

If you are going on a cruise, you must have purchased this cover. This section only applies if you are going on a cruise, have paid the appropriate extra premium and this cover is shown on your policy schedule.

Missed departure

- This section covers you if, for a reason listed below, you miss the initial international departure of your cruise.
- We will pay up to the amount shown on your policy schedule for reasonable additional accommodation (room only) and necessary travel expenses incurred to join your cruise at the next docking port.

Covered reasons for missed departure:

1. The failure of scheduled public transport due to poor weather conditions, natural disaster, terrorist attack or unexpected strike or industrial action that directly impacts your travel itinerary.

By unexpected we mean that you had no reason to think this would happen when you booked your trip or bought this insurance.

2. An accident to or breakdown of the vehicle in which you are travelling (this would not include your vehicle running out of petrol, oil, or water, having a flat tyre, puncture or flat battery).
3. An accident or breakdown occurring to another vehicle ahead of you on a road which causes an unexpected delay to the vehicle in which you are travelling.

Cabin confinement

- This section covers you if you are confined to your cabin by the ships medical officer for medical reasons.
- We will pay up to the amount shown on your policy schedule for each day that you are confined.
- We will pay up to the amount shown on your policy schedule for the non-refundable and irrecoverable cost of pre-paid activities booked before your departure, which you were unable to use as a direct result of your confinement.

Itinerary change

- We will pay up to the amount shown on your policy schedule for each pre-arranged excursion you miss due to circumstances beyond your control, such as adverse weather conditions, industrial action, or timetable restrictions.

This must be confirmed by the cruise operator in writing confirming the reason for the missed excursion.

Cruise interruption

- This section will cover you for the additional, reasonable travel expenses to reach the next port to re-join the cruise following hospital treatment on dry land.
- We will pay up to the amount shown on your policy schedule.

What's not covered:

1. The excess shown on your policy schedule.
2. Any circumstance that could reasonably have been expected at the time you booked your trip or bought this insurance.
3. Any claim for cabin confinement and/or itinerary change and/or cutting your trip short relating to the same event.
4. Anything mentioned in 'What this policy doesn't cover' on pages 43 – 44.

Section 13: Cover extension: Winter sports cover

If you are going on a winter sports trip you must purchase this cover. The cover listed in this section only applies if you have specifically chosen the cover, you have paid the extra premium, and this cover is shown on your policy schedule.

In this section when we say 'doctor' we mean someone who is registered as a medical professional and is unrelated to you.

When we say 'winter sports' in this section we mean the activities listed in the 'Activities that are covered' section of the policy on page 15.

If you need to cancel your trip - extension

- You are covered if, before you depart for your trip, you need to cancel your travel, accommodation, and pre-booked activities due to an unexpected illness or injury that prevents you from taking part in winter sports activities.
- You are covered up to the amount shown on your policy schedule.
- We will pay for the irrecoverable financial loss that results from cancelling your trip. We will only cover the loss that you cannot get back from other providers.

If you need to cut your trip short - extension

If you need immediate assistance while on your trip please contact our international emergency assistance provider, Healix International, on +44 (0) 208 608 4163. If you need to return home earlier than planned, you must have this approved by Healix before you book anything.

- You are covered if while you are on a trip you need to cut your trip short and return to your permanent residence due to an unexpected illness or injury that prevents you from taking part in winter sports activities.
- You are covered up to the amount shown on your policy schedule for cutting your trip short.
- We will cover the irrecoverable financial loss that results from cutting your trip short. This includes the cost of travel, accommodation and pre-booked activities which have not been used and have already been paid for. We'll calculate a proportionate amount for the unused part of your trip plus the reasonable additional cost of returning to the UK (by economy class) earlier than planned.
- You will need receipts for anything you want to claim for.

Lost, stolen or damaged winter sport equipment

- We will pay you up to the amount shown on your policy schedule to repair or replace your lost, stolen, or damaged winter sport equipment.
- The most we will pay for an individual item is shown on your policy schedule. If the item comes in a pair, we will treat the pair as one item.

- We will pay up to a maximum percentage of the original purchase price of your winter sport equipment, allowing for wear and tear and the loss in value since the item was bought. The percentage we will pay depends on how long ago you bought the equipment. We will use the following table to determine this:

When the equipment was purchased	Maximum % of purchase price we will pay for lost, stolen or damaged equipment
Up to 1 year old	85%
Up to 2 years old	65%
Up to 3 years old	45%
Up to 4 years old	30%
Up to 5 years old	20%
Older than 5 years	0%

Winter sport equipment hire

- We will pay up to the amount shown on your policy schedule for the reasonable cost of hiring replacement winter sport equipment because of the accidental loss, theft, damage, or delay of your own equipment during your trip.
- For delayed winter sport equipment, the delay must be for at least 12 hours. We will ask to see confirmation of the delay from your transport operator.

Ski pass

- If you lose or your pass for the ski lift is stolen, we will pay you for the unused portion of your ski pass based on the value of the pass when it was lost or stolen.
- We will pay up to the amounts shown on your policy schedule.

Ski pack (including ski pass)

- If you get sick or are injured during your trip, and a doctor confirms that you are not able to ski or to use the ski pack facilities, we will pay for the unused portion of your pre-booked, non-refundable ski pack.
- We will pay up to the amounts shown on your policy schedule for this benefit.

Piste Closure

If there is a lack of snow in your resort and it closes, we will pay you up to the amounts shown on your policy schedule.

If your trip is within the Northern Hemisphere, cover applies if your dates of travel fall between the months of December and April. If your trip is within the Southern Hemisphere, cover applies if your dates of travel fall between the months of May and October.

What's not covered:

- 1.** The excess shown on your policy schedule. Any circumstance that could reasonably have been expected at the time you booked your trip or bought this insurance.
- 2.** Any circumstance that could reasonably have been expected at the time you booked your trip or bought this insurance.
- 3.** Cancellation or cutting your trip short due to an injury or medical condition where you do not obtain confirmation from a doctor that the condition is severe enough to warrant cancelling your trip or cutting your trip short.
- 4.** Cancellation or cutting your trip short due to a pre-existing medical condition that has not been declared to us and that is not listed on your policy schedule.
- 5.** Any claim if you were travelling against medical advice or would have been if you had sought such advice.
- 6.** Cutting your trip short where you do not obtain the prior agreement from our international emergency assistance provider, Healix.
- 7.** Any claim for both ski pack and cutting your trip short relating to the same event.
- 8.** Items that are confiscated by customs, the police, or other officials.
- 9.** Property left unattended in a public place or vehicle unless the items were left in a locked vehicle and were out of sight. There must also be proof that someone used force to break into the vehicle.
- 10.** Damage caused by something leaking in your luggage, such as powder or liquid.
- 11.** Scratches and dents unless they make the item unusable.
- 12.** Damage due to moth or vermin.
- 13.** Winter sport equipment that is more than 5 years old.
- 14.** Anything mentioned in 'What this policy doesn't cover' on pages 43 – 44.

Section 14: Optional: Cover for business equipment

This section only applies if you are travelling for work, you have paid the extra premium to cover your business equipment and this cover is shown on your policy schedule.

- We will pay you up to the amount shown on your policy schedule to repair or replace your delayed, lost, stolen, or damaged business equipment.
- When we say 'business equipment' we mean electronics including computers, laptops, mobile phones, and tablets that you use for business purposes and which you are responsible for.
- The most we will pay for an individual item is shown on your policy schedule. If the item comes in a pair, we will treat the pair as one item.
- We will pay you the amount needed to replace your delayed, lost, stolen or damaged items after allowing for wear and tear and the loss in value since the item was bought.
- We will pay the costs for an emergency courier to replace any business-related equipment that you must have for your business.
- For delayed equipment:
 - the delay must be at least 12 hours.
 - We will need confirmation of the length and reason for the delay.
 - We will reimburse you for the cost of replacing essential items only.
 - Whatever we pay for delayed equipment will be taken off any claim for an item that is later permanently lost.

What's not covered:

1. The excess shown on your policy schedule.
2. We won't cover property or baggage that is delayed or held by customs, the police, or other officials.
3. Any claim where compensation is available from your transport operator unless you have a document from them explaining why no compensation was given.
4. Business equipment that is contained with checked-in baggage.
5. Any claim where a safety deposit box is available but was not used.
6. Business equipment that is not locked in your accommodation.
7. Business equipment left unattended in a public place or vehicle unless the items were left in a locked vehicle and were out of sight. There must also be proof that someone used force to break into the vehicle.
8. Damage caused by something leaking in your luggage, such as powder or liquid.
9. Scratches and dents unless they make the item unusable.
10. Damage due to moth or vermin.
11. Anything mentioned in 'What this policy doesn't cover' on pages 43 – 44.

Section 15: Optional: Golf cover

The cover listed in this section only applies if you have specifically chosen the cover, you have paid the extra premium, and this cover is shown on your policy schedule.

In this section when we say 'doctor' we mean someone who is registered as a medical professional and is unrelated to you.

If you need to cancel your trip - extension

- You are covered if, before you depart for your trip, you need to cancel your travel, accommodation, and pre-booked activities due to an unexpected illness or injury that prevents you from playing or taking part in golf activities.
- You are covered up to the amount shown on your policy schedule.
- We will pay for the irrecoverable financial loss that results from cancelling your trip. We will only cover the loss that you cannot get back from other providers.

If you need to cut your trip short - extension

If you need immediate assistance while on your trip please contact our international emergency assistance provider, Healix International, on +44 (0) 208 608 4163. If you need to return home earlier than planned, you must have this approved by Healix before you book anything.

- You are covered if while you are on a trip you need to cut your trip short and return to your permanent residence due to an unexpected illness or injury that prevents you from playing or taking part in golf activities.
- You are covered up to the amount shown on your policy schedule for cutting your trip short.
- We will cover the irrecoverable financial loss that results from cutting your trip short. This includes the cost of travel, accommodation and pre-booked activities which have not been used and have already been paid for. We'll calculate a proportionate amount for the unused part of your trip plus the reasonable additional cost of returning to the UK (by economy class) earlier than planned.
- You will need receipts for anything you want to claim for.

Lost, stolen, or damaged golf equipment

- We will pay you up to the amount shown on your policy schedule to repair or replace your lost, stolen, or damaged golf equipment after allowing for wear and tear and the loss in value since the item was bought.
- The most we will pay for an individual item is shown on your policy schedule. If the item comes in a pair, we will treat the pair as one item.

Hire of golf equipment

- We will pay up to the amount shown on your policy schedule for the reasonable cost of hiring replacement golf equipment because your equipment has been lost, stolen, or damaged during your trip.
- For delayed golf equipment, the delay must be for at least 12 hours. We will ask to see confirmation of the delay from your transport operator.

Loss of green fees

- If you get sick or are injured during your trip, and a doctor confirms that you are not able to play golf as a result, we will pay for the unused and non-refundable portion of your pre-booked green fees.
- We will pay up to the amounts shown on your policy schedule.

What's not covered:

1. The excess shown on your policy schedule.
2. Any circumstance that could reasonably have been expected at the time you booked your trip or bought this insurance.
3. Cancellation or cutting your trip short due to an injury or medical condition where you do not obtain confirmation from a doctor that the condition is severe enough to warrant cancelling your trip or cutting your trip short.
4. Cancellation or cutting your trip short due to a pre-existing medical condition that has not been declared to us and that is not listed on your policy schedule.
5. Any claim if you were travelling against medical advice or would have been if you had sought such advice.
6. Cutting your trip short where you do not obtain the prior agreement from our international emergency assistance provider, Healix.
7. Any claim for loss of green fees and cutting your trip short relating to the same event.
8. Items that are confiscated by customs, the police, or other officials.
9. Property left unattended in a public place or vehicle unless the items were left in a locked vehicle and were out of sight. There must also be proof that someone used force to break into the vehicle.
10. Damage caused by something leaking in your luggage, such as powder or liquid.
11. Scratches and dents unless they make the item unusable.
12. Damage due to moth or vermin.
13. Golf equipment that is more than 5 years old.
14. Anything mentioned in 'What this policy doesn't cover' on pages 43 – 44.

What this policy doesn't cover

Traveling to hazardous territories

We may not pay any claim that results from you travelling to a country or area listed as a hazardous territory in the 'How this policy works' section of this policy. This includes where the Foreign, Commonwealth & Development Office (FCDO) have advised against "all" or "all but essential" travel.

Injuries and conditions we don't cover

We won't cover any self-inflicted injuries. This includes if you injure yourself while trying to take your own life.

We won't cover injuries caused by you deliberately putting yourself in danger unless you're trying to save someone's life.

We won't cover claims for injuries resulting from a medical professional acting carelessly or recklessly.

We don't cover any claims if:

- Your state of health is significantly worse than you told us.
- You know you will need medical treatment during your journey.
- One of the purposes of your journey is to obtain medical treatment, including cosmetic treatment.

Activities that aren't covered

We won't cover injuries caused by you taking part in a professional or semi-professional sport. This includes playing, practising, and training.

We won't cover injuries caused by flying accidents unless you're a passenger in a commercial flight. For example, you're not covered if you're injured while parachuting, hang-gliding, or paragliding.

Search and rescue

This policy does not cover the costs relating to finding and rescuing someone.

Crime

We won't cover you if doing so would mean we're breaking any laws or regulations.

We also won't cover claims that result from you breaking the law or taking part in a criminal activity. For example, if you drive while under the influence of alcohol.

Alcohol, medicine, and drugs

We may not pay a claim if alcohol caused or actively contributed to the event you are claiming for.

We won't cover injuries caused by accidents if you're under the influence of medicine and don't follow the instructions. This includes both instructions that come with the medicine or that are given to you by a doctor who is not related to you.

We also won't pay any claim if you are using drugs or take medication to treat a drug addiction at the time the event you are attempting to claim for occurred.

War

We won't cover any loss or damage caused by war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, or similar events.

Participation in wars, riots, or terrorism

We won't pay claims for anything that results from you taking part in war, riots, or terrorism.

Cyber events

We will not pay any claims which are caused by, contributed to by, or arises out of:

- the use of, or inability to use, any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, or tablet).
- any computer virus.
- any computer related hoax.

This exclusion does not apply to Section 5: If you need immediate medical assistance during your trip or Section 6: If you have an accident during your trip.

Radioactivity

We won't pay any claims if you encounter radioactive materials. This could be from nuclear fuel (e.g. uranium), nuclear waste, or nuclear machinery.

It could be caused by an explosion, the nuclear product being set on fire, or just if you come into contact with it. This includes toxic, explosive, or dangerous substances.

Sanctions

We won't provide any cover or benefits, or pay any claims, if doing so would breach any sanctions, laws or regulations that apply to us or our parent companies.

Sanctions, laws, and regulations can prevent us from doing business with or involving certain countries, groups, companies, and people.

How we use your personal information

To comply with data protection regulations, we are committed to processing personal information fairly and transparently. This section is designed to provide an understanding of how we collect and use this information.

We may collect personal details including name, address, date of birth, email address and dependent on the type of cover provided, sensitive information such as medical records. This is for the purpose of managing the products and services in place and this may include underwriting, risk management and claims handling. We will obtain personal information either directly from you or from the solicitors or insurance brokers dealing with your claim.

For more details about your rights in relation to the personal information we hold about you, you can read our full privacy policy at onebefore.com/privacy-policy and <http://www.justtravelcover.com/privacy>.

IMPORTANT NUMBERS:

Medical Emergency: +44 (0)20 8608 4163

Claims: +44 (0)20 7858 1980

Just Travel Cover: 0333 003 0021

Email: admin@justtravelcover.com

