

Pedal Cover

Your Standard Pedal Cover Annual Travel Insurance Policy Booklet



Reading this because you want to make a claim?

[Click here for the claims section of the Pedal Cover website](#)

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD – MAKING A CLAIM

You should first call an ambulance using the local equivalent of a **999** number.
If you are travelling within the EU, you should dial **112**.

You should then, when possible, contact the tifgroup-assistance team which is available 24 hours a day, all year round on: **+44 (0) 203 829 6745**
Or email: assistance@tifgroup.co.uk

To make a claim

please contact **us** as soon as possible and keep copies of all information you send

Travel Claims

Sections A1-2, B1-B22, C2-C5, WS1-WS6

Please visit

www.tifgroup.co.uk/customer/claims/

You can also email claims@tifgroup.co.uk

or call **0203 829 6761** - 8 am - 8 pm Weekdays, 9 am - 1pm Saturdays

Gadget Claims

Section D1

For all **gadget** claims please contact:

Taurus Insurance Services Limited

You can email: support@taurus.gi

or call: 0330 041 2864

Open 9am-5pm Weekdays only

For Legal Advice

please contact Penningtons Manches LLP on **0345 241 1875** - 8.30am - 7.00pm Weekdays

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ABOUT THIS POLICY

PLEASE NOTE: This is a travel insurance policy and not private medical insurance, so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

- The policy is a legal contract between you and **us** and is subject to the exclusive jurisdiction of the courts of your **home country**. **We** will settle all claims under the **home country's** law, and all **our** correspondence with you will be in English.
- No alterations and/or additions to your policy's printed terms and conditions are valid unless made in writing by **us**.
- The policy document comprises separate sections that state what events you are covered for and any applicable limits, conditions and exclusions. If your circumstances do not fit those described, then there is no cover in place. Only events that happen during the **period of insurance** and for which the appropriate premium has been paid will be considered.
- The policy is based on indemnity and will only respond to unexpected and unforeseeable events.
- You are expected to take reasonable care of yourself and your possessions and act as if uninsured at all times. **We** will not consider claims that have arisen due to reckless behaviour or feature inflated costs.
- You must supply **us** with all the documents and information **we** may reasonably need and not pay or agree to pay costs that another party seeks to claim from you that **we** have not authorised.
- **We** may take over and deal with, in your name, the defence/settlement of any claim made under the policy; and take proceedings in your name, but at **our** expense, against the responsible party to recover, for **our** benefit, the amount of any payment made under the policy.
- **We** will only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and you will provide details of such other insurance.
- Any item insured under General Possessions, **Valuables, Gadgets, Cycling Accessories** or ski equipment will be valued at the price you paid for it, less any applicable **wear and tear deductions**.
- **We** will not pay medical costs in excess of customary and reasonable levels of charging.
- **USA Medical Costs:** Medical providers in the USA routinely charge international patients many times higher than it costs them to provide service. As this policy covers customary and reasonable medical expenses, **we** will not pay excessive or inflated charges for your treatment so it is important that you do not pay any medical providers up front, either at the time of your treatment or on your return to your **home country**. They may engage the services of collection agencies but any correspondence should simply be sent on to **us**, unanswered: there is no lawful action that can be taken which **we** cannot step in and take over on your behalf.

CYCLING ACTIVITIES

Our Travel Insurance is designed specifically for cyclists, mountain bikers and triathletes. We cover cycling regardless of the event, be it a family holiday, charity cycle ride, the Ironman World Championships or a downhill mountain biking trip in Morzine.

For annual multi-trip policies, you must select a sport pack covering you for the highest risk activity you will participate in during the cover period. We also cover other sports and activities. If you wish to participate in other activities while away, please make sure the relevant sports pack covers it. See page 50.

Sports Pack 1	Sports Pack 2	Sports Pack 3	Sports Pack 4
<ul style="list-style-type: none"> ✓ Cycle Touring single country ✓ Incidental Cycling on roads only ✓ Leisure Cycling on roads only ✓ Road Cycling excl. racing 	<ul style="list-style-type: none"> ✓ Aquabike incl. racing ✓ Bike Packing single country only ✓ Cycle Touring max three countries ✓ Duathlon incl. racing ✓ Grand Fondos ✓ Gravel Riding excl. racing ✓ Sportives ✓ Triathlon incl. racing ✓ Time Trial incl. racing 	<ul style="list-style-type: none"> ✓ Bike Packing max three countries ✓ Cyclocross incl. racing ✓ Gravel Racing ✓ Mountain Biking excl. racing, &. downhill ✓ Road Racing excl. criterium 	<ul style="list-style-type: none"> ✓ Bike Packing multi continent expeditions ✓ BMX Freestyle ✓ BMX Racing ✓ Criterium Racing ✓ Cycle Touring multi continent expeditions ✓ Mountain Bike Racing ✓ Downhill MTB incl. racing ✓ Multi-stage or Ultra Endurance Event eg. RAAM/ Haute Route/ Transcontinental ✓ Track Cycling incl. racing

If you are considering taking part in any activity which is not listed, please contact us to discuss this, and we will let you know what, if any, additional premium is necessary.

Please read carefully

Bike Packing is off-road leisure cycling, with overnight stays in the wild

Cycle Touring is leisure cycling on roads, with overnight stays either in campsites, B&Bs or hotels

Downhill MTB Is predominately on steep, challenging terrain, with cyclists travelling at speed, potentially encountering drops and jumps. It usually requires finding another way to the top of the trail, whether hiking, shuttling, or using a chairlift.

GEOGRAPHICAL AREAS

We split our policy into six geographical regions based on the cost of medical expenses and repatriation to help keep your costs down.

For cover to apply, you must have paid the required premium for the country or countries you are travelling too. You are covered for all countries listed up to the region you have selected, e.g. *if you are planning a trip to France and Australia next year, you would select Region 4. This would then cover you for Regions 1, 2, 3 & 4, but not 5 & 6.*

1- United Kingdom, the Channel Islands, Isle of Man & BFPO

2- Europe (excl. Greece, Spain & Turkey)

Albania, Andorra, Armenia, Austria, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Corsica, Croatia, Czech Republic, Denmark, Eire, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Guernsey, Holland / Netherlands, Hungary, Iceland, Italy, Jersey, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Moldova, Monaco, Montenegro, Norway, Poland, Portugal, Romania, Russia (West of the Urals), San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Ukraine, Vatican City

3- Europe (incl. Greece, Spain and Turkey)

Balearics, Canary Islands, Corfu, Crete, Cyprus, Greece, Ibiza, Kos (Greek Island), Lanzarote, Majorca, Malta, Minorca, Rhodes, Spain, Tenerife, Turkey

4- Australia & New Zealand

Australia, British Antarctic Territory, Cook Islands, Lord How Island, New Zealand, Niue, Norfolk Islands, Territory of Cocos (Keeling) Islands, Territory of Christmas Island, Tokelau

5- Worldwide (excl. USA, CAN, MEX & CARIBBEAN)

All countries of the world other than those listed in Territory 6 – Worldwide (eg. USA, Canada, Mexico and Caribbean).

6- Worldwide

All countries of the world, including:

Alaska, Anguilla, Antarctic, Antigua, Aruba, Bahamas, Barbados, Bermuda, Bonaire (Antilles), British Virgin Isles, Canada, Cayman Islands, Cuba, Curacao, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Leeward Islands, Martinique, Mexico, Montserrat, Netherlands Antilles, Nevis Island, Puerto Rico, St Kitts & Nevis, St Lucia, St Martin, St Vincent & the Grenadines, Trinidad & Tobago, Turks & Caicos Isles, USA, Virgin Isles (UK), Virgin Isles (US)

We do not provide cover to those countries or parts of countries where the Foreign, Commonwealth & Development Office (FCDO), or World Health Organisation (WHO) have advised against all or all but essential travel.

WHAT WORDS MEAN

So you know exactly where you stand, we've defined what specific terms mean in the context of this policy. Where you see a word written in bold in this document, it means there's a definition for it here. The definitions listed below will apply to the whole policy unless we say that they have a different meaning when used in particular policy sections.

Abroad	anywhere outside of your home country .
Accident	an injury which is caused by a violent, viable and external event.
Additional sports activity	any sports or activity not listed on page 50.
Adverse weather conditions	too much, or too little snow, high winds, avalanche.
Bicycle	any cycle, including tandem or mountain bike, powered by human pedalling, including any fixed accessories or removable parts when stolen or damaged at the same time as the bicycle .
BFPO	British Forces Posted Overseas.
Cash	sterling or foreign currency in note or coin form.
Checked-in baggage	suitcases, holdalls or rucksacks that have been checked-in by your transport provider and placed in the luggage hold of your transport provider
Close business colleague	someone you work with, who due to their job's nature, means their absence from work requires you to cancel or alter your trip . A senior manager or director of the business must confirm this in the event of a claim.
Co-operate	provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.
Cycle accessories	cycling specific: helmets, hats or caps, shoes, overshoes, jerseys or vests, base layers, gilets, gloves, glasses & goggles, jackets, shorts, bib shorts, bibs, biblongs, tights, trousers, socks, wetsuits used exclusively for triathlons, warmers, compression clothing, backpacks, water bottles and cages, hydration packs, cycling lights, cycle luggage, panniers, saddle bag, cycling tools, cycling armour & guards.
Cycle computers	cycling GPS unit, heart rate monitors, performance trackers
Deductible	the amount we will deduct from any claims settlement in respect of each person making a claim.
Designated ski rack	a designated area of substantial construction specifically designed to allow and facilitate secure storage of skis & snowboards.

Directly or indirectly related claims

a medical problem that is more likely to happen because of another medical problem they already have.

Emergency and necessary medical treatment

any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

Emergency travel documents

any emergency documents that you need in order to return **home** or continue your **trip**.

End supplier

the company that owns or operates the following services: **scheduled airline**, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions.

Event tickets

tickets or passes which you have purchased to gain admission or entry to, a theme park, water park, exhibition, concert, theatre or sporting

Evidence of ownership

a document to evidence that the item(s) you are claiming for belong to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals or insurance valuation

Excessive alcohol consumption

drinking enough alcohol that it seriously affects your decision making or that you suffer injury or **illness** from either long-term alcohol ab

Existing medical condition

see Page 18.

Family member

any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

Financial failure

means the **end supplier** becoming insolvent or has an administrator appointed and being unable to provide agreed services.

Gadget(s)

include: Mobile/ Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology, Sports Cameras, **Cycle Computers**.

Home

one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

Home country

either the United Kingdom, the Channel Islands or the Isle of Man.

Ill/illness

a condition, disease, set or symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the **period of insurance**.

In-patient

being admitted to a hospital for a period of 24 hours or more.

International departure point

any airport, international rail terminal or port from which you leave a country having passed through passport control.

Irrecoverable loss

deposits and charges paid by you for your **trip** which are not recoverable from any other source such as, but not limited to, insurance policies or financial bonds and guarantees provided by the **end supplier** or another insurance company or a government agency or a travel agent or credit card company.

Known event

an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

Mode of transport

scheduled airline, train (i.e. Eurostar and Eurotunnel), coach, ferry, Cruise Ship **motorised vehicle**

Motorised vehicle

car, motorcycle, moped, scooter, boat or quad bike.

Natural disaster

fire, flood, earthquake, storm, lightening, explosion or hurricane.

Onward connection

a connecting flight, sailing or train which you take within 12 hours after you have left your **international departure point**, which enables you to continue with the next stage of your **trip** as shown on your itinerary.

Outpatient treatment

treatment received which does not require admittance to a hospital.

Package holiday

any holiday where two or more components (i.e. transport and accommodation) have been booked with a **tour operator** and therefore falls within

Pair or set

two or more items that are complementary or purchased as one item or used or worn together.

Period of insurance

the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

Permanent and total disablement

you are unable to work in any paid employment or paid occupation, this shall be defined as 'all your usual activities, pastimes and pursuits

Precautions

all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their possessions.

Proof of purchase

an original receipt and any other documentation required to prove when the item was purchased.

Proof of withdrawal

evidence that you had withdrawn the **cash** from your bank, building society or credit card.

Public transport services

buses, coaches, domestic flights or trains that run to a published scheduled timetable.

Racing

any event which requires a relevant race license and includes a mass start of participants or riding in a pack/peloton.

Reasonable safety precautions

wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.

Reasonable steps

ensuring that you have allowed an additional 30 minutes travelling time on top of the time it would take to travel to your **international departure point** given normal traffic and weather conditions.

Redundant, Redundancy

being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment because of redundancy, has been continuously employed for two years or longer and is not on a short term fixed contract.

Repatriation

returning you to your **home**, a hospital, nursing home or funeral director in the United Kingdom or the Channel Islands.

Scheduled airline

an airline upon whom your **trip** depends on operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat-only basis is not part of a **package holiday** arranged by a **tour organiser**.

Scheduled departure time

the time when you were meant to leave your **international departure point** as shown in your itinerary or published timetable.

Scheduled return date

the date you intended to return **home** as shown on your travel tickets or travel itinerary.

Single article

any single item that is not part of a **pair or set**.

Ski equipment

bindings, boots, gloves, goggles, helmets, poles, ski clothing, skis & snowboards.

Ski lift pass

any form of pre-paid identification that gives you access to the **ski resort** facilities.

Ski resort

an area that has prepared ski runs and groomed slopes and is serviced by lifts and tows which operate seasonally.

Tour operator

any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

Tour organiser(s)

any individual or company which sells a **package holiday**.

Transport provider

Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

Travel companion

a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.

Travel documents

Current passports, ESTAs, Valid Visa's, travel tickets, European Health Insurance Cards (EHIC), Global Health Insurance Cards (GHIC)

Trip

travel during the **period of insurance**.

Trip destination

the final destination shown on your travel itinerary.

Unattended

neither on your person or within your sight and reach.

Unexpectedly

at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream media or medical outlets.

Valid UK Driving Licence

[visit www.gov.uk/driving/licence-categories](http://www.gov.uk/driving/licence-categories)

Valuables

rings, watches (excluding smart watches), necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals, costume jewellery.

We, Our, Us

Union Reiseversicherung AG UK. and/or tifgroup-assistance.

Wear and tear deductions

Below is a table that represents the wear and tear deductions made on **our** policy. Unless cover specifically states 'new for old', these deductions will apply:

Max Item Age in Months:	6	12	18	24	30	36	42	48	48+
General Possessions:	10%	20%	30%	40%	50%	60%	70%	80%	90%
Cycle Accessories:	0%	0%	10%	15%	20%	25%	30%	35%	40%

IMPORTANT SECTION

Please read carefully

This insurance will only be valid if, at the time you bought the policy, everyone named on the insurance schedule:

1. is a resident of the United Kingdom, Channel Islands, Isle of Man or **BFPO** and has not spent more than 6 months **abroad** in the 12 months prior to buying this policy.
2. is not already **abroad** when the **trip** starts.
3. is taking a **trip** which starts and ends in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.
4. will be travelling within the **period of insurance** unless **we** have been asked, and agreed, to extend the policy and confirmed this in writing.
5. has told **us** about any **existing medical conditions** and/or prescribed medications and received confirmation that **we** will provide cover for them.
6. are not waiting to have a medical investigation or the results of any tests unless these relate to an **existing medical condition** you have already told **us** about.
7. will tell **us** about any changes to their health that occur between the date the policy is purchased and the date the trip starts and will not travel if they may need to seek medical treatment during the **trip**.
8. is not travelling for less than 2 days on any one **trip** within your **home country**.
9. is not going on a cruise.
10. are aware that there is no cover under this policy if you travel to a country or specific area that the Foreign, Commonwealth & Development Office (FCDO) advice against all or all but essential travel to.
11. are aware that there is no cover under this policy if you purchased this insurance with the reasonable intention or likelihood of claiming.
12. who is aged 17 years or under, must always be travelling with one of the named insured adults on the insurance schedule.
13. understands that any **trip abroad** must be for a minimum of 2 days.

Other important points to note if you have purchased a multi-trip policy:

- The maximum time you can be **abroad** on a **trip** is 31 days, unless you have paid an additional premium to cover longer **trips**, and **we** have confirmed this to you in writing.
- All persons named on the insurance schedule must be aged 85 years or under at the purchase date.

TREATMENT FOR A MINOR INJURY

What you should do if you need outpatient treatment or treatment for a minor injury or illness

PLEASE NOTE: This is a travel insurance policy and not private medical insurance, so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

For a non-urgent medical situation

That is something you would typically see your GP or minor injuries unit for, so you don't need to attend hospital, but you do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on your foot? **We** have teamed up with **Medical Solutions UK Ltd**, who offer UK Registered Doctors who give medical support and assessment over the phone and can prescribe in many countries across the globe. This means you can quickly access support with minor ailments without disrupting your trip too much. You can access this facility free of charge by calling **+44 161 468 3793**

You can call 112, or the local equivalent of 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

Optimal Care

In **our** experience, access to the best doctors, diagnostics and optimal care in many areas of the world (particularly in Europe and across many destinations worldwide) are limited to state facilities. They don't always look as nice, but **we** have experience of good clinical outcomes within a regulated environment without the risk of a patients' health being compromised over commercial interest, immoral and dangerous practices such as extortion, detainment and withdrawal of treatment you are unlikely to find occurring in state facilities. If you would like to know more about **our** approach to receiving the best medical care overseas and **repatriation** planning, please visit **our** website <https://philosophies.tifgroup.co.uk/>

IF YOU RECEIVE OUTPATIENT TREATMENT WHEN TRAVELLING

In European Union Countries – if you present yourself at a public facility, you are strongly advised to show your EHIC/GHIC.

In Australia – you are strongly advised to enrol for Medicare and have it accepted.

Using these agreements in public facilities will mean that medical treatment will be free or at a reduced cost, and your standard policy excess will be waived from any claim you may make. If you cannot use the EHIC/GHIC, you will have to pay the medical facility and submit a claim when you get **home**; the policy excess will then be applied.

In Turkey, Cyprus, Egypt and Bulgaria – we utilise Global Excel services, who can arrange for the bill to be paid directly. You fill in a Global Excel form in the medical facility to confirm the treatment's nature and pay your policy excess to the facility. They will then send the remaining bill directly to Global Excel for payment. More information can be found here www.globalexcel.com

Everywhere else in the world – if there is no suitable public facility that will treat you free of charge, you can pay the medical facility and retain all receipts so that you can make a claim when you get **home**.

PLEASE NOTE: If the costs are likely to exceed £500 or you are admitted to a hospital, you should call us on +44 (0) 203 829 6745

IF YOU HAVE A MEDICAL EMERGENCY WHILE YOU ARE AWAY

PLEASE NOTE: This is a travel insurance policy and not private medical insurance, so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

You can call 112, or the local equivalent of 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

YOU SHOULD THEN CALL US ON +44 (0) 203 829 6745

Whilst the actual medical care you receive is in the hands of the local doctors treating you, **we** can obtain the medical information **we** need from them to establish what is wrong and their treatment and discharge plans. **We** can support you if you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice.

We will then advise on and put in place suitable **repatriation** plans to get you **home** as soon as it is medically safe to do so. **We** will liaise with the treating doctor to get a fit to fly certificate when needed and with aero-medical experts who will advise on both the timing and method of **repatriation** best suited to your individual needs and recovery.

IT IS IMPORTANT THAT YOU ARE AWARE OF THE FOLLOWING:

Medical Treatment

- There is no cover for:
 - routine, non-emergency or elective treatment
 - or treatment that can wait until you return **home**.
- Our doctors are not treating you; they are not responsible for the clinical care you are receiving in a medical facility.
- You may need to be moved from one local facility to another larger/more specialised facility for treatment in some instances.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times, and so you may have to wait as you would in your local NHS hospital unless you require critical care.
- Once you are discharged from a hospital, this does not always mean you are fit to fly **home** – For example, if you were in the UK and suffered the same injury/**illness**, then you would not consider flying out on holiday so soon after surgery/treatment/incident.

- Some medical facilities will raise charges that are far more than customary and reasonable; **we** will deal with such bills directly, and there is no need for you to pay them. You need to pass any correspondence about such bills to **us** to ensure **we** can provide full financial protection.

Repatriation (bringing you home)

- Coming **home** straight away is not always an option, even if you are considered 'fit to fly' by the treating doctor.
- We have a medical team with experience in aviation medicine who will advise on both the timing and method of **repatriation** best suited to your individual needs and recovery.
- Most airlines require specific criteria to be met to accept a 'medical passenger'.
- Things change – if your health, stability or vitals change – then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the UK if treatment is not possible where they are.

YOUR HEALTH – WHEN BUYING AND FOR THE DURATION OF THE POLICY

1. Have you or anyone named on the policy ever been diagnosed with or treated for any of the following?
 - Heart or circulatory conditions
 - Strokes or high blood pressure
 - Breathing/Respiratory conditions (including asthma)
 - Cancer (even if now in remission)
 - Diabetes (including diet controlled)
 - Irritable bowel disease (such as Crohn's, or diverticulitis)
2. Are you or anyone named on the policy currently taking any medication (this will not apply to common colds, flu or contraceptive medication)?
3. Are you or anyone named on the policy waiting for any tests, treatment or a non-routine hospital appointment?
4. Have you or anyone named on the policy seen a medical professional in the last 2 years?

If the answer is YES to any of the above you must declare them to us; you cannot choose what you declare and what you don't.

We need to understand your health as a whole to be able to assess the risk you present in the lead up to your trip and while you are travelling. If any of the above apply to you and you do not declare them, any claim you make whether it is related or not, may only be paid in part or declined altogether.

Similarly, if there is a **CHANGE IN YOUR HEALTH BEFORE YOUR TRAVEL**, such as new or increased medication, any referral for tests or a specialist appointment, or a new diagnosis/course of treatment, you must tell us or again any claim you make whether it is related or not, may only be paid in part or declined altogether.

If **we** feel that anything you tell **us** might increase the risk and chance of a claim, **we** may ask you to pay an additional premium, apply an increased excess, change the policy terms or withdraw cover altogether.

To declare an existing condition(s) or a change in health, please call us on:

020 8103 8241 Mon-Fri 8am-8pm, Sat-Sun 9am-5pm

Should your medical situation change before you travel, and **we** are unable to provide cover, **we** will either allow you to make a claim for cancellation or **we** will refund 1/12th of the total policy premium you have paid for each full calendar month remaining on the policy.

CANCELLATION OF THE POLICY

If the policy does not meet your needs

If you find that the policy's terms and conditions do not meet your needs and you no longer wish to be covered by the policy, you must tell **us** within 14 days of purchasing the policy. **We** will refund your premium in full provided you have not travelled or claimed or intend to claim on the policy.

If you ask us to cancel the policy after 14 days

We will consider a partial refund should you wish to cancel your policy outside of the 14 days cooling-off period, provided you have not travelled or claimed or intend to claim on the policy.

If **we** agree to a refund, **we** will refund 1/12th of the total policy premium you have paid for each full calendar month remaining on the policy.

When we might cancel your policy

We reserve the right to give 7 days' notice of cancellation of this policy, without a refund, by recorded delivery to you at your last known address in the event of the following circumstances:

- fraud or suspected fraud;
- misleading information or deliberate misrepresentation;
- abusive behaviour to **our** staff.

SUMMARY OF COVER TABLE

This table shows you what cover may be available under this insurance policy and is subject to the terms, conditions and exclusions in the individual policy sections. The amounts shown we will pay 'up to' are the maximum amounts payable under each insured person's policy section.

Please note: Some sections have individual item limits or limits to the amount paid per period; please refer to the individual policy sections for these limits.

Please be aware that if your circumstances do not fit those described, then there is no cover in place.

The **'Deductible'** (sometimes called an excess) is the amount that will be deducted from your claim for each insured person.

Section	Cover	Up to	Deductible
	Cancellation		
A1	Cancellation – if you are unable to go on your trip	£2,500	£75
A1	Cancellation – if you are unable to take part in the activity	£2,500	£75
A2	If your scheduled airline fails before you leave home	£1,000	Nil
	Trip Disruption		
B1	If you are delayed	£100	Nil
B2	If you miss your departure or onward connection	£750	£75
B3	Abandonment – If you decide to abandon your travel plans	£2,500	£75
B4	If your scheduled airline fails while you are away	£1,000	Nil
B5	If a natural disaster occurs during your trip	£750	£75
B6	If you need additional pet care due to a delay on your return journey	£250	Nil
B7	If you are denied boarding on your return journey (Optional Cover)	£560	Nil
	Medical & Curtailment		
B8	If you need emergency medical treatment abroad	£7,500,000	£75
B9	If you need to be brought home	£200,000	£75
B10	If you are buried or cremated abroad	£4,000	£75
B11	If you are admitted to a public hospital	£750	Nil
B12	If you need dental & physiotherapy treatment after you have returned home	£250	£75
B13	If you are taken ill or injured in your home country	£2,000	£75
B14	Curtailment – If you have to cut short your trip	£2,500	£75
	Possessions		
B15	If your checked-in baggage is delayed	£300	Nil
B16	If your valuables are lost, stolen or accidentally damaged	£400	£75
B17	If your other possessions are lost, stolen or accidentally damaged	£2,000	£75
B18	If your cash or event tickets are lost or stolen	£300	£75
B19	If you need emergency travel documents	£300	£75
	Legal & Personal Accident		
B20	If you need legal advice	£25,000	Nil
B21	If you are killed, injured or disabled following an accident	£10,000	Nil
B22	If you are held legally liable for injury or damage	£2,000,000	£75
	Bicycle Covers		
C2	If you cannot use your bicycle for more than 24 hours	£300	Nil
C3	If you need to collect your bicycle after you have returned home	£250	Nil
C4	If you need roadside recovery	£150	Nil
C5	If you are unable to participate on the day of an event	£500	Nil
	Gadget (Optional Cover)		
D1	If your gadgets are lost, stolen or accidentally damaged	See Schedule	£50
	Winter Sport (Optional Cover)		
WS1	If your or your hired ski equipment is lost, stolen or damaged	£1,000	£50
WS2	If your ski equipment is delayed over 24 hours	£500	Nil
WS3	If you are unable to use your pre-paid ski pack	£500	£50
WS4	If your ski resort is closed	£1,000	Nil
WS5	If an avalanche occurs	£1,000	Nil
WS6	If your ski lift pass is lost or stolen	£500	Nil

YOUR PRE-TRAVEL POLICY

SECTIONS A1 – A2

On multi-trip policies, cover starts on the chosen starting date and cancellation cover is not in force until that date. Cover for future **trips** within the **period of insurance** starts from the date of booking.

Please Note: If your circumstances do not fit those described, then there is no cover in place.

Please be aware that we expect you to:

- **Co-operate** with **us** to provide any information or documentation **we** may reasonably require to enable **us** to verify and process your claim;
- Have declared all your **existing medical conditions** to us. If you need to declare, please call 020 8103 8241.

Important notice regarding the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your trip

You will not be covered for any **directly or indirectly related claims** arising from the health of a **travel companion**, a **family member**, a **close business colleague**, or the person you were going to stay with if at the time your policy was issued you were aware they had health problems that were likely to significantly worsen during the **period of insurance**.

Section A1 – Cancellation – If you are unable to go on your trip

The deductible amount for this section is £75 per person, per incident

If this happened:

You were forced to cancel your **trip** because the following **unexpectedly** happened before you left **home** which you would not have been expected to foresee or avoid:

- ✓ you, or anyone insured on this policy, became **ill** with an infectious disease within 14 days of your **trip** starting (**including contracting Covid-19**);
- ✓ you, a **travel companion**, a **family member**, a **close business colleague**, or the person you were going to stay with became **ill (excluding contracting Covid-19)**, was injured or died;
- ✓ you became **ill (excluding contracting Covid-19)** or sustained an injury which reasonably prevented you from partaking in an activity insured under your policy which formed the primary reason for travel;
- ✓ your **home** was burgled, or seriously damaged by fire, storm or flood;
- ✓ you, or a **travel companion** were called for jury service or required as a witness in a court of law;
- ✓ you, or a **travel companion** were made **redundant**;
- ✓ you, or a **travel companion** had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government;
- ✓ as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth & Development Office (FCDO) or comparable prohibitive regulations by the government of the country you were due to visit and within 50 miles of your chosen destination, change the travel advice to advise against all or all but essential travel.

**We will pay up to
£2,500**

for your proportional share of any pre-paid costs that are directly related to your **trip** for:

- transport charges
- accommodation costs
- foreign car hire
- pre-paid excursions booked before you go on your **trip**

which you have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose and results in a financial loss.

But we won't do anything if:

- ✗ you have not paid your **deductible** or accepted it will be deducted from any settlement;
- ✗ you are claiming due to a **known event**;
- ✗ you are unable to provide evidence from a medical professional confirming your **illness** or infectious disease;
- ✗ you cancelled your **trip** because:
 - you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19. Cover is only in place if you have a confirmed diagnosis of Covid-19 within 14 days of your **trip** starting;
 - you simply did not want to travel or had a fear of travelling;
 - you could no longer afford to pay for the **trip**;
 - of an **existing medical condition** which you have not told **us** about and that **we** have not agreed to cover in writing;
 - of any epidemic, or pandemic as declared by the World Health Organisation (WHO);
 - due to FCDO, government or local authority advice relating to any infectious disease including Covid-19;
- ✗ you, or a **travel companion** did not obtain the required **travel documents**, inoculations or vaccinations for the area you are travelling to;
- ✗ you, or a **travel companion** are the defendant in a court of law;
- ✗ you did not obtain prior authority to take leave or your leave was cancelled on disciplinary grounds;
- ✗ you ask **us** to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers;
- ✗ you ask **us** to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements;
- ✗ you purchased insurance with the reasonable intention or likelihood of claiming;
- ✗ your claim relates to course charges or tuition fees unless agreed in writing by **us**;
- ✗ you are unable to prove your financial loss;
- ✗ you do not **co-operate** with **us**.

Section A2 – If your scheduled airline fails before you leave home

There is no deductible amount for this section

If this happened:

- ✓ The **scheduled airline** on which you were booked suffered **financial failure** or **insolvency** before your departure from your **home country** causing you a financial loss.

**We will pay up to
£1,000**

for your share of any **irrecoverable loss** that is directly related to your **trip**, which you cannot get back from anyone else.

But we won't do anything if:

- ✗ you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- ✗ you purchased your insurance after the date the first threat of **insolvency** or **financial failure** of the **scheduled airline** was announced;
- ✗ you ask **us** to pay for any expense following your disinclination to travel or to continue with your **trip** or loss of enjoyment on your **trip**;
- ✗ you ask **us** to pay any form of travel delay or other temporary disruption to your **trip**;
- ✗ you ask **us** to pay any costs for which a third party is liable or which can be recovered by other legal means;
- ✗ the **scheduled airline** is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
- ✗ you were booked on a **package holiday**;
- ✗ you do not **co-operate** with **us**.

YOUR TRAVEL POLICY

SECTIONS B1 – B21

Your travel policy starts when you leave **home** to start your **trip** and ends when you return **home**, or you are taken to a hospital, nursing home or funeral director in the United Kingdom, Isle of Man or the Channel Islands.

- For **multi-trip policies**, further **trips** within the **period of insurance** are covered.

Please Note: If your circumstances do not fit those described, then there is no cover in place.

Please be aware that we expect you to:

- take reasonable care of yourself and your possessions, and act as if uninsured at all times. **We** will not consider claims that have arisen due to reckless behaviour or feature inflated costs;
- **co-operate** with **us** to provide any information or documentation **we** may reasonably require to enable **us** to verify and process your claim;
- not accept liability for any injury or damage you might cause to a third party or their property;
- have declared all your **existing medical conditions** or any change in health to **us**. If you need to declare, please call 020 8103 8241;
- to contact tifgroup-assistance before attending a private medical facility or if you require emergency medical treatment.

Important notice regarding the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your trip

You will not be covered for any **directly or indirectly related claims** arising from the health of a **travel companion**, a **family member**, a **close business colleague**, or the person you were going to stay with if at the time your policy was issued you were aware they had health problems that were likely to significantly worsen during the **period of insurance**.

Ready to go checklist

So, you're all packed and just about ready to go. We have included a checklist to help ensure that you haven't forgotten anything!

Check that your travel insurance covers your trip's whole duration and any activities that you plan on trying.

Check your travel documents:

- Is your passport up to date, and is it valid for a least 6 months after the date you are due to come home?
- Make two photocopies of your passport, tickets and travel insurance documents and leave one set at home (maybe let family/friends know where they are kept in case of an emergency). Take the other set with you but keep them separate from the originals.
- Make sure you have important contact numbers in your phone just in case.

Check with your GP to ensure that you have had any necessary vaccinations and/or medications.

Know your destination:

- It is always worth checking out any local laws and customs before you get there.
- Pack a guide book.
- Check the Foreign, Commonwealth & Development Office (FCDO) website www.gov.uk/fcdo

Tell family/friends about your trip and make sure they know where you are going and how to get hold of you in an emergency.

When you are abroad:

- Make sure your **travel documents**, passport, money and insurance documents are kept in a safe place.
- Stick to safe filtered water and keep yourself well hydrated when you are out in the sun.
- Always wear protective sunscreen when you are out and about, even if you are on the ski slopes! (but make sure the one you buy doesn't contain the chemical Oxybenzone as it bleaches the sea coral).
- Check out local information in your guidebook or online so that you are aware of any local holidays and nearby public medical facilities.
- It is always a good idea to keep all your receipts just in case you need them for future reference.

Section B1 - If you are delayed

There is no deductible amount for this section

If this happened:

- ✓ Your departure from your **international departure point** was delayed by more than **12 hours** after your **scheduled departure time** because of a disruption to your **transport providers'** service.

We will pay you
£25

for each full **12-hour** period that you are delayed up to a maximum of:

£100

But we won't do anything if:

- ✗ your departure was delayed due to a **known event** at the time you purchased this policy;
- ✗ you cannot provide **us** with a written report from the **transport provider** confirming the reason for and the length of the delay;
- ✗ you do not **co-operate** with **us**.

Section B2 - If you miss your departure or onward connection

The deductible amount for this section is **£75** per person, per incident

If this happened:

- ✓ Despite having taken **reasonable steps**, you did not reach your **international departure point** in time to check-in because:
 - **public transport services** you were using or intended to use were cancelled or delayed due to unforeseen strike, industrial action, mechanical failure or **adverse weather conditions**;
 - the vehicle in which you were travelling was involved in an accident, stuck in traffic, affected by road closure or broken down

which meant that you missed your **transport providers'** service.

Or

- ✓ A delay to your **transport providers'** service from your **international departure point** caused you to miss your first **onward connection**, as shown in your itinerary.

We will pay you up to
£1,000

towards the costs, you had to pay for alternative transport and accommodation arrangements to reach your **trip destination**.

But we won't do anything if:

- ✗ you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- ✗ you did not take all **reasonable steps** to ensure that you checked-in/arrived at your boarding gate on time in accordance with your **transport providers'** instructions;
- ✗ you are claiming for a missed connection, and you did not allow a minimum of **2 hours** within your itinerary to enable you to make your **onward connection** given the normal operation of your **transport providers'** service from your **international departure point**;
- ✗ the **transport provider** has provided alternative travel and accommodation, or made a financial contribution towards these costs;
- ✗ you missed your **transport providers'** service due to a **known event**;
- ✗ you are unable to provide **us** with the information **we** may reasonably require to confirm the reason you missed your **transport providers'** service;
- ✗ you cannot provide **us** with receipts for any additional expenditure;
- ✗ you do not **co-operate** with **us**.

Section B3 - If you decide to abandon your travel plans

The deductible amount for this section is £75 per person, per incident

If this happened:

- ✓ You decided that you no longer wanted to go on the **trip** because your **transport providers'** service from your **home country** was delayed for **24 hours** or more.

**We will pay you up to
£2,500**

for your share of any pre-paid costs that are directly related to your **trip**, which you have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose.

But we won't do anything if:

- ✗ you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- ✗ the delay happened after the flight, sailing or train has departed from your **home country**;
- ✗ the delay was due to a **known event**;
- ✗ you have already made a claim under the 'If you miss your departure or onward connection' section of the policy;
- ✗ you cannot provide **us** with a written report from the **transport provider** confirming the reason that you did not travel, and the length of the delay;
- ✗ your flight/train/sailing was cancelled by your **transport provider**;
- ✗ you are abandoning your **trip** as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO);
- ✗ you are abandoning your **trip** due to FCDO, government or local authority advice relating to any infectious disease including COVID-19;
- ✗ you decided to abandon your travel plans after you had left your **home country**;
- ✗ you do not **co-operate** with **us**.

Section B4 - If your scheduled airline fails while you are away

There is no deductible amount for this section

If this happened:

- ✓ The **scheduled airline** on which you were booked suffered **insolvency** or **financial failure** while you were away and you were unable to return to your **home country**.

We will pay you up to
£1,000

for the extra cost of a one-way fare (of a standard no greater than the class of journey you paid for on your outward journey) to allow you to complete the return journey of your **trip** to your **home country**

But we won't do anything if

- ✗ you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- ✗ you purchased your insurance after the date the first threat of **insolvency** or **financial failure** of the **scheduled airline** was announced;
- ✗ you ask **us** to pay for any expense following your disinclination to travel or to continue with your **trip** or loss of enjoyment on your **trip**;
- ✗ you ask **us** to pay for any form of travel delay or other temporary disruption to your **trip**;
- ✗ you ask **us** to pay any costs for which a third party is liable or which can be recovered by other legal means;
- ✗ the **scheduled airline** is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
- ✗ you were booked on a **package holiday**;
- ✗ you do not **co-operate** with **us**.

Section B5- If a natural disaster occurs during your trip

The deductible amount for this section is £75 per person, per incident

If this happened:

- ✓ You need alternative accommodation following a **natural disaster** during your **trip**.

We will pay you up to
£750

for the cost of travel and alternative accommodation to the same standard as those on your original booking.

But we won't do anything if

- ✗ you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- ✗ you are unable to provide **us** with evidence of the necessity to make alternative travel arrangements;
- ✗ you are claiming due to a **known event**;
- ✗ your **trip** is formed as part of a **tour operator's package holiday**;
- ✗ the **natural disaster** had already happened before you left **home**;
- ✗ you are claiming as a result of an epidemic or pandemic as declared by the World Health Organisation (WHO);
- ✗ you are claiming due to FCDO, government or local authority advice relating to any infectious disease, including COVID-19;
- ✗ you do not **co-operate** with **us**.

Section B6 - Additional pet care due to a delay on your return journey

There is no deductible amount for this section

If this happened:

- ✓ Your arrival in your **home country** was more than **12 hours** later than shown in your pre-booked itinerary due to circumstances beyond your control, or you were unable to return **home** due to a medical situation which meant you incurred additional kennel or cattery fees.

**We will pay you
£25**

for each full **12-hour** period that you are delayed on your return journey for additional pet care up to a maximum of:

£250

But we won't do anything if:

- ✗ you were involved in, or the perpetrator of, any violent or drunken behaviour which caused your return journey to your **home country** to be delayed;
- ✗ you cannot provide evidence of your additional expenditure;
- ✗ you did not reach your **international departure point** in time for your pre-booked transport;
- ✗ you are unable to provide written confirmation from the **transport provider** showing the original booked arrival time, the actual arrival time and the reason for the delay;
- ✗ you do not **co-operate** with us.

Section B7 (optional) - If you are denied boarding on your inbound journey

There is no deductible for this section

If this happened:

- ✓ You were denied boarding on the return journey of your **trip** due to having or being suspected of having an infectious disease (including Covid-19).

We will pay you up to

£40

for additional accommodation (of a standard no greater than your original booking) for each full **24-hour** period that you are unable to return to your **home country** up to a maximum of:

£560

We will pay up to
£300 Europe, £500 Worldwide

towards the cost of return transportation to your **home country** (of a standard no greater than the class of journey and in the same **mode of transport** you paid for on your outward journey) at the earliest possible date based on medical or local authority advice.

But we won't do anything if:

- ✗ you have not paid your **deductible** or accepted it will be deducted from any settlement;
- ✗ your **transport provider** has made arrangements to revalidate your original ticket but you chose not to accept it;
- ✗ you chose not to undertake your return journey;
- ✗ you were not denied boarding by your **transport provider**;
- ✗ you ask **us** to pay for travel to anywhere other than your **home country**;
- ✗ you are claiming for any costs relating to food or drink;
- ✗ you ask **us** to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL, Air Passenger Rights, (including Civil Aviation Authority requirements), or ABTA protection, or any other specific legislation for transport or travel providers;
- ✗ you ask **us** to pay for any costs already accepted or offered by your transport and/or accommodation provider;
- ✗ you cannot provide **us** with a written report from the **transport provider** confirming the refusal of boarding;
- ✗ you are claiming for costs associated with you attempting to return prior to the recommended return date following your initial refusal of boarding;
- ✗ you are claiming for costs of any **travel companion** other than;
 - your children who are under 18 years of age, or
 - a legal dependant who is unable to travel without you,
- ✗ who is insured on this policy and where there is no responsible adult to supervise them, until you are able to return to your **home country**.
- ✗ you do not **co-operate** with **us**.

PLEASE NOTE: 'Section B7' is an optional cover and requires payment of an additional premium and does not form part of your cover unless expressly stated on your schedule

Section B8 - If you need emergency medical treatment abroad

The deductible amount for this section is £75 per person, per incident

If this happened:

- ✓ During your **trip abroad** you needed **emergency and necessary medical treatment** (including dental treatment for the immediate relief of pain).

**We will pay you up to
£7,500,000**

in respects of customary and reasonable fees or charges for **emergency and necessary medical treatment that we have agreed to**, as well as customary and reasonable fees or charges for:

additional travel and accommodation costs if you are discharged from hospital but medically unable to return **home** immediately;

costs for one other person to stay with you, or to travel to you from your **home country** and to accompany you **home**;

travel costs to or from a hospital relating to your admission, discharge or attendance for **outpatient treatment**;

travel costs to and from appointments, or for the collection of medication prescribed for you by the hospital, as well as the cost of additional food and drink, and the cost of telephone calls to **us**.

But we won't do anything if:

- ✗ you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- ✗ you cannot produce receipts for any additional expenses;
- ✗ you ask **us** to pay for any services or treatment that are considered to be routine, non-emergency or elective;
- ✗ you ask **us** to pay medical fees and charges in excess of customary and reasonable levels of charging;
- ✗ you ask **us** to pay for any services or treatment that can reasonably wait until you return **home**;
- ✗ you ask **us** to pay for any services or treatment that you received in your **home country**;
- ✗ you ask **us** to pay for any services or treatment that you received after the date that **we**, in consultation with your treating doctor, told you that you could return **home**;
- ✗ you were under the influence of non-prescribed drugs, solvents or anything relating to your prior abuse of drugs or solvents;
- ✗ where **excessive alcohol consumption** was a contributory factor;
- ✗ you were driving or riding any **motorised vehicle** for which you did not hold a **valid UK Driving Licence** and you failed to take **reasonable safety precautions**;
- ✗ you knowingly put yourself at risk, unless you were trying to save your own or someone else's life;
- ✗ you were taking part in an **additional sports activity** and you had not paid the relevant additional premium;
- ✗ you went against FCDO, government, local authority or medical advice relating to any infectious disease including COVID-19;
- ✗ you do not **co-operate** with **us**.

PLEASE NOTE: This is a travel insurance policy and not private medical insurance, so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

This policy does not cover treatment due to, or a complication of, any health conditions as explained in 'Your health – when buying the policy and for the duration of the policy' on page 18, which you have not told us about and we have not agreed to cover in writing.

This policy excludes any costs incurred in respect of normal pregnancy or childbirth where you are between 29 and 40 weeks of the pregnancy.

Section B9 - If you need to be brought home

The deductible amount for this section is £75 per person, per incident

If this happened:

- ✓ As a result of **emergency and necessary medical treatment** during your **trip abroad** we decided that it was medically necessary for you to return **home** either before or after your **scheduled return date**, or you were unfortunate enough to suffer a serious **accident, illness** or injury during your **trip** which resulted in your death.

**We will pay you up to
£200,000**

for customary and reasonable costs that are medically necessary to enable **us** to return you to your **home** or nursing home, or to move you to the most suitable hospital in your **home country** as arranged by the tifgroup-assistance team;

**We will pay you up to
£25,000**

for customary and reasonable transportation costs, as arranged by the tifgroup-assistance team unless otherwise agreed by **us**, to return your body or ashes back to your **home**, a hospital or funeral directors in the United Kingdom or the Channel Islands.

But we won't do anything if:

- ✗ you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- ✗ you do not have a valid claim under the 'If you need emergency medical treatment abroad' section of this policy;
- ✗ you ask **us** to pay the cost of bringing you **home** before **we** consider it clinically safe to do so and there is appropriate medical treatment available locally;
- ✗ you ask **us** to pay for any costs to which **we** have not agreed to;
- ✗ the risk associated with bringing you **home** is greater than the risk of you remaining in resort;
- ✗ your return **home** would present unnecessary risk to other travellers;
- ✗ you ask **us** to pay for the cost of travel to a standard higher than the class in which you were originally booked to return **home**, unless **we** agree and it is medically necessary;
- ✗ you ask **us** to pay for the cost of burial or cremation in your **home country**;
- ✗ you ask **us** to pay for **repatriation** costs which **we** have not agreed;
- ✗ you do not **co-operate** with **us**.

PLEASE NOTE: We will liaise with your treating doctor(s) about your treatment plan and if required obtain a 'fit to fly' certificate.

We will also liaise with you and advise on, and also put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so in order to achieve your optimal recovery.

If you have not purchased a return ticket, we will deduct the costs of an economy flight (based on the cost on the date you came home) from any costs we have incurred in returning you to your home.

Section B10 - If you are buried or cremated abroad

The deductible amount for this section is £75 per person, per incident

If this happened:

- ✓ You were unfortunate enough to suffer a serious **accident, illness** or injury during your **trip abroad** which resulted in your death, and you were buried or cremated **abroad**.

We will pay your estate or the executors/administrators of your estate up to:

£4,000

towards the costs of your burial or cremation **abroad**.

But we won't do anything if:

- ✗ there has not been a valid claim under the 'If you need emergency medical treatment abroad' section of this policy;
- ✗ your estate or the executors/administrators of your estate:
 - ✗ have not paid the **deductible** or accept that it will be deducted from any settlement;
 - ✗ ask **us** to pay for the costs of burial or cremation in your **home country**;
 - ✗ do not **co-operate** with **us**.

Section B11 - If you are admitted to a public hospital

There is no deductible amount for this section

If this happened:

- ✓ During your **trip abroad**, you were admitted to a public hospital as an **in-patient** for **emergency and necessary medical treatment**.

We will pay you

£25

for each full **24-hour** period that you are in a public hospital up to a maximum of

£750

But we won't do anything if:

- ✗ you do not have a valid claim under the 'If you need emergency medical treatment abroad' section of this policy;
- ✗ you remained an **in-patient** after the date **we**, in consultation with your treating doctor, told you that you could return **home** or be safely discharged to your **trip** accommodation until you were fit to return **home**;
- ✗ you do not **co-operate** with **us**.

PLEASE NOTE: This is a travel insurance policy and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

This payment in this section is in addition to any emergency medical expenses we may have agreed to pay under the section called 'If you need emergency medical treatment abroad'

Section B12 - If you need dental & physiotherapy treatment after you have returned home

The deductible amount for this section is £75 per person per incident

If this happened:

- ✓ During your **trip**, you were injured and needed dental or physiotherapy treatment, which needs to be continued now that you have returned **home**.

**We will pay up to
£250**

towards the cost of ongoing dental and physiotherapy charges that **we** have agreed to.

But we won't do anything if:

- ✗ you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- ✗ you do not have a valid claim under either the '*If you need emergency medical treatment abroad*' or '*if you need emergency medical treatment in your home country*' sections of the main policy;
- ✗ you cannot produce receipts for the additional cost of treatment.
- ✗ you do not **co-operate** with us.

Section B13 - If you are taken ill or injured in your home country

The deductible amount for this section is £75 per person, per incident

If this happened:

- ✓ During your **trip** within your **home country** you were admitted to a hospital for **emergency and necessary medical treatment** as an **in-patient**, or you were unfortunate enough to suffer a serious **accident, illness** or injury during your **trip** which resulted in your death.

**We will pay you up to
£2,000**

for your additional travel and accommodation costs for you to return **home** if you are unable to use your original travel tickets;

for another person to stay with you, or to travel to you from your **home country** and to accompany you **home**;

to your estate or the executors/ administrators of your estate towards the costs of returning your body or ashes back your **home**.

This is what we will do:

- ✗ you were travelling within your **home country** for less than 2 days on any one **trip**;
- ✗ you or your estate or the executors/administrators of your estate have not paid the **deductible** or accepted that it will be deducted from any settlement;
- ✗ you or your estate or the executors/administrators of your estate ask **us** to pay for any services or treatment that you received in your **home country**;
- ✗ your estate or the executors/administrators of your estate ask **us** to pay for the costs of burial or cremation in your **home country**;
- ✗ you or your estate or the executors/administrators of your estate do not **co-operate** with **us**.

PLEASE NOTE: There is no cover for the costs of medical treatment or medication under this section.

PLEASE BE AWARE: This policy does not cover treatment due to, or a complication of, any health conditions as explained in 'Your health – when buying the policy and for the duration of the policy' on page 18, which you have not told us about and we have not agreed to cover in writing.

Section B14 - Curtailment – If you have to cut your trip short

The deductible amount for this section is £75 per person, per incident

If this happened:

You had to cut short your **trip** because the following **unexpectedly** happened after you left **home**, which you would not have been expected to foresee or avoid:

- ✓ you, or anyone insured on this policy, became **ill** with an infectious disease during your **trip** (including contracting **Covid-19**);
- ✓ you, a **travel companion**, a **family member**, a **close business colleague**, or the person you were going to stay with became **ill** (excluding contracting **Covid-19**), was injured or died;
- ✓ your **home** was burgled, or seriously damaged by fire, storm or flood;
- ✓ your pre-booked accommodation was damaged by a **natural disaster**, and alternative accommodation was not provided;
- ✓ you, or a **travel companion** were called for jury service or required as a witness in a court of law;
- ✓ you, or a **travel companion** had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government;
- ✓ as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth & Development Office (FCDO) or comparable prohibitive regulations by the government of the country you were due to visit and within 50 miles of your chosen destination, change the travel advice to advise against all or all but essential travel.

**We will pay up to
£2,500**

for your proportional share of any unused pre-paid accommodation, car hire and excursions that are directly related to your **trip**, which you have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose, as well as any additional travel expenses incurred to get you **home**.

This is what we will do:

- ✗ you have not paid your **deductible** or accepted it will be deducted from any settlement;
- ✗ you are claiming due to a **known event**;
- ✗ you are claiming as a result of any epidemic, or pandemic as declared by the World Health Organisation (WHO);
- ✗ you are claiming due to FCDO, government or local authority advice relating to any infectious disease;
- ✗ you ask **us** to pay for the cost of your original return ticket when **we** have paid for a new ticket or arranged your medical **repatriation**;
- ✗ you had cut short your **trip** because:
 - you could no longer afford to pay for the **trip**,
 - you did not want to continue travelling or had a fear of continuing your **trip**;
 - of an **existing medical condition** which you have not told **us** about and that **we** have not agreed to cover in writing;
 - of a normal pregnancy or childbirth where you were more than 29 weeks pregnant at the start of your **trip**.
- ✗ you, or a **travel companion** are the defendant in a court of law;
- ✗ you did not obtain prior authority to take leave or your leave was cancelled on disciplinary grounds;
- ✗ you ask **us** to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers;
- ✗ you ask **us** to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements;
- ✗ you are unable to prove your financial loss;
- ✗ you do not **co-operate** with **us**.

PLEASE NOTE: You must use or revalidate your original ticket for your early return. If this isn't possible, you must provide evidence, additional costs were necessary. Any refunds due on unused original tickets will be deducted from your claim. If you do not have an original return ticket, you will not be reimbursed for costs incurred for your early return.

Section B15 - If your checked-in baggage is delayed

There is no deductible amount for this section

If this happened:

- ✓ Your **checked-in baggage** did not arrive at your **trip destination** within **12 hours** of your arrival because it was misplaced by your **transport provider**.

We will pay you up to
£300

for the purchase of **essential items** or essential **cycle accessories** if you are without your **checked-in baggage** for more than **12 hours**.

But we won't do anything if:

- ✗ you are unable to provide **us** with evidence from your **transport provider** or their handling agents confirming that your **checked-in baggage** was delayed and the date and time it was returned to you;
- ✗ you do not **co-operate** with **us**.

Section B16 - If your valuables are lost, stolen or accidentally damaged

The deductible amount for this section is **£75 per person, per incident**

If this happened:

- ✓ Despite having taken **precautions**, your **valuables** were lost, stolen or accidentally damaged during your **trip**.

We will pay you up to
£400

in total for lost, stolen or accidentally damaged **valuables**, however the most we will pay for any **single article, pair or set** is

£300

But we won't do anything if:

- ✗ you have not paid your **deductible** or accepted it will be deducted from any settlement;
- ✗ your **valuables** were in your **checked-in baggage**;
- ✗ you did not notify the loss or theft to the police, your **transport provider** or **tour operator's** representative and obtain a local independent written report during your **trip**;
- ✗ you are unable to provide **evidence of ownership**;
- ✗ you did not take all available **precautions**;
- ✗ you are claiming for items that have been damaged by age or wear and tear;
- ✗ the items were left **unattended** unless they were locked in a safe or safety deposit box or left out of sight in your locked accommodation or motor vehicle, and you can provide evidence of unauthorised forcible entry;
- ✗ you do not **co-operate** with **us**.

PLEASE NOTE: We define valuables as rings, watches (excluding smart watches), necklaces, earrings, bracelets, body jewellery, any semi or non-precious stones or metals, costume jewellery and any electrical item that is not a gadget which requires power either from the mains or from a battery.

Section B17 - If your other possessions are lost, stolen or accidentally damaged

The deductible amount for this section is £75 per person, per incident

If this happened:

- ✓ Your other possessions or **cycle accessories**, which were not **gadgets** or **valuables**, were lost, stolen, or accidentally damaged during your **trip** despite taking **precautions**.

We will pay you up to:

£2,000

in total for lost, stolen or accidentally damaged other possessions after a deduction for **wear and tear**. However, the most we will pay for any **single article, pair or set** is:

£300

But we won't do anything if:

- ✗ you have not paid your **deductible** or accepted it will be deducted from any settlement;
- ✗ you did not notify the loss or theft to the police, your **transport provider** or **tour operator's** representative and obtain a local independent written report during your **trip**;
- ✗ you are unable to provide **evidence of ownership**;
- ✗ you did not take all available **precautions**;
- ✗ you are claiming for items that have been damaged by age or wear and tear;
- ✗ any possessions were left **unattended** (other than in **checked-in baggage**) away from your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- ✗ you are claiming for loss, theft or damage to any item of sports equipment including **bicycles** other than **cycle accessories**;
- ✗ **cycle accessories** are not removed, locked, or securely attached to the **bicycle** whenever left **unattended**
- ✗ if you leave **cycle accessories** secured to your **bicycle**, whilst locked for over 12 hours in any area where the public has access and is not supervised.
- ✗ you do not **co-operate** with us.

Section B18 - If your cash or event tickets are lost or stolen

The deductible amount for this section is £75 per person, per incident

If this happened:

- ✓ Despite having taken **precautions**, your **cash** or **event tickets** were lost or stolen during your **trip**.

**We will pay you up to
£300**

for the loss or theft of your **cash**.

**We will pay you up to
£300**

for the cost of replacement **event tickets** that cannot be recovered from any other source in the first instance

But we won't do anything if:

- ✗ you have not paid your **deductible** or accepted it will be deducted from any settlement;
- ✗ you did not notify the loss or theft to the police, your **transport provider** or **tour operator's** representative and obtain a local independent written report during your **trip**;
- ✗ you are unable to provide **proof of purchase** or **proof of withdrawal**;
- ✗ you did not take all available **precautions**;
- ✗ your **cash** or **event tickets** were not on your person unless they were locked in a safe or safety deposit box or left out of sight in your locked accommodation or motor vehicle, and you can provide evidence of unauthorised forcible entry;
- ✗ you have received replacement **event tickets** from anywhere else;
- ✗ you do not **co-operate** with us.

Section B19 - If you need emergency travel documents

The deductible amount for this section is £75 per person, per incident

If this happened:

- ✓ Despite having taken **precautions**, your **travel documents** were lost, stolen or damaged during your **trip**.

**We will pay you up to
£300**

for the cost of additional travel and accommodation that you paid during your **trip** so you could collect your **emergency travel documents**.

**We will also pay you up to
£300**

towards the cost of **emergency travel documents**.

But we won't do anything if:

- ✗ you did not notify the loss or theft to the police, your **transport provider** or **tour operator's** representative and obtain a local independent written report during your **trip**;
- ✗ you did not take all available **precautions**;
- ✗ your **travel documents** were not on your person, unless they were locked in a safe or safety deposit box or left out of sight in your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- ✗ your **travel documents** were in your **checked-in baggage**;
- ✗ you cannot provide receipts or other evidence of your additional expenditure;
- ✗ you do not **co-operate** with us.

Section B20 - If you need legal advice

There is no deductible amount for this section

If this happened:

- ✓ You were injured or killed on your **trip** due to someone else's negligence. **We** will provide you, your estate or the executors/administrators of your estate with **30 minutes of legal helpline access**

PLEASE NOTE: Our legal advice line is managed by Penningtons Manches LLP and is contactable on: **0345 241 1875**, 8:30 am – 7 pm Weekdays

- ✓ If **we** believe that the estimated recovery will be more than £500, **we** will appoint a solicitor to act on your behalf or on behalf of your estate or the executors/administrators of your estate and pay up to

£25,000

for legal costs and expenses incurred in pursuing claims for compensation and damages.

But we won't do anything if:

- ✗ legal proceedings in the USA or Canada do not follow the contingency fee system operating in North America;
- ✗ you, your estate or the executors/administrators of your estate are making a claim against a **transport provider**, travel agent, **tour operator**, **tour organiser**, the insurer or their agents or the claims office;
- ✗ **we** believe that the estimated recovery will be less than £500;
- ✗ the costs are to be considered under an arbitration scheme or a complaints procedure;
- ✗ you, your estate or the executors/administrators of your estate are making a claim against another person insured on this policy, or a **family member**, a friend or **travel companion** whether insured by **us** or another provider;
- ✗ you, your estate or the executors/administrators of your estate do not **co-operate** with **us**.

PLEASE NOTE: If compensation is awarded, we will deduct any costs that we have paid from that compensation.

Section B21 - If you are killed, injured or disabled following an accident

There is no deductible amount for this section.

If this happened:

- ✓ If you suffered an **accident** during your **trip** which, within 12 months, directly caused your death, serious injury or disablement.

In the event of your death, **we** will pay to your estate or the executors/administrators of your estate.
- ✓ If you suffered total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both arms/hands or legs/feet
- ✓ If you suffered **permanent and total disablement**

We will pay you up to

£10,000

Unless you are under 18 or over 65 where the maximum payment is £2,500

But we won't do anything if:

- ✗ you were under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), solvents or anything relating to your prior abuse of drugs or solvents;
- ✗ **excessive alcohol consumption** was a contributory factor;
- ✗ you were driving or riding any **motorised vehicle** for which you did not hold a **valid UK Driving Licence** and you failed to take **reasonable safety precautions**;
- ✗ you knowingly put yourself at risk, unless you were trying to save your own or someone else's life;
- ✗ you were taking part in an **additional sports activity** and you had not paid the relevant additional premium;
- ✗ you, your estate or the executors/administrators of your estate do not **co-operate** with us.

PLEASE NOTE: This section does not cover death, injury or disablement due to illness or disease.

Section B22 - If you are held legally liable for injury or damage

The deductible amount for this section is £75 per person, per incident

If this happened:

- ✓ You are held legally liable for something that you did accidentally during your **trip** which caused accidental bodily injury to, or the damage to the property of, someone who was not your **travel companion** or a **family member**.

**We will pay you up to
£2,000,000**

in respect of damages awarded against you plus legal costs to when **we** have agreed.

PLEASE NOTE: In the event of an incident that might result in a claim:

1. You **must not** admit liability or make any offer of settlement;
2. You **must not** reply to, but should immediately send **us** every writ, summons, legal process or other communication you receive;
3. **We** may take over and deal with, in your name, the defence/settlement of any claim.

But we won't do anything if:

- ✗ you have not paid your **deductible** or accepted it will be deducted from any settlement;
- ✗ you are claiming for any infectious disease;
- ✗ you admitted liability for any loss, injury or damage;
- ✗ the incident arose during the course of your employment or was caused by someone employed by you;
- ✗ the incident was caused by an animal which you owned or had custody or control of;
- ✗ you were driving, or in control of, any **motorised vehicle** including any trailer or sidecar attached to it, pedal cycle, aircraft, drone, motorised skis, motorised waterborne craft, pedalo or sailing vessel;
- ✗ you were under the influence of non-prescribed drugs, solvents or anything related to your prior abuse of drugs or solvents;
- ✗ **excessive alcohol consumption** was a contributory factor;
- ✗ you deliberately put yourself or others at risk;
- ✗ you were using firearms or incendiary devices;
- ✗ the incident took place on, or in, property (other than your temporary **trip** accommodation) which you own or control;
- ✗ you were taking part in an **additional sports activity** and you had not paid the relevant additional premium;
- ✗ you do not **co-operate** with **us**.

BICYCLE RELATED COVERS SECTIONS C2 – C5

Section C2 - If you cannot use your bicycle for more than 24 hours

There is no deductible amount for this section.

If this happened:

- ✓ If your **bicycle** is rendered unusable either by theft or accidental damage for more than 24 hours during your **trip**:

**We will pay you up to
£300**

for the additional cost of hiring a **bicycle** to enable you to complete your **trip** whilst your **bicycle** is being restored or replaced.

OR

**We will pay you up to
£200**

for the cost of onward transportation by public transport if you are unable to proceed with the **trip** and the **bicycle** was your planned means of transport.

But we won't do anything if:

- ✗ you have not paid your **deductible** or accepted it will be deducted from any settlement;
- ✗ you are claiming under this section for costs relating to the restoration, repairs or replacement of your **bicycle**.
- ✗ you have hired a **bicycle** that is not comparable to your own.
- ✗ you are claiming for loss or damage to a hired **bicycle**.
- ✗ you are claiming for both the hire of replacement **bicycle** and the cost of onward transportation
- ✗ you are not claiming for the costs of onward transportation by anything other than public transport
- ✗ you are unable to provide **us** with proof of the incident, i.e. police / authorities / local cycle shop
- ✗ you are unable to provide **us** with receipts for your additional expenditure.

Section C3 - If you need to collect your bicycle after you have returned home

There is no deductible amount for this section.

If this happened:

- ✓ during the course of your **trip** your **bicycle** has been damaged and is unusable, or has been stolen and recovered after your return **home**.

**We will pay you up to
£250**

for reasonable expenses to repatriate your **bicycle** to your **home**

**We will pay you up to
£250**

for additional storage charges incurred.

But we won't do anything if:

- ✗ you have not paid your **deductible** or accepted it will be deducted from any settlement;
- ✗ if your **bicycle** has not been lost, stolen or damaged

Section C4 - If you need roadside recovery

There is no deductible amount for this section.

If this happened:

- ✓ If you need roadside recovery while cycling

**We will pay you up to
£150**

For the reasonable necessary costs of transporting you and your **bicycle** by public transport, taxi or public hire car to:

- your **trip** accommodation if within 50 kilometres by road of the breakdown location; or
- your vehicle if within 50 kilometres by road of the breakdown location and your **bicycle** journey started from and was planned to end at your vehicle; or
- if your **trip** accommodation or vehicle is more than 50 kilometres by road from the breakdown location to the nearest suitable cycle repair shop, railway station, car rental agency or overnight accommodation.

But we won't do anything if:

- ✗ you have not provided evidence that your **trip** accommodation was pre-booked, or that you were staying there or planned to stay there.
- ✗ you did not remain with your **bicycle** until help arrived.
- ✗ you are claiming for any costs other than recovery to one of the destinations listed.
- ✗ you are claiming for breakdown within 3 km, by public highway, from your holiday cottage, hotel guesthouse, other temporary residence or your vehicle.
- ✗ you are claiming for breakdown where you are using your **bicycle** unreasonably, contrary to the purpose for which it was designed, or on unsuitable terrain.
- ✗ you are claiming for the cost of recovery of you and your **bicycle** if repairs can be carried out within 3 km of the breakdown location on the same day.
- ✗ you are claiming punctures capable of being repaired at the time of the breakdown.
- ✗ you are claiming where your **bicycle** is not accessible by road or cannot be transported safely, legally and without hindrance using a standard vehicle, including immersion in mud, sand, snow or water
- ✗ you are claiming for costs of searching for you or any additional costs arising out of your failure or inability to provide your location accurately.
- ✗ you are claiming for any costs incurred if you are unable to make a telephone connection to a provider of taxis or public hire cars or due to the failure or delay of scheduled **public transport services**, or the refusal or inability of any such provider to recover or transport you and your **bicycle** for whatever reason.
- ✗ you are claiming for fines or penalties imposed by courts.
- ✗ you are claiming for call out charges which the police or emergency services may charge.
- ✗ you are claiming for ferry charges and tolls.
- ✗ you are claiming for the cost of parts, components, lubricants or materials, food, drinks, telephone calls, fuel, oil, or insurance for a hire vehicle or other incidental expenses.

Section C5 - If you are unable to participate on the day of an event

There is no deductible amount for this section.

If this happened:

- ✓ for race/event entrance fees for an organised, non-professional **bicycle** race or non-professional cycling event endorsed by a recognised national sporting association or cycling event organiser

**We will pay you up to
£500**

if on the first day of the race/event, you are unable to attend due to:

- your injury or **illness**;
- the requirements of HM forces or Police, Fire, Nursing or Ambulance service
- **adverse weather conditions** resulting in the cancellation of the event

But we won't do anything if:

- ✗ you have not paid your **deductible** or accepted it will be deducted from any settlement;
- ✗ you change your mind or have a change of plans;
- ✗ you were aware of the injury or incident that forces you to withdraw prior to entering the event;
- ✗ you cannot provide **us** with a medical report advising you not to take part, dated within 72 hours of the injury or withdrawal;
- ✗ the event organiser cancels, postpones or rescheduled the event for any reason other than **adverse weather conditions**;
- ✗ you are unable to provide **us** with evidence of your entry into the event;
- ✗ you have submitted a claim for this element of your **trip** under Section B14 (If you have to cut your trip short).

Special conditions relating to claiming under this section:

Where relevant, you must provide:

- a letter from the commanding officer concerned confirming cancellation of authorised leave or call up for operational reasons;
- a letter from the event organisers confirming the cancellation of the event due to **adverse weather conditions**;
- a copy of your event entry and evidence of the fees paid

YOUR OPTIONAL COVERS

The following extensions shown require payment of an additional premium and do not form part of your cover unless expressly stated on your insurance schedule.

Section D - If your gadgets are lost, stolen or accidentally damaged

The deductible amount for this section is up to £50 per person, per incident

If this happened:

- ✓ Despite having taken **precautions** your **gadget(s)** was lost, stolen or accidentally damaged during your **trip**. Provided your **gadget** is in good working order and in your possession when you start your **trip** and purchased as new in the UK, or, if purchased as refurbished, was purchased direct from the manufacturer/ network provider in the UK, **we** will arrange for your **gadget** to be repaired or, if it cannot be repaired, replaced with a **gadget** of a similar age, make and model, up to a maximum of

We will pay you up to

£1,000 or £2,000

depending on the cover you selected and
as shown on your schedule

- ✓ The reimbursement of unauthorised call or data download, which you cannot recover from your network provider, if your mobile phone is accidentally lost or stolen whilst on your **trip** and is used fraudulently.

We will pay you up to

£750 or £1,000

depending on the cover you selected and
as shown on your schedule

But we won't do anything if:

- ✗ you have not paid your **deductible** or accepted it will be deducted from any settlement;
- ✗ you did not notify the loss or theft to the police, your **transport provider** or **tour operator's** representative and obtain a local independent written report during your **trip**;
- ✗ you are unable to provide **evidence of ownership**;
- ✗ you did not take all available **precautions**;
- ✗ you are claiming for items that have been damaged by age or wear and tear;
- ✗ any possessions were left **unattended** (other than in **checked-in baggage**) away from your locked accommodation or motor vehicle and you cannot provide evidence of unauthorised and/or forcible entry;
- ✗ you are claiming for loss, theft or damage to any item of sports equipment other **than cycle computers** or sports specific cameras;
- ✗ you do not **co-operate** with us.

Please note: There is no monetary payment for a lost or stolen gadget under this policy. If your gadget is damaged, you will have to submit it to us for inspection before it is repaired. If your gadget is lost or stolen, or if it cannot be repaired, we will do our best to replace it with a similar make and model or the equivalent value taking into account the age and condition of the gadget.

Please be aware: This is not a 'new for old' insurance policy. A replacement may be pre-owned, refurbished or re-manufactured (not brand new). Where a replacement has been provided, the original item will become our property. All repairs are issued with a 3-month warranty, and all replacements are issued with a 12-month warranty – if you need to claim under warranty, you should contact us. If your existing accessories are not compatible with the replacement item that we have provided, we will cover the cost of replacing them on the production of evidence of ownership.

Section WS1 - If your or your hired ski equipment is lost, stolen or damaged

The deductible amount for this section is £50 per person per incident

If this happened:

- ✓ Your hired or owned **ski equipment** was lost, stolen or damaged during your **trip**.

**We will pay you up to
£1,000**
in total for **ski equipment**.

the most **we** will pay for any **single article, pair or set** is

£500
For owned **ski equipment**, or

£300
For hired **ski equipment**

The most **we** will pay for un-receipted items is

£150

This is what we will do:

- ✗ you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- ✗ you did not notify any loss or theft to the police, your **transport provider** or **tour operator's** representative and obtain a local independent written report during your **trip**;
- ✗ you are unable to provide **evidence of ownership**;
- ✗ you did not take all available **precautions**;
- ✗ your **ski equipment** was left in or on an **unattended** motor vehicle;
- ✗ your **ski equipment** was left **unattended** unless it was left in your locked accommodation or a designated locker room within your **trip** accommodation, or a **designated ski rack**;
- ✗ you cannot provide receipts for the hire of replacement **ski equipment**;
- ✗ your **ski equipment** was damaged due to your carelessness, neglect, deliberate wilful or malicious damage;
- ✗ you cannot provide receipts for any expenditure;
- ✗ you cannot provide a report from the ski hire shop confirming the nature of the damage;
- ✗ you do not **co-operate** with us.

Section WS2 - If your ski equipment is delayed over 12 hours

There is no deductible amount for this section

If this happened:

- ✓ Your **ski equipment** did not arrive at your **trip destination** within 12 hours of your arrival because it was misplaced by your **transport provider**.

**We will pay you up to
£50**

for covering hiring **ski equipment** if yours is delayed **over 12 hours** up to a maximum of

£500

But we won't do anything if:

- ✗ you are unable to provide **us** with written confirmation from your **transport provider** or their handling agents that your **ski equipment** was delayed and the date and time it was returned to you;
- ✗ do not **co-operate** with us.

Section WS3 - If you are unable to use your pre-paid ski pack

There is no deductible amount for this section

If this happened:

- ✓ During your **trip** you were admitted to a hospital for **emergency medical treatment** as an **in-patient** or confined to your **trip** accommodation on medical advice, and unable to use the facilities provided by your **ski pack**.

We will pay up to

£50

per **24-hours** for loss of skip pack use due to injury or **illness** up to a maximum of

£500

But we won't do anything if:

- ✗ you do not have a valid claim under either the 'If you need emergency medical treatment abroad' or 'If are ill or injured in your home country' sections of your main travel policy;
- ✗ you cannot provide evidence showing when the **ski pack** was purchased;
- ✗ you do not **co-operate** with us.

Section WS4 - If your ski resort is closed

There is no deductible amount for this section

If this happened:

- ✓ You were unable to use the **ski resort** facilities for more than 24-hours during your **trip** due to **adverse weather conditions**.

We will pay you
£100

for each **24-hour** period that you cannot use the facilities in the **ski resort** up to a maximum of

£1,000

But we won't do anything if:

- ✗ you cannot provide written confirmation from the **ski resort** management confirming that the facilities were closed due to **adverse weather conditions**, or that it was unsafe to ski or snowboard due to **adverse weather conditions**;
- ✗ you do not **co-operate** with us.

Section WS5 - If an avalanche occurs

There is no deductible amount for this section

If this happened:

- ✓ An avalanche prevented you from reaching, or leaving, your **ski resort**.

We will pay you up to
£100

for each **24-hour** period that you cannot use the facilities in the **ski resort** up to a maximum of

£1,000

This is what we will do:

- ✗ you cannot provide **us** with a letter from your **tour operator/transport provider** stating the reason for closure, the date, time of the closure and the date and time it re-opened;
- ✗ you do not **co-operate** with us.

Section WS6 - If your ski lift pass is lost or stolen

The deductible amount for this section is £50 per person per incident

If this happened:

- ✓ Despite having taken **precautions** your **ski lift pass** was lost or stolen during your **trip**.

In total **we** will pay up to
£500

But we won't do anything if:

- ✗ you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- ✗ you did not notify the loss or theft to the police, your carrier or **tour operator's** representative and obtain a local independent written report during your **trip**;
- ✗ you are unable to provide **proof of purchase** of the **ski lift pass**;
- ✗ you cannot provide a receipt for the purchase of a replacement **ski lift pass**;
- ✗ you did not take all available **precautions**;
- ✗ your **ski lift pass** was not on your person, unless it was locked in a safe or safety deposit box, or left out of sight in your locked accommodation or motor vehicle and you cannot provide evidence of unauthorised and/or forcible entry;
- ✗ you do not **co-operate** with **us**.

ARE YOU THINKING OF TAKING PART IN ANY ADDITIONAL SPORTS OR ACTIVITIES?

We want you to enjoy your **trip**, and **we** appreciate that sometimes you may be tempted to try an activity or sport while you are away – your policy will cover the Sports Pack 1 activities as standard without you having to pay an additional premium.

Please Note: There is no cover for activities marked in italics in all Sports Packs 'If you are held legally liable for injury or damage'.

Sports Pack 1 – included as standard

Aerobics	Cricket	Korfball	Segway (supervised, non-competitive)
Amateur Athletic Field Events	Croquet	Laser Tag	Snorkelling (inside marked areas and/or with a lifeguard present)
Amateur Athletic Track Events	Curling	<u>Leisure Cycling (on roads only)</u>	Softball
Angling/ Fishing (freshwater)	<u>Cycle Touring (single country)</u>	Low Ropes	Squash
Animal Sanctuary (not big game)	Dancing	Marathons	Stoolball
Archery	Darts	Model Flying	Swimming (inside marked areas and/or with lifeguard present)
Badminton	Disc Golf	Model sports	Swimming with Dolphins (inside marked areas and / or with lifeguard present)
Bamboo Rafting	Diving (Indoor up to 5m)	Netball	Table Tennis
Banana Boating	Dragon Boat Racing	organised)	Ten Pin Bowling
Bar Work	Elephant Trekking (UK Booked)	Orienteering	Tennis
Baseball	Fencing	Petanque	Theme Parks
Basketball	Fives	Peteca	Trekking/ Mountain
Billiards	Flag Football	Pigeon Racing	Walking/ Hiking/
Bird Watching	<i>Flying as a passenger (private/ small aircraft/helicopter)</i>	Pony Trekking	Rambling/ Mountaineering (in group) all up to 1,000m
Body Boarding	Football/Soccer (practice and training)	Pool	<i>Tubing</i>
Boules	Frisbee (recreational)	Quoit	Tug of War
Bowling	Golf	Rackets	Unicycle riding
Bowls	Gorilla Trekking (up to 1,000m)	Racquet-ball	Volleyball
<i>Bridge Swinging</i>	Highland games	<i>Rafting (White Water Grades 1-3)</i>	Water Parks
<i>Bungee Jumping</i>	Horse Riding (No Jumping)	Re-Enactment	Whale Watching (professionally)
Camel/Elephant Riding	Hot Air Ballooning	<i>Rifle Range</i>	Yachting (Inshore – crewing)
Trekking (UK booked)	<u>Incidental Cycling (on roads only)</u>	Ringo	Yoga
Camping	Indoor Skating (not ice)	River Punting	
<i>Canoeing/ Kayaking (White Water Grades 1-3)</i>	<i>Jet Boating</i>	Road Cycling (excl. raci ng)	
Caravanning,	<i>Jet Skiing</i>	Rounders	
<i>Catamaran Sailing (In-shore)</i>	Kiting	Rowing (<i>inshore – recreational</i>)	
<i>Clay Pigeon Shooting</i>		Safari (UK organised)	
		Sailing/ Yachting (recreational - inshore)	
		<i>Scuba Diving (not solo, up to maximum 30m)</i>	

Sports pack 2-4 lists activities which are not included as standard. No cover is provided unless you pay an additional premium.

Please Note: There is no cover for activities marked in italics in all Sports Packs 'If you are held legally liable for injury or damage'.

Sports Pack 2 – additional charge

Abseiling (indoor/outdoor climbing wall up to 25m)	Karate (organised training)
Adventure Racing (up to 6 hours)	Kendo (organised training)
<i>Airsoft</i>	Lacrosse
American Football - Training (Organised and with Safety Equipment)	Martial Arts (Organised Training),
Angling/Fishing (Sea)	<i>Paint Balling</i>
<u>Aquabike (incl. racing)</u>	<i>Parasailing</i>
Assault Courses (No High Ropes)	<i>Parascending (Over water)</i>
<u>Bike Packing (single country only)</u>	Rap Running/Jumping (Indoor/Outdoor climbing wall up to 25m)
Camel/Elephant Riding/Trekking (non-UK booked)	Rugby (Training)
Climbing (Indoor/Outdoor climbing wall up to 25m)	Safari (non UK booked)
<u>Cycle Sportives</u>	Safari Trekking (non UK booked)
<u>Cycle Time Trials (incl. racing)</u>	Sand Yachting
<u>Cycle Touring (max three countries)</u>	<i>Sea Canoeing/Kayaking (inshore)</i>
Diving (Indoor up to 10m)	<i>Shark Diving/Swimming (Cage)</i>
Dry Slope Skiing	Shinty
<u>Duathlon (incl. racing)</u>	Street Hockey
Falconry	Surf life-saving (organised competition)
Fell Running (up to 2,000m)	<i>Surfing</i>
<i>Fly boarding</i>	Tough Mudder
Football/Soccer (organised amateur match)	Trampolining
Frisbee (ultimate frisbee)	Trekking/ Mountain Walking/ Hiking/ Rambling/
Gaelic Football (training)	Mountaineering (in group) all up to 2,000m
Gorilla Trekking (Booked pre-trip – requires appropriate trekking altitude pack)	<u>Triathlon (incl. racing)</u>
<u>Grand Fondos</u>	War Games/Paint Balling
<u>Gravel Riding (excl. racing)</u>	Water Polo
Gymnastics	<i>Water Skiing (No Jumping)</i>
Handball (organised amateur match)	Weight Lifting <i>Windsurfing/Boardsailing/Sailboarding</i>
Hockey (field – organised amateur match)	Wrestling (Organised Training)
Ice Skating	Zip Lining / Zip Trekking (booked pre-trip – requires appropriate trekking altitude pack)
Iron Man	
Judo (organised training)	

Sports Pack 3 – additional charge

<p>Abseiling (outdoor above 25m) Adventure Racing (up to 24 hours) American Football Amateur Match - (Organised & with Safety Equipment) Animal Sanctuary (big game) Assault Courses including High Ropes and Harnessed Biathlon Big Foot Skiing <u>Bike Packing (max three countries)</u> <i>Black Water Rafting</i> Blade Skating Blowcarting/Land Yachting/Kite Buggy Boxing Training (head guard must be worn) Breathing Observation Bubble (BOB) Bull Riding <i>Canoeing/Kayaking (White Water Grade 4-5)</i> Canyoning <i>Cat Skiing</i> Cave Diving Cave Tubing Caving/Pot Holing Climbing (Rock & Ice – Harnessed up to 4,000m) <u>Cycle Road Racing (excl. criterium)</u> <u>Cyclocross (incl. racing)</u> <i>Devil Karting</i> Dirt Boarding Equestrian Fell Running (up to 4,000m) <i>Flying (Crew/Pilot)</i> <i>Flying Helicopter (Pilot)</i> Freestyle Skateboarding Gaelic Football (Amateur Match) Glacier Walking <i>Gliding (competition)</i> <i>Gliding (non-competitive)</i> Go Karting</p>	<p>Gorge Walking (with and without ropes) Gorilla Trekking (booked during trip – requires appropriate trekking altitude pack) <u>Gravel Racing</u> Hang Gliding Harness Racing Heli-skiing High Diving (indoor/outdoor swimming pools only) Hockey (Ice) With Full Body Protection Horse Jumping (no Polo, no Hunting) Horse Riding (Eventing) Hurling Husky Dog Sledding Hydro Zorbing Hydrospeeding Ice Fishing Ice Go Carting Ice Windsurfing Jousting Kick Sledging Kite-Boarding/Surfing Land Skiing Langlauf <i>Micro Lighting</i> Modern Pentathlon Mono-Skiing <i>Motocross</i> <i>Motor</i> Racing/Rallies/Competitions (amateur) <i>Motorised Buggy</i> <u>Mountain Biking (excl. racing, & down hilling)</u> Mountain Boarding Octopush <i>Off Road Motorcycling (up to 250cc)</i> Off-Piste Skiing/Snowboarding (with or without a Guide) <i>Paragliding</i> <i>Paramotoring</i> <i>Parapenting/Paraponting</i> <i>Parascending (over land)</i> Passenger Sledge Polo</p>	<p>Polo cross <i>Power Boating (inshore)</i> <i>Power Boating (off shore)</i> <i>Power Gliding</i> Power Kiting Powerlifting <i>Quad Bikes (providing you wear a helmet)</i> <i>Rafting (White Water Grade 4-5)</i> Rap Running/Jumping (Outdoor above 25m) <i>River Bugging</i> <i>River Tubing</i> Rodeo Roller Derby (safety equipment must be worn) Roller Hockey <i>Roller Skating (24-hour relay)</i> Rugby (amateur match) Sand Boarding <i>Sand Dune Surfing/Skiing</i> <i>Scuba Diving (not solo - to 40m)</i> Skeleton Ski Biking Ski Blading /Snow Blading Ski Boarding Ski Bobbing Ski Dooing <i>Ski Flying</i> Ski Joering Ski Mountaineering (up to 4,000m) Ski Randonee Ski Run / Walking (up to 4,000m) Ski Touring (up to 4,000m) Skiing Skiing – Freestyle Skiing – Glacier Skiing – Nordic/Cross Country Skiing – Snowcat Slack-Lining Sledging/Tobogganing Sleigh riding (Reindeer, Horses or Dogs) Snorkelling (outside marked areas and / or without lifeguard present)</p>	<p>Snow Biking <i>Snow Karting</i> Snow Kiting <i>Snow Mobile/Ski Doos</i> Snow Parascending Snow Scooting Snow Shoe Walking <i>Snow Surfing</i> Snow Tubing <i>Snowcat Driving</i> <i>Speed Sailing (in shore)</i> Speed Skating Summer Tobogganing Swimming (outside marked areas and / or without lifeguard present) Swimming off of a boat (unsupervised and / or no lifeguard) Swimming with Dolphins (outside marked areas and / or without lifeguard present) Telemarking Tree Top Canopy Walking Trekking/Mountain Walking/ Hiking/ Rambling/ Mountaineering - in group (Inca - trail) Trekking/Mountain Walking/ Hiking/ Rambling/ Mountaineering - in group (up to 4,000m) <i>Under 17 Driving (not public roads)</i> Via Ferratta Wake Boarding <i>Water Skiing (jumping)</i> Wicker Basket Tobogganing <i>Wind Tunnel Flying/Indoor Sky Diving</i> Zip Lining / Zip Trekking (booked during trip – requires appropriate trekking altitude pack) Zorb Football Zorbing/Sphering</p>
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Sports Pack 4 – additional charge

<p>Adventure Racing (up to 48 hours) <i>Airboarding</i> Alligator Wrestling <u>Bike Packing (multi continent expeditions)</u> <u>BMX Freestyle</u> <u>BMX Racing</u> Bobsleigh Bouldering Boxing – Amateur Fight (Head Guard must be worn) Bull Running Climbing (Rock & Ice – Harnessed up to 6,000m) Coasteering <u>Cycle Road Racing (incl. criterium)</u> <u>Cycle Touring (multi continent expeditions)</u> <u>Downhill MTB (incl. Racing)</u> <i>Drag Racing</i> Fell Running (up to 6,000m) Free Diving Ice Diving Ice Holing Ice Marathon <i>Ice Speedway</i> Judo (competition) Karate (competition) Kendo (competition) Kloofing Luge/Bobsleigh Martial Arts (competition)</p>	<p>Mixed Gas Diving <u>Multi-stage or Ultra Endurance Event eg. RAAM/ Haute route/ Transcontinental</u> <i>Parachuting</i> <i>Rowing (Off-shore Recreational)</i> <i>Sailing/Yachting (Off-shore recreational)</i> Scuba Diving (Solo) – up to 40m Ski Acrobatics Ski Jumping Ski Mountaineering (up to 6,000m) Ski Racing Ski Run / Walking (up to 6,000m) Ski Stunting Ski Touring (up to 6,000m) Skiing – Para <i>Sky Jumping</i> <i>Sky Surfing</i> Solo Climbing/Mountaineering (up to 5,000m) <i>Solo Skydive (maximum of 1 jump per trip)</i> <i>Tandem Skydive (maximum of 2 jumps pre trip)</i> <u>Track Cycling (incl. racing)</u> Tree Top Canopy Walking (set up) Trekking/Mountain Walking/ Hiking/ Rambling/ Mountaineering- in group (up to 6,000m) Wrestling (Amateur competition) Yachting (racing/crewing) - outside territorial waters (offshore)</p>
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Please Note: If you are considering taking part in any activity which is not listed, please contact us to discuss this and we will let you know what, if any, additional premium is necessary.

DATA PROTECTION – PERSONAL INFORMATION

You should understand that any information you have given to Travel Insurance Facilities Plc will be used in their function as a Data Controller for the administration of the insurance contract. This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that came into force on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any.

This involves providing such information to other parties, including your selling agent, claims handlers and Union Reiseversicherung AG, UK (URV) the insurer of tifgroup. For example this would occur in circumstances, such as a medical emergency. This may require transferring information about you to countries outside the European Economic Area (EEA). You have a right to access, rectification and erasure of information that Travel Insurance Facilities PLC holds about you.

If you would like to exercise either of these rights you should contact in writing: The Data Protection Officer, Travel Insurance Facilities Plc, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. It is **our** aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur on both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which **we** have not seen, you may bring this to the claims manager's attention in writing: The Claims Manager, tifgroup-claims, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY.

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For **our** full privacy policy terms, please see: <http://www.tifgroup.co.uk/privacy/>

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

For your added protection, the insurers are covered by the FSCS. You may be entitled to compensation from the scheme if the insurers cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, call 0800 678 1100 or 020 7741 4100, or visit their website www.fscs.org.uk

MAKE YOURSELF HEARD

At Pedal Cover **we** take great pride in treating **our** customers fairly and **we** have tried to ensure that **our** policies are easy to understand; but sometimes **we** and **our** insurers might get it wrong, in which case **we** want you to tell us.

If you wish to complain about the **sale of your policy**, please contact:

The Branch Manager, Pedal Cover, The Old Mill, Ewenny, CF35 5BN

Telephone: 0800 121 4424, Email: enquiries@pedalcover.co.uk

If you wish to complain about the **outcome of your claim or assistance provided**, please contact:

Customer Insights Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

Telephone: 0203 829 6604, Email: complaints@tifgroup.co.uk

If you wish to complain about **gadget claims**, please contact:

Taurus Insurance Services Ltd, Suite 2209-2217, Eurotowers, Europort Road, Gibraltar, GX11 1AA

Email: gadget.complaints@taurus.gi

If you are still not satisfied with the outcome you may refer your case to the Financial Ombudsman Service (FOS)

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

Telephone: 0800 023 4567, Email: complaint.info@financial-ombudsman.org.uk,

MEET YOUR INSURERS

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