

Policy Booklet



Sussex Police Federation **Travel Insurance Scheme**

Scheme reference number: GP10282

Sussex Police Association

Travel Insurance Scheme

Arranged by George Burrows. George Burrows is a trading name of Arthur J Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority

Master Certificate

THIS IS TO CERTIFY that in accordance with the authorisation granted under contract SPRAH1700365 issued to the undersigned by certain Underwriters at Lloyd's and authorised Insurers whose definitive numbers and/or proportions written by them (which will be supplied upon application) can be ascertained by reference to the contract, hereby agree to cover an Insured Person according to the Table of Sums Insured, each Insured Person being deemed (except where otherwise stated) a separate insurance for the purposes of said terms, conditions, limitations, exclusions and declaration.

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract. The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract. In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with any other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Marketing Services, Lloyd's, at the above address.

Payment shall only be made under any Section of this Insurance following the occurrence of an insured contingency resulting in loss, damage, injury or illness sustained by, or a claim made against an Insured Person arising out of, or in the course of a trip subject to the terms, conditions, limitations and exclusions contained herein or endorsed hereon.

The parties to the Insurance are the Master Certificate Holder, each Insured Person and the Underwriters and any person or company who is not a party to this Insurance has no right under the Contract (Rights of Third Parties) Act 1999. This does not affect any right or remedy of a third party that exists or is available apart from that Act.



Mike Bottle, Managing Director, Axiom Underwriting Agency Limited on behalf of Tokio Marine Kiln Syndicate 510 (50%) and Arch Syndicate 2012 (50%)

Axiom Underwriting Agency Limited. Registered Office: First Floor, Orchard Place, Westerhill Road, Coxheath, Maidstone ME17 4DH. Registered in England and Wales No. 05547227. Authorised and regulated by the Financial Conduct Authority (FCA number 441460)

SCHEDULE

MASTER CERTIFICATE NUMBER :	GP10282
MASTER CERTIFICATE HOLDER :	SUSSEX POLICE FEDERATION Church Lane, Lewes, East Sussex BN7 2DZ
POLICY PERIOD :	In respect of Insurances incepting during the period 1st April 2017 to 31st March 2018, both days inclusive.
INSURED PERSON(S) :	Serving and Retired Members of the Sussex Police Federation Group Insurance Scheme and Federation Support Staff who opt to effect cover, their Partners, Dependent Children and Grandchildren.
AGE LIMIT :	65 years attained (see Condition 7).
GEOGRAPHICAL AREA :	World-wide.
MAXIMUM TRIP DURATION :	60 days any one trip.

Table Of Sums Insured (per Insured Person)

The liability of the Underwriters shall not exceed the following :-

Section A – 1	Medical and Additional Expenses incurred outside the United Kingdom in aggregate for each Insured Person (<i>medical and additional expenses incurred within the United Kingdom are not insured</i>)	up to GBP5,000,000
	Repatriation	Included in the above
	Cancellation and Curtailment	up to GBP5,000
	Delay	GBP100
	Journey Continuation	up to GBP500
Section A – 2	Personal Liability	up to GBP2,000,000
Section B	Personal Accident	
	1 . Death	GBP20,000
	2 . Permanent loss of sight of one or both eyes	GBP20,000
	3 . Loss of one or more limbs	GBP20,000
	4 . Permanent Total Disablement	GBP20,000
	5 . Temporary Total Disablement (up to 104 weeks)	GBP100 per week
	6 . Temporary Partial Disablement (up to 104 weeks)	GBP40 per week
Section C – 1	Baggage and Personal Effects	up to GBP2,000 (and GBP750 any one item)
Section C – 2	Personal Money	
	Money	up to GBP500
	Credit Card Misuse	up to GBP1,000
Section D	Legal Expenses	up to GBP25,000
Section E	Catastrophe	up to GBP500
Section F	Withdrawal of Services	up to GBP300
Section G	Hijack	up to GBP1,000
Section H	Winter Sports Extension	
	Winter Sports Equipment	up to GBP500
	Equipment Hire	up to GBP150
	Winter Sports Pack	up to GBP400
	Piste Closure	up to GBP500

Introduction

This Master Certificate forms the contract of insurance between the Master Certificate Holder and Underwriters. This document sets out the full terms and conditions of the contract between the Master Certificate Holder and Underwriters. It should be kept in a safe place. The Master Certificate Holder should read this insurance document carefully to ensure that all details are correct. It is important the Master Certificate Holder checks that the information they have given to Underwriters is accurate and complete - see Information given to Underwriters.

A copy of the Master Certificate is available to each Insured Person via www.sussexpolfed.org/members/newgroup.htm

The Master Certificate and endorsements, if any, shall be read as one contract.

The Master Certificate Holder will pay the premium to Underwriters.

Information given to Underwriters.

In deciding to accept this Insurance and in setting the terms and premium Underwriters have relied on the information given by the Master Certificate Holder or the **Insured Person**. The Master Certificate Holder and the **Insured Person** must take care to ensure that all information provided is accurate and complete. If any of the information the Master Certificate Holder or the **Insured Person** provides in relation to this Insurance, proves to be inaccurate or incomplete it could adversely affect this Insurance or part of it and the validity of claims under it. In the event of such inaccurate or incomplete information being provided the Underwriters may:

- treat the Insurance as if it never existed and refuse to pay claims and return the premium paid. They will only do this if they provided insurance cover which they would not otherwise have offered;
- amend the terms of the Insurance. They may apply these amended terms as if they were already in place if a claim has been adversely impacted by the carelessness of the Master Certificate Holder or the **Insured Person**;
- charge more for the Insurance or reduce the amount paid on a claim in the proportion the premium paid bears to the premium Underwriters would have charged; or
- cancel the Insurance in accordance with the Right to Cancel below.

The Underwriters will write to the Master Certificate Holder if they:

- intend to treat the Insurance as if it never existed; or
- need to amend the terms of this Insurance; or
- require more premium for this Insurance.

If the Master Certificate Holder or the **Insured Person** becomes aware that information given to Underwriters is inaccurate or incomplete, they must inform Underwriters immediately.

Right to Cancel

Cancellation by the Master Certificate Holder or the Underwriters:

The Master Certificate Holder may, at any time, by written notice to the Underwriters, cancel this Master Certificate, and such cancellation shall be effective as of the date of such notice.

The Underwriters may cancel this Master Certificate by sending thirty (30) days' notice in writing to the Master Certificate Holder at the address as stated in the Schedule. Underwriters will only cancel this Master Certificate for a valid reason such as:

- non-payment of premium
- the failure of the Master Certificate Holder to comply with the terms and conditions of this Master Certificate.

In the event of cancellation of this Certificate by the Master Certificate Holder or the Underwriters cover in respect of all **Insured Persons** shall automatically terminate.

Withdrawal by the Insured Person

Cooling off period

The **Insured Person** within a period of thirty (30) days from the date they join the Sussex Police Federation Travel Insurance Scheme (Scheme) has a right to withdraw from this Insurance and provided no claim has been made are entitled to a full refund of premium. To exercise their right to cancel the **Insured Person** must contact George Burrows, Telephone: 01403 327719.

Cancellation outside the cooling off period:

After the cooling off period the **Insured Person** may withdraw from this Insurance at any time by stopping monthly salary deductions and coverage shall terminate at midnight of the day before the next monthly salary deduction is due.

An **Insured Person** is entitled to re-join the Scheme at a later date but premiums may be increased or specific exclusions applied, subject to scheme terms.

Termination of membership:

If an **Insured Person** terminates their membership of the Sussex Police Federation Group Insurance Scheme from any cause then it will terminate coverage under this Insurance.

Definitions

These words shall mean the same wherever they appear. Words in the masculine gender shall include the feminine.

"Accident"	means a sudden, unexpected, unusual specific event which occurs at an identifiable time and place during a trip but also includes exposure resulting from a mishap to a conveyance in which the Insured Person is travelling. Accident shall include Hi-jack of the Insured Person .
Act of Terrorism	means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
"Bodily Injury"	means identifiable physical injury which :- (a) is sustained by the Insured Person , and (b) is caused by an Accident , and (c) solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the Insured Person within twelve (12) calendar months from the date of the Accident by which such injury is caused.
"Partner"	means the person with whom the Insured Member lives at the same address and with whom they have a domestic relationship.
"Dependent Children"	means all of the Insured Member's children including legally adopted children aged under eighteen (18) years (or under twenty two (22) years of age in full time education) irrespective of whether such child normally resides with the Insured Member . Independent travel in respect of Dependent Children shall only apply to those children who normally reside with the Insured Member .
"Grandchildren"	means the Insured Member's Grandchildren under seventeen (17) years of age. Cover applies whilst Grandchildren are travelling with the Insured Member only provided neither of the Grandchildren's parents are accompanying them on such trips.
"Insured Family"	means the Insured Member , their Partner , Dependent Children and Grandchildren .
"Insured Member /Person"	means a member of the Sussex Police Federation Group Insurance Scheme or Federation Support Staff.
"Hi-jack/Hi-jacked"	means unlawful seizure or wrongful exercise of control of an aircraft or conveyance, or the crew thereof, in which the Insured Person is travelling as a passenger
"Loss of Limb"	means loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes permanent total and irrecoverable loss of use of a hand, arm or leg.
"Natural Disaster"	shall mean hurricane, tornado, storm, wind, high water, driven water, tsunami, earthquake, volcanic eruption, landslide, snowstorm, avalanche or natural fire
"Operative Time"	means trips having a destination outside the United Kingdom (or within the United Kingdom for trips which involve an overnight stay in pre-booked publicly available accommodation or an air flight). Cover operates from time of leaving home in the United Kingdom during the whole time away until return to home in the United Kingdom. The maximum duration of any one trip shall be sixty (60) days. Each trip shall be deemed to be a separate insurance and each such trip will be subject to the terms, conditions, limitations and exclusions contained herein.
"Permanent Total Disablement"	means disablement which entirely prevents the Insured Person from undertaking their usual business or occupation (or in the case of an Insured Person having no business or occupation from attending to any business or occupation whatsoever) and which lasts twelve (12) calendar months and at the expiry of that period is beyond hope of improvement.
"Temporary Partial Disablement"	means disablement which entirely prevents the Insured Person from undertaking a substantial part of their usual business or occupation.
"Temporary Total Disablement"	means disablement which entirely prevents the Insured Person from undertaking their usual business or occupation.

Recreational Activities

This Insurance covers the **Insured Person** whilst undertaking the activities listed below provided the **Insured Person** is not participating in competitions and/or sports tours:

archery, angling, athletics, badminton, banana boating, baseball, basketball, body boarding, bowls, camping, cricket, croquet, cycling (excluding racing), football, golf, gymnastics, handball, hill walking (not involving ropes/guides), hiking, jet skiing (no cover under Section A2 Personal Liability), jogging, marathon running, motor cycling (no cover under Section A2 Personal Liability), mountain biking (excluding stunts/racing), orienteering, netball, parascending (over water only), pony trekking, kayaking, canoeing or white water rafting up to grade 3 (inland waters only and provided under the control of an officially licensed outdoor pursuits organisation), rambling, racquetball, roller skating, rounders, rowing (inland waters only), safari (provided an organised excursion with a tour operator), scuba diving to a depth of 30 metres (provided you are accompanied by a fellow certificated diver), shooting (excluding hunting and no cover under Section A2 Personal Liability), snorkelling/skin diving, skate boarding, softball, squash, surfing, swimming, table tennis, ten pin bowling, tennis, trekking (maximum 6,000m), trampolining, volleyball, water polo, water skiing (excluding jumping), yachting, boating or windsurfing in inland or coastal waters (12 mile limit).

No other sports or activities are covered by this Insurance unless specifically agreed in writing by Underwriters.

Conditions

1. A trip for which this Insurance is effected must not be booked or commenced by the **Insured Person(s)**:
 - (a) contrary to medical advice, or
 - (b) for the purpose of obtaining medical treatment abroad, or
 - (c) after a terminal prognosis has been made.
2. The **Insured Person(s)** shall take all necessary steps to:
 - (a) safeguard property or money insured hereby, and
 - (b) recover any property or money lost.
3. If the Underwriters establish that an **Insured Person** makes a claim under this Insurance through concealment, misstatement or by deliberately providing false information, then the Underwriters will:
 - (i) not pay that claim and, if applicable, recover any claim already paid that was subject to the concealment, misstatement or the deliberate provision of false information, and
 - (ii) not pay any claim arising under this Insurance after the date the fraud was committed, and
 - (iii) cancel this Insurance with immediate effect from the date the fraud was committed, in writing to the **Insured Person**.
4. A maximum aggregate excess of GBP100 in all per **Insured Family** shall apply in respect of losses arising from the same event.
5. In the event of Underwriters accepting liability for a medical expense claim which has been reduced by the use of a European Health Insurance Card (EHIC), Underwriters will not apply an excess to that claim.
6. This Insurance is limited to United Kingdom residents only.
7. In respect of **Insured Members**, all cover under this Insurance shall cease when the **Insured Member** reaches their sixty sixth (66th) birthday. In respect of **Partners of Insured Members**, all cover under this Insurance shall cease when the **Partner** reaches their seventy sixth (76th) birthday.
8. Underwriters shall not provide any benefit under this Insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
9. This Insurance is subject to and shall be governed by English law and the English courts alone shall have jurisdiction in any dispute arising under it.

Section A – 1 Medical and Additional Expenses, Repatriation, Cancellation and Curtailment, Delay & Journey Continuation

Medical and Additional Expenses

The **Insured Person** shall be responsible for the first GBP50 of each claim.

Should an **Insured Person** sustain **Bodily Injury** or suffer illness (including compulsory quarantine) or be **Hi-jacked** during a trip outside the United Kingdom, the Underwriters will pay up to GBP5,000,000 for:–

- (a) reasonable expenses necessarily incurred outside the United Kingdom for medical or surgical treatment including specialist, emergency dental and ophthalmic fees, hospital, nursing home and nursing attendance charges, physiotherapy, massage and manipulative treatment, surgical requisites, ambulance charges.
 - (b) reasonable additional hotel and repatriation expenses necessarily incurred by an **Insured Person** and any member of the family or party who has to remain or travel with the injured, ill or **Hi-jacked Insured Person**.
 - (c) reasonable travel and hotel expenses of one person which are necessarily incurred to travel from the United Kingdom if their presence is required on medical grounds.
 - (d) the reasonable cost of transporting the remains or ashes of an **Insured Person** to former place of residence in the United Kingdom or funeral expenses incurred abroad.
2. Should an **Insured Person** sustain **Bodily Injury** or suffer illness during a trip within the United Kingdom, the Underwriters will pay up to GBP1,000 in respect of reasonable additional travel and accommodation expenses incurred in the United Kingdom by the **Insured Person** and one member of the family or party who has to remain or travel with the injured or ill **Insured Person**.
-

Repatriation

If during a trip outside the the United Kingdom the **Insured Person** sustains **Bodily Injury** or suffers illness which necessitates their repatriation to the United Kingdom, as certified by a professionally qualified doctor, the Underwriters will pay up to the sum insured stated in the Table of Sums Insured for the cost of the charter of an air ambulance or the use of air transport including qualified medical attendants. Such repatriation must be authorised by Underwriters or the emergency medical assistance company.

Cancellation and Curtailment

The **Insured Person** shall be responsible for the first GBP50 of each claim.

Should an **Insured Person** have to cancel the projected trip before commencement or curtail it by returning home before completion for any of the following reasons, the Underwriters will pay any irrecoverable payments (whether paid or contracted to be paid) for travel and accommodation up to GBP5,000 and for any reasonable extra payments which have to be made for travel and accommodation for return to the United Kingdom :-

- (a) the death, accidental bodily injury, illness, compulsory quarantine, redundancy (provided that such redundancy qualifies for payment under the United Kingdom Redundancy Payments Acts), summoning to jury service or witness attendance in a court of the United Kingdom of an **Insured Person** or other member of the party, or a close relative (meaning any relative including fiancé(e) whose death, injury or illness necessitates the presence in the United Kingdom of the person concerned) or close business associate.
- (b) **Hi-jack**.
- (c) the cancellation of scheduled or chartered services by reason of strike, locked out workers, industrial action, riot and/or civil commotion, **Hi-jack**, adverse weather conditions, **Natural Disaster** or mechanical breakdown of aircraft or sea vessel after the date of booking the trip which could not reasonably have been anticipated at the time.
- (d) major damage or burglary at the **Insured Person's** home or place of business which requires his presence.
- (e) emergency duty as a member of the police force.
- (f) adverse weather conditions making it impossible for an **Insured Person** to travel to the pre-arranged United Kingdom departure point at commencement of a trip.

Delay

- (i) Should the **Insured Person** be delayed for at least twelve (12) consecutive hours as a result of interruption or curtailment of transport services on which the **Insured Person** has previously booked to travel by reason of strike, locked out workers, industrial action, riot and/or civil commotion, **Hi-jack**, adverse weather conditions, **Natural Disaster** or mechanical breakdown of aircraft, sea vessel or coach after the date of booking the trip which would not reasonably have been anticipated at the time, the Underwriters will pay GBP100 per **Insured Person**, or
 - (ii) If the **Insured Person's** initial outward journey is delayed for twenty four (24) hours or more due to the contingencies specified in (i) above and the **Insured Person** elects to cancel the trip completely, the Underwriters will pay up to the sum insured for Cancellation and Curtailment, each **Insured Person** for any irrecoverable payments paid or contracted to be paid in respect of travel and accommodation, less any amounts claimed for under Cancellation and Curtailment above.
Additional expenses incurred by the **Insured Person** as a result of a delay are not covered by this Insurance.
-

Journey Continuation

The Underwriters will pay up to GBP500 each **Insured Person** for reasonable additional travel and accommodation expenses incurred in meeting a reserved travel connection or reaching reserved accommodation, if at the commencement of a trip an **Insured Person** misses a reserved air, sea or rail journey in the United Kingdom due to any of the following contingencies which directly affects the progress of the conveyance in which he is travelling to the pre-arranged United Kingdom departure point:

strike, locked out workers, industrial action, riot and/or civil commotion, **Hi-jack**, adverse weather conditions, **Natural Disaster**, accident or mechanical breakdown.

Provided that such contingencies had not started or been forecast at the time of booking the trip.

Conditions

The cover provided for **Natural Disaster** in the Cancellation and Curtailment, Delay and Journey Continuation sections shall only apply when:

- (i) a recognised government body, acting on behalf of such government, of the country to or from which the **Insured Person** is travelling has issued a directive prohibiting all travel to or from or recommending evacuation from the country or specific area to which the **Insured Person** was travelling provided that the directive came into force after the date the **Insured Person** purchased this Insurance or booked the trip, whichever is the later or, in the case of curtailment, after the **Insured Person** left the United Kingdom to commence the trip.
- (ii) the **Insured Person** is unable to recover their incurred expenses through any other means.

Section A – 2 Personal Liability

The Underwriters will cover the **Insured Person** in respect of legal liability to the public for injury to persons (not a member of the **Insured Person's** family or household) and/or damage to property (excluding the **Insured Person's** own or that of members of his family or household) up to a limit of GBP2,000,000 any one accident or series of accidents and in all (including claimants costs) arising from accidents occurring during a trip. No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by the **Insured Person** without the written consent of the Underwriters, who shall be entitled, if they so desire, to take over the conduct in the name of the **Insured Person** their defence of any claim or to prosecute in his (their) name for their own benefit any claims for indemnity or damages or otherwise against any third party, and shall have full discretion in the conduct of any negotiations or the settlement of any claim, and the **Insured Person** shall, whenever possible, give all such information and assistance as the Underwriters may require.

Section B Personal Accident

The Underwriters will pay compensation in accordance with the following Schedule of Benefits in the event of the **Insured Person** sustaining any **Bodily Injury**, as herein defined.

Schedule of Benefits	Sum Insured (Each Insured Person)
1 Death, or	GBP20,000
2 Permanent total and irrecoverable loss of sight of one or two eyes, or	GBP20,000
3 Loss of one or two limbs, or	GBP20,000
4 Permanent Total Disablement , or	GBP20,000
5 Temporary Total Disablement (payable up to 104 weeks from the date on which the Insured Person first became disabled)	GBP100 PER WEEK
6 Temporary Partial Disablement (Payable up to 104 weeks from the date on which the Insured Person first became disabled)	GBP40 PER WEEK

Cover under this section in respect of **Insured Persons** who are under sixteen (16) years of age, is restricted to GBP1,000 in respect of Item 1 and will not apply in respect of Items 5 & 6.

Compensation shall not be payable under more than one of the benefits in the Schedule of Benefits in respect of the consequences of the same **Accident**, except for any compensation which may become payable hereunder in respect of **Temporary Partial Disablement** (Item 6), following or preceding **Temporary Total Disablement** (Item 5).

Section C – 1 Baggage and Personal Effects

- (i) The Underwriters will reimburse the **Insured Person** for loss of or damage to accompanied baggage and/or personal effects including Jewellery and Valuables during a trip up to a limit of GBP2,000 any one Insured Person. A limit of GBP750 for any one insured article or pair or set of articles also applies. In providing such reimbursement, the Underwriters shall at their option repair, replace or make a monetary offer.

The **Insured Person** shall be responsible for the first GBP50 of each claim.

The **Insured Person** shall take all reasonable steps to recover any lost property.

If an **Insured Person** purchases a comparable replacement for a lost or damaged article, the Underwriters will pay for the replacement cost providing that the article was less than two (2) years old at the time and that the evidence of the original purchase is provided. For articles of two (2) years or more, or if the article is not actually replaced, or evidence cannot be produced as to its age, any payment or offer made will be based on the value of the article at the time of loss or the cost of repair.

Definition

Jewellery and Valuables means items of gold, silver or other precious metals, watches, jewellery and semi- precious or precious stones, furs, curios, works of art, cameras and other photographic equipment, television and video equipment, mobile phones, telescopes, binoculars, computer equipment, games consoles and equipment, radios, cassette and compact disc players, personal audio equipment, laptops, personal organisers and electronic navigation equipment.

- (ii) If baggage is temporarily lost for more than twenty four (24) hours by an airline, carriers, railway or shipping company, up to GBP100 will be paid for the purchase of immediate necessities, but this will be deducted from the final claim if the loss is permanent.

Section C – 2 Personal Money

Money

The Underwriters will reimburse the **Insured Person** for loss of cash, bank or currency notes, travellers' cheques, passports, green cards, driving licences, petrol coupons and travel tickets during a trip, including reasonable expenses incurred as a result of loss. The most the Underwriters will pay is GBP500 per claim per **Insured Person**.

The **Insured Person** shall be responsible for the first GBP50 of each claim.

Cover will be effective from time of collection from bank or travel agent, or from three (3) days before commencement of the trip, whichever is the later.

Credit Card Misuse

In the event that the **Insured Person** suffers financial loss as a direct result of a credit, charge or bankers card being lost or stolen during a trip and subsequently used fraudulently by any person other than the **Insured Person** or a member of the **Insured Person's** family, the Underwriters will reimburse the **Insured Person** in respect of such loss up to a maximum of GBP1,000.

Section D Legal Expenses

The Underwriters will pay up to GBP25,000 incurred by or on behalf of an **Insured Person** in the pursuit of a claim for damages against a third party who has caused **Bodily Injury** to or illness or death of an **Insured Person** by an **Accident** occurring during a trip. The Underwriters shall only be liable for legal costs and expenses incurred with their written consent which shall not be unreasonably withheld.

Section E Catastrophe

If during the course of a trip the **Insured Person's** pre-booked accommodation is rendered uninhabitable by **Natural Disaster**, Underwriters will pay for the cost of reasonable alternative accommodation (room only) up to GBP500.

Conditions

- Cover shall only apply when a recognised government body, acting on behalf of such government, of the country to or from which the **Insured Person** is travelling has issued a directive:
 - prohibiting all travel to or from; or
 - recommending evacuation from the country or specific area to which the **Insured Person** was travelling provided that the directive came into force after the **Insured Person** had left the United Kingdom to commence the trip.
- The **Insured Person** must provide written confirmation from the appropriate public authority confirming the cause, nature and duration of the catastrophe before a claim is considered under this Section.
- The **Insured Person** must provide written confirmation of the additional accommodation (room only) charges incurred.
- Cover will only apply when the **Insured Person** is unable to recover their incurred costs through any other means.

Section F Withdrawal of Services

In the event that Services are withdrawn continuously for more than twenty four (24) hours during a trip and alternative arrangements have not been made by the accommodation or service provider, the Underwriters will pay GBP25 per complete twenty four (24) hour period the **Insured Person** is without such Services, up to a maximum of GBP300 in all.

Definition

Services means water or electrical facilities; waiter/waitress services at meals; kitchen services preventing food being prepared and served; room cleaning services.

Section G Hi-jack

The Underwriters shall pay up to GBP100 for each complete day that an **Insured Person** is forcibly or illegally detained as the result of a **Hi-jack** during a trip up to a maximum of GBP1,000.

Section H Winter Sports Extension

This Insurance covers the **Insured Person** whilst participating in the winter sports activities listed below:

Dry slope skiing, alpine skiing, glacier skiing, snow skiing, snow boarding, langlauf or Nordic skiing, mono skiing, husky rides and ice skating, including such activities being undertaken offpiste provided under the care and direction of a locally qualified guide or instructor.

No other winter sports activities are covered by this Insurance.

Winter Sports Equipment

The Underwriters will reimburse the **Insured Person** for theft, loss of or damage (other than damage whilst in use) to winter sports equipment including but not limited to skis, ski-bindings or ski boots, owned or hired by the **Insured Person**, up to a maximum sum insured of GBP500 per **Insured Person** in respect of equipment which is five (5) years old or less, or up to a maximum of GBP50 per **Insured Person** for equipment more than five (5) years old. In providing such reimbursement, the Underwriters shall at their option repair, replace or make a monetary offer.

Conditions

- In the event of a claim the **Insured Person** must (at their own expense) provide the following information:
 - loss or theft: a report from the police, resort management or tour operator; plus original receipt or proof of ownership and confirmation of second hand value from a specialist dealer.
 - damage: confirmation from a specialist dealer of the damage sustained and repair costs, or confirmation that the damage is beyond economic repair, plus the second hand value prior to damage.
- The **Insured Person** shall take all reasonable steps to recover any lost property.
- The **Insured Person** is responsible for paying the first GBP50 of each claim.

Equipment Hire

In the event of the theft, loss of or damage (other than damage whilst in use) to winter sports equipment owned or hired by the **Insured Person** or the **Insured Person's** own equipment being delayed for at least twelve (12) hours on their outward journey, the Underwriters will pay up to GBP150 in respect of the reasonable cost of hiring replacement winter sports equipment.

Conditions

- In the event of a claim the **Insured Person** must (at their own expense) provide the following documentation:
 - loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges.
 - damage: confirmation from the hire company of damage sustained and additional charges incurred.
 - delay: confirmation from the airline or transport company that the **Insured Person's** equipment was delayed for over twelve (12) hours on the outward journey plus a receipt showing the original and additional charges.
- The **Insured Person** shall take all reasonable steps to recover any lost property.
- The **Insured Person** is responsible for paying the first GBP50 of each claim.

Winter Sports Pack

In the event of the theft or loss of the **Insured Person's** resort pass or should an **Insured Person** sustain **Bodily Injury** or suffer illness, the Underwriters will pay for the value of the unused portion of the **Insured Person's** resort pass, ski school and lift pass up to GBP400 and winter sports equipment hire costs up to GBP150 per week.

Conditions

- In the event of a claim the **Insured Person** must (at their own expense) provide the following documentation:
 - Accident** or illness: medical report confirming the reason and length of time the **Insured Person** was unable to undertake their planned activity plus the original lift pass and evidence of the initial cost.
 - loss or theft: report from the police or resort management plus evidence of initial cost and cost of replacement pass.
- The **Insured Person** is responsible for paying the first GBP50 of each claim.

Piste Closure

A benefit of GBP25 per day, maximum GBP500 in all, in respect of expenses incurred by the **Insured Person** in travelling to alternative resorts in the event that all pistes at the **Insured Person's** pre-booked resort are closed due to lack of snow. Cover under this Section only applies for trips commencing after 20th December and ending before 31st March.

Condition

For a claim to be considered under this Section the **Insured Person** must (at their own expense) provide written confirmation of piste closure from the tour operator or resort management.

Automatic Extension

If an **Insured Person** has not returned to the United Kingdom before the expiration of this Insurance for reasons which are beyond his control this Insurance will remain in force until return not exceeding a further twenty one (21) days without additional premium, but in the event of an **Insured Person** being **Hi-jacked** cover shall continue whilst the **Insured Person** is subject to the control of the person(s) or their associates making the **Hi-jack** and during travel direct to his domicile and/or original destination, for a period not exceeding twelve (12) months from the date of the **Hi-jack**.

Exclusions

Exclusions specific to Section A – 1 (Medical and Additional Expenses, Repatriation, Cancellation and Curtailment, Delay and Journey Continuation) and to Section B (Personal Accident)

Underwriters shall not be liable for :-

- 1 the cost of continuing regular medication for any condition in respect of which medical advice or treatment is being followed at the time of booking a trip.
- 2 claims attributable to any condition or set of circumstances known to the **Insured Person** at the time of booking a trip where such condition or set of circumstances could reasonably have been expected to give rise to cancellation or curtailment of the trip.
- 3 expenses incurred more than twelve (12) months after commencement of a trip insured hereunder or after return to the United Kingdom, whichever is the earlier.
- 4 claims directly or indirectly consequent upon either venereal disease, Acquired Immune Deficiency Syndrome (A.I.D.S.) or A.I.D.S. Related Complex (A.R.C.).
- 5 claims for repatriation on the grounds of the fear of contracting A.I.D.S. from medical treatment (**Insured Persons** seeking advice about this risk should contact the Travel Enquiry Unit in the Consular Department of the Foreign and Commonwealth Office prior to departure).

Exclusions specific to Section B (Personal Accident)

Underwriters shall not be liable for:

- 6 claims caused or contributed to by intentional self-injury, (except in an attempt to save human life), disease or natural causes, or resulting from medical or surgical treatment (except where such treatment is rendered necessary by **Bodily Injury** caused within the scope of this Section).

Exclusions specific to Section A-2 (Personal Liability)

Underwriters shall not be liable for:

7. claims arising out of the ownership, co-ownership, possession, use of or whilst under the **Insured Person's** control of any firearms or any horse drawn or mechanically propelled vehicle (other than golf buggies), waterborne craft (other than manually propelled watercraft) or aircraft, lands or buildings.
8. claims arising from professional and contractual liability or liability to employees.

Exclusions specific to Section C – 1 (Baggage and Personal Effects)

Underwriters shall not be liable for:

9. claims arising out of loss or damage due to moth, vermin, wear and tear and gradual deterioration, electrical or mechanical breakdown and/or loss or damage due to changes in climate conditions.
10. claims that are recoverable under Section C-2 (Personal Money)
11. loss arising from confiscation, requisition, detention, destruction or damage by customs authorities or other such officials.
12. claims for property otherwise insured by another insurer.
13. losses which are not reported to the Police or appropriate authorities within twenty four (24) hours of discovery or as soon as is reasonably practicable, and where a Police or Property Irregularity Report (PIR) is not obtained.
14. loss, damage or theft of Jewellery and Valuables from luggage that is in the custody of an airline or other common carrier.
15. loss of or damage to Jewellery and Valuables, baggage or personal effects left unattended unless in a locked hotel room, apartment, holiday residence, static caravan or motor vehicle.
16. loss of or damage to scuba diving equipment.
17. claims for winter sports equipment recoverable under Section H (Winter Sports Extension).

Exclusions specific to Section C – 2 (Personal Money)

Underwriters shall not be liable for:-

18. losses which are not reported to the Police or appropriate authorities within twenty four (24) hours of discovery or as soon as is reasonably practicable, and where a Police report is not obtained.
19. losses from luggage that is in the custody of an airline or other common carrier.

20. shortages due to error or omission, variation or exchange rate or depreciation in value.
 21. loss arising from confiscation, requisition, detention, destruction or damage by customs authorities or other such officials.
 22. claims for personal money otherwise insured by another insurer.
 23. claims for personal money left unattended unless in a locked hotel room, apartment, holiday residence, static caravan or motor vehicle.
 24. claims resulting from loss of credit, charge or bankers card where the **Insured Person** has not complied fully with all the terms and conditions under which such card was issued.
 25. claims for financial loss sustained after expiry of the trip.
-

Exclusions specific to Section E (Catastrophe)

Underwriters shall not be liable for:

26. claims arising from a catastrophe known about prior to the **Insured Person's** departure from the United Kingdom.
 27. costs recoverable from another source such as tour operator, hotel, airline, provider of services.
 28. claims arising as a result of the **Insured Person** travelling against the advice of a local or national authority.
 29. any costs that the **Insured Person** would normally be expected to pay during the trip.
 30. claims arising as a result of the **Insured Person's** disinclination to continue the trip.
-

Exclusions specific to Section F (Withdrawal of Services)

Underwriters shall not be liable for claims relating to:

- 31 strike or industrial action existing or known about at the date the **Insured Person** booked the trip.
 - 32 services that were not included in the **Insured Person's** pre-booked and pre-paid trip.
-

Exclusions specific to Section G (Hj-jack)

Underwriters shall not be liable for:

- 33 claims due to the **Insured Person** or the **Insured Person's** family or the **Insured Person's** business associates being engaged in activities that could be expected to increase the risk of **Hi-jack**.
-

Exclusions specific to Section H Winter Sports Extension

Underwriters shall not be liable for:

- 34 claims arising from the **Insured Person's** failure to adhere to the International Ski Federation code or the resort regulations;
 - 35 claims arising from the **Insured Person's** participation in free style skiing, ski jumping, ski stunting/acrobatics, ski flying, ski mountaineering, ski randonee, heli skiing, ski racing or ice hockey, the use of skeletons or bobsleighs, taking part in International and National events and their heats and officially organised practice or training for these events;
 - 36 losses excluded in Exclusions specific to Section A-I and Section B.
 - 37 losses excluded in Exclusions specific to Section C-1.
 - 38 anything listed in the General Exclusions.
-

General Exclusions

The following exclusions apply to all sections of this Insurance. The individual sections also have specific exclusions which apply only to those sections.

This Insurance does not cover claims caused or contributed to by:

1. war, invasion, acts of foreign enemies, hostilities or war-like operations whether declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, martial law or an **Act of Terrorism**, where such events are caused or contributed to by the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, regardless of any other contributory cause(s).
 2.
 - i) war, whether declared or not, between any of the following countries, namely, China, France, the United Kingdom, the Russian Federation and the United States of America, or
 - ii) war in Europe, whether declared or not, other than any enforcement action by or on behalf of the United Nations, in which any of the countries stated in (i) above or any armed forces thereof are engaged.
 3.
 - a) death, disablement, loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom;
 - b) any legal liability of whatsoever nature;
directly or indirectly caused by or contributed to by or arising from
 - i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 4. the **Insured Person's** participation in base jumping, canyoning, boxing, hunting, hang gliding, paragliding, parachuting, parapenting, gliding, polo, microlighting, paramotoring, sky diving, bouldering, mountaineering or rock climbing normally involving the use of ropes or guides; bungee jumping; caving; potholing; acrobatics; free climbing; motor sports; all forms of racing other than on foot;
-

- white water rafting in excess of Grade 5; any form of operational duties as a member of the armed forces; professional sports; professional entertaining; sports tours or competitions; flying of any kind other than travelling by air as a passenger.
- 5 the **Insured Person** whilst driving or riding on motor cycles, if at the time of the **Accident** the **Insured Person**:
 - a) is found to have been driving at the time of the **Accident** with a level of alcohol in his blood above that permitted under prevailing legislation;
 - b) is not wearing a safety crash helmet;
 - c) does not hold a current UK driving licence and/or is unqualified to drive such motor cycle.
 - 6 the **Insured Person's** own criminal act.

Claims Notification and Procedure

Notification

Notice must be given to CEGA, who are George Burrows' appointed travel claims handlers, as soon as possible of any occurrence likely to result in a claim and in the event of a claim under the cancellation section, immediate notice must be given. The Master Certificate Number GP10282 should be given when notifying a claim as this will expedite prompt handling of the claim.

Claims Service Telephone: 01243 621248 Fax: 01243 621035 Email: claims@cegagroup.com

What must be done in the case of a medical emergency

The **Insured Person** must contact CEGA immediately, but in any event within forty eight (48) hours of any serious accident or illness abroad, requiring in-patient hospitalisation, extended treatment or alteration to travel arrangements.

The **Insured Person** should quote the Sussex Police Federation Travel Insurance Scheme Master Certificate Number GP 10282.

Telephone: (+44) 1243 621186 fax: (+44) 1243 773169 Email: assistance@cegagroup.com

Failure to obtain prior authority could prejudice the **Insured Person's** claim.

Complaints Procedure

You are important to us but we do recognise that there may be times when you feel dissatisfied with our service.

In that situation you should contact:

Complaints Department
Tokio Marine Kiln Group Limited
20 Fenchurch Street,
London EC3M 3BY
Tel: +44 (0)20 7886 9000
Fax: +44 (0)20 74881848

If you remain dissatisfied or you feel your complaint remains unresolved please write to:

The Complaints Department, Lloyd's Market Services, Fidentia House, Walter Burke Way, Chatham, Kent ME4 4RN

Email complaints@lloyds.com

Tel: +44 (0)20 7327 5693

Fax: +44 (0)20 7327 5225

If you are still unhappy you should then contact:

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

Tel: 0800 0234567 Email: complaint.info@financial-ombudsman.org.uk

Any decision made by The Financial Ombudsman Service is only binding on ourselves as the insurer and you remain free to take action in the Courts should you choose to.

These arrangements for the handling of complaints are entirely without prejudice to your rights in English law and you are free at any stage to seek legal advice and take legal action.

Financial Services Compensation Scheme (FSCS)

All insurances issued through Axiom Underwriting for individual or 'small businesses' are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (eg. if it goes out of business or into liquidation or is unable to trade). If you are entitled to compensation under the Scheme, the level and extent of the compensation will depend on the nature of this Insurance. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU) and on their website: www.fscs.org.uk

Data Protection Act 1998

You should understand that any information you have provided will be processed by us, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.
