NATIONAL HEALTH SERVICE • RETIREMENT FELLOWSHIP •

Membership Handbook

Annual Travel Insurance
October 2018

Important contact numbers

Whether at home or abroad please remember that we are readily available to help you deal with membership queries or make a claim. For medical emergencies, our telephone service is available 24 hours a day, 365 days a year.

Travel Team 01622 766960

Weekdays: 8.30am - 6pm. Saturdays: 9am - 1pm
Our travel Insurance specialists are available to help with any matters relating to your policy – including amendments to your cover, such as change of address or adding family members.

Travel Claims Helpline +44 (0) 208 667 1600

Weekdays: 8am - 8pm. Saturdays: 9am - 5pm

Rightpath Claims
To make a claim, please ensure you telephone our Travel Claims Helpline within 31 days of returning home to the UK. (For more information see page 8.)

International Medical Emergency Assistance +44 (0) 1273 624661

Open 24 hours a day, 365 days a year

Mayday Assistance
You have the reassurance of knowing that worldwide medical advice and help in an emergency is just a phone call away. (For more information see page 7.)

Scheme Administrator
NHSRF Travel Insurance is administered by the Civil Service Insurance Society (CSIS), authorised and regulated by the Financial Conduct Authority under firm reference number 304151.

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1 Welcome to your Annual Travel Insurance membership handbook

NHSRF Travel – your perfect travelling companion

- You can use your cover all year round.
- You are covered for up to a maximum of 183 days travel in any one year.
- We do not restrict the number of times you travel in a year. We only limit the length of each trip, up to a maximum of 65 days or 45 days if travel is to the Caribbean, USA or Canada.
- You are covered for trips solely in the UK (as long as you have booked at least 2 nights' accommodation before leaving home).
- Free Winter Sports cover - you can enjoy on piste activities for 17 days.

Visit our travel members' website: **www.NHSRFtravelinsurance.org.uk**

The site provides all the information you need to get the most from your travel policy:

- A printable version of your policy handbook.
- Further details about our dedicated helplines.
- Answers to frequently asked questions.

This policy is a contract between the **insured members** and the **Insurer**, Acasta European Insurance Company Limited, 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA. (registered no. 96218) which is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority for the conduct of UK business. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Acasta European Insurance Company on request.

2 What you are covered for?

The key benefits of your policy at a glance:

Medical benefits	Comprehensive Worldwide Cover	Section
Medical and additional expenses +	£5,000,000	**Section 1-A**
Extra overseas accommodation in the event of sickness or bodily injury	£5,000	
Emergency dental treatment	£750	
Repatriation of mortal remains to the UK Up to £2,000 for local burial/cremation*	Covered	**Section 1-B**
Emergency medical repatriation and evacuation*		**Section 1-B**
Compassionate overseas visit*		**Section 1-D**
Hospital stay cash benefit*		**Section 1-E**
for each night	£25	
(when using a European Health Insurance Card)	£75	
up to a maximum of:	£900	
Assault benefit £50 each night up to a maximum of £1,000	Covered	**Section 1-F**
Replacement of prescription medication	£300	**Section 1-G**

Please note:

All benefits are subject to an excess of £50 except those marked with an asterisk (*).

The benefit marked with a cross (+) is subject to £50 excess unless a European Health Insurance Card is used to reduce costs.

2 What you are covered for? cont.

Travel benefits	Worldwide Cover	Section
Personal accident*	£15,000	**Section 2**
Personal baggage single item limit up to a maximum of:	£1,500 £350	**Section 3**
Delayed baggage* (more than 12 hours)	£150	**Section 3**
Personal money cash limit up to:	£500 £250	**Section 3**
Loss of passport	£250	**Section 3**
Loss of deposit or cancellation	£5,000	**Section 4**
Curtailment	£5,000	**Section 4**
Delayed departure* for every 12 hours up to a maximum of:	£50 £200	**Section 5**
Extended delay	£2,000	**Section 5**
Missed departure	£1,000	**Section 6**
Catastrophe cover	£300	**Section 7**
Legal expenses*	£25,000	**Section 8**
Personal liability*	£2,000,000	**Section 9**
UK travel cover	Various amounts	**Section 11**

Please note:

All benefits are subject to an excess of £50 except those marked with an asterisk (*).

Please note: UK travel cover has the same excesses as overseas cover (except those marked with an asterisk), where applicable.

Benefits are subject to the conditions, limitations and exclusions detailed in this membership handbook.

3 How to contact us in a medical emergency

Emergency Medical Assistance: 24 hours a day, 365 days a year Call

+44 (0) 1273 624661* from anywhere in the world

Emergency Medical Assistance provided for You by this insurance is operated by Mayday Assistance - a service that can bring urgent help and medical advice. They are also able to evacuate a patient to a suitable hospital for treatment or bring them back home if medically required.

Who can use this service?

Anyone covered by this policy who is sick, or injured, and needs to be admitted to hospital as an in-patient.

Important notes about requesting Emergency Medical Assistance

- This service is strictly for medical emergencies only.
- You should immediately contact Mayday Assistance in the event of death or in the event of injury or illness resulting in any of the following:

■ **Hospitalisation** ■ **Repatriation** ■ **Alteration in travel plans**

Important notes about notifying us

- If anyone covered by this policy is admitted to hospital whilst abroad, it is very important to ensure that Mayday Assistance are contacted as soon as practicably possible
- Medical expenses over £1,000 must be authorised by us as soon as possible.

We understand that an immediate contact with us could be difficult. If you are travelling alone and cannot make a call to us yourself, please ask a representative from the hospital to call us with your details as soon as possible. We can then offer any useful information and translation requirements to the hospital and you can concentrate on getting better.

You will be asked to provide proof of travel. For example the following types of document:

- the booking invoice or airline ticket (as well as all original receipts)
- medical report certificates; and
- other relevant documents.

Your policy will not cover the cost of returning home if you, or someone else covered by this policy, decide to cut short your trip and return home for medical treatment or for an operation that doesn't involve an emergency admission to hospital.

**Please note - we may record and/or monitor calls for quality assurance, training and as a record of our conversation.*

4 How to make a claim

We have appointed Rightpath Claims to look after your claim.
To make a claim please contact Rightpath Claims;

1. By telephone on **0208 667 1600** (from abroad: **00 44 208 667 1600**)

2. On-line at **www.rpclaims.com**. From here you may download and complete a claim form (your scheme code is **A01732)**

3. In writing at:
   Rightpath Claims
   PO Box 6053
   Rochford
   Essex
   SS1 9TT

When you contact Rightpath Claims You will be asked to advise the section of the insurance on which you want to claim and your policy number

Frequently asked questions about what to do if something goes wrong, such as; cancelling a trip due to illness; lost, stolen or damaged baggage; how to obtain a European Health Insurance Card (EHIC) can be found by visiting the NHSRF Travel website: **www.NHSRFtravelinsurance.org.uk**

5 Policy details

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1 Introduction and eligibility

Some words and phrases we use have special meanings and definitions. These meanings are set out in the section headed **'Definitions'**. When we use any of these terms they are printed in bold.

Introduction

1.1 Administration
We (NHSRF Travel Insurance) provide and administer this **travel policy.**

1.2 Insurer
Acasta European Insurance Company Limited

1.3 Period of insurance
This **travel policy** is in force for a **year**, subject to the time limits referred to in paragraph 3.2.

1.4 Premiums
It is your responsibility to ensure that the premium for this **travel policy** is paid in advance for the **year**; no cover exists unless we have received it.

1.4 Renewal
If an **overseas journey** crosses a renewal date, the premium due on renewal must be paid on or before the renewal date. If the premium is not paid, all cover under this **travel policy** will automatically be cancelled at the end of the day preceding the renewal date.

This **travel policy** is for one **year**. Before the end of any **year**, provided the policy you are on is still available, we will write to you to let you know whether we wish to renew the **travel policy** and, if so, on what terms. If we do not hear from you in response and we do wish to renew, then we may at our option assume that you wish to renew the current **travel policy** on those new terms. Where you have opted to pay the premium by Direct Debit or other payment method, we may continue to collect premiums by such method for the new **year**. Please note that if we do not receive your premium, you will not be covered.

1.5 Cancellation period

You may cancel this **travel policy** within 14 days of inception (or any subsequent renewal date), the 'Cooling Off' period, by contacting us during the cancellation period. We will then return any premium paid for the **travel policy** providing no services have been provided and no claims have been made on the **travel policy** in relation to the period of cover before cancellation (being no more than 14 days' cover). If you incur **eligible** claims costs within that period of cover we reserve the right to require You to pay for the services we have provided in connection with the **travel policy** to the extent permitted by law and any return of premium is subject to this. If You do not cancel the **travel policy** during the cancellation period the **travel policy** will continue on the terms described in this handbook for the remainder of the policy year. However, You have the right to cancel the **travel policy** at any time but no rebate of premium will be made beyond the provisions for refund as provided for and described above.

Eligibility

1.6 Residency in the United Kingdom
This **travel policy** is only available to residents of the **United Kingdom**.

1.7 Age limit
This **travel policy** is only available to persons aged between 50 and 79 years of age at policy inception. However, once a policy has been purchased no upper age limit applies provided cover is not lapsed.

1.8 Fitness to travel
It is always advisable to consult a doctor if you have any doubts about whether you or any insured member is medically fit to undertake an **overseas journey**.

There is no cover under Section 1 – Medical benefit and Section 4 – Loss of Deposit or Cancellation and Curtailment if the **insured member** is not medically **fit to travel**.

If the **insured member** is terminally ill (by which we mean has a life expectancy of below one year at the start of the **overseas journey**) we will not pay claims under Section 1 – Medical benefit and Section 4 – Curtailment caused directly or indirectly by that terminal illness.

If the **insured member** is travelling to receive medical treatment.

1.9 Cover
We can refuse to give or renew cover or we can make cover subject to specific conditions or limitations.

2 Definitions

When we refer to 'you' or 'your' throughout this document, we mean any **insured members** named in the **travel policy**. When you see 'we', 'us' or 'our' we are referring to **Insurer** Acasta European Insurance Company Limited.

fit to travel
If you had contacted your medical practitioner prior to departure, he/she would not have advised against travel.

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 including the intention to influence any government and/or to put the public, or any section of the public in fear.

close relative
husband or wife, partner, civil partner, fiancé(e), parent, parent-in-law, child, son-in-law, daughter-in- law, brother, brother-in-law, sister, sister-in law, grandparent, grandchild.

curtailment
abandoning the **overseas journey** by immediate return to the **United Kingdom**.

data controller
The **Insurer**, who with NHSRFTravelInsurance determines the purposes and means of processing your personal data.

family member
(1) your current spouse or civil partner or any person (whether or not of the same sex) you live with permanently in a similar relationship and (2) any of their or your children.

Children cannot remain on the **travel policy** after the renewal date following their 21st birthday. For more information, please refer to your membership documents.

insured member
you and/or any **family member** included in your **travel policy**.

insured period A calendar **year**.

medical condition
any disease, illness or injury including psychiatric illness.

medical practitioner
a person who has the primary degrees in the practice of medicine and surgery following attendance at a recognised medical school and who is licensed to practice medicine by the relevant licensing authority where the treatment is given. By 'recognised medical school' we mean 'a medical school which is listed in the current World Directory of Medical Schools published by the World Health Organisation'.

overseas journey
any travel journey outside the **United Kingdom** and ending on return to the **United Kingdom**.

period of cover
the period during which the **insured member** is undertaking an **overseas journey**.

pre-booked
any pre-paid booking made at least 24 hours prior to the start of the scheduled departure time of the **overseas journey** shown on the **insured member's** ticket.

public transport
buses, trains, and other forms of transport that are available to the public, charge set fares, and run on fixed routes.

station
the railway **station** where the **insured member** is due to board the **train**.

train

includes Eurostar or Eurotunnel.

travel policy

the travel insurance contract between you and us. Its full terms consist of the current versions of the following documents as sent to you from time to time:

- any application form we ask you to fill in;
- these terms and benefits; and
- your **travel policy** schedule detailing your **travel policy** inception date **insured member**(s) terms and **period of cover**;
- any Demands & Needs, Terms of Business we have sent to you.

treatment
a surgical procedure or medical procedure carried out by a **medical practitioner**. This includes:
- diagnostic procedures - consultations and investigations needed to establish a diagnosis
- in-patient **treatment** - **treatment** at a hospital where the **insured member** has to stay in a hospital bed for one or more nights
- daycare **treatment** - **treatment** at a hospital, daycare unit or out-patient clinic where the **insured member** is admitted but does not stay overnight and requires a period of supervised recovery
- out-patient **treatment** - **treatment** at an out-patient clinic, or in a hospital where the **insured member** is not admitted to a bed.

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

United Kingdom
Great Britain and Northern Ireland, including the Channel Islands and the Isle of Man.

winter sports resort
a resort or holiday destination where ski-lifts operate, which between 1 December and 1 April in any year (or such season as is suitable for skiing in that resort) is open primarily for the purposes of **winter sports**.

worldwide
all countries including those in **Europe**, USA and Canada.

year
twelve calendar months from the Policy inception date of your **travel policy**.

Note: the above is the usual position. However, if your **travel policy** incepted on a date after the annual scheme date your renewal date may be shorter than 12 months.

Please call us on **01622 766960**, if you are unclear about the length of your cover under this **travel policy**.

3 General conditions

3.1. Commencement of cover
Each **period of cover** begins when the **insured member** passes through passport control of the **station**, port or airport in the **United Kingdom** to commence an **overseas journey** and continues until the time of exit from passport control of the **station**, port or airport on arrival back in the **United Kingdom** on completion of the **overseas journey** (see also 'Time Limits' below).

For commencement of cover under Section 4 - Cancellation, Section 5 - Delayed departure, and Section 11 - UK Cover, please refer to the definitions within these Sections.

When the **travel policy** is first purchased for any **insured member** a **period of cover** shall not operate in respect of any **overseas journey** already commenced.

3.2 Time limits
a) This **travel policy** is for one year and provides 183 days maximum of total days' cover in that year:

(b) The maximum number of days for any single **overseas journey**, in that same renewal year is 65 days or 45 days if travel is to the Caribbean, USA or Canada.

(c) Winter sports cover

The cover in (a) above includes cover for any holiday or business trip at a **winter sports resort** up to a maximum total number of 17 days in any **insured period**.

Except as provided specifically by "Automatic Extension" (see below), there is no cover under the **travel policy** for any single **overseas journey** which lasts, or which was planned or expected to last, more than the relevant number of days as described.

3.3 Automatic extension
The **period of cover** will automatically be extended if, for unavoidable reasons, the **insured member** is unable to complete an **overseas journey** before the **period of cover** has expired. By this we mean the inability to travel for medical reasons or for reasons beyond your control where there is no available scheduled public transport. The extension will be for such period of time as is reasonably necessary to enable the **overseas journey** to be completed.

3.4 Cancellation
We may cancel this **travel policy** by writing to you at your last known address by recorded delivery giving 14 days notice.

3.5 Variations
No agent or broker has any authority to change the terms of the **travel policy** or to waive any of its provisions.

3.6 Family members
When you deal with us you are acting on behalf of any **family member** included in this **travel policy**.

3.7 Fraud
You must not act in a fraudulent manner.

If you or any **insured member** or anyone acting for you or for an **insured member**:

- make a claim under the **travel policy** knowing the claim to be false or exaggerated in any respect; or

- make a statement in support of a claim knowing the statement to be false in any respect; or
- submit a document in support of a claim knowing the document to be forged or false in any respect; or
- make a claim in respect of any loss or damage caused by your wilful act or with your connivance Then
- we shall not pay the claim
- we shall not pay any other claim which has been or will be made under the **travel policy**
- we may at our option declare the **travel policy** void
- we shall be entitled to recover from you the amount of any claim already paid under the **travel policy** since the last renewal date
- we shall not make any return of premium
- we may inform the police of the circumstances.

3.8 Third Party rights
Only you and we have rights under this **travel policy** and it is not intended that any clause or term of this **travel policy** should be enforceable, by virtue of the Contract (Rights of Third Parties) Act 1999, by any other person.

3.9 Governing law
People entering into an agreement are allowed to choose which law it is to be governed by. We only enter into agreements if they are governed by English law and this **travel policy** is therefore subject to the laws of England and Wales. The English courts have jurisdiction.

3.10 Language
This **travel policy** is written in English and all other information and communications to you relating to this **travel policy** will also be in English.

4 Making a claim

Making a claim
If anything happens which gives rise to a claim under this **travel policy**, please telephone or write to us giving full details of the claim including the Section under which you are claiming.

Address: Rightpath Claims
PO Box 6053
Rochford
Essex
SS1 9TT

Telephone: (UK) 0208 667 1600
(Overseas) 00 44 208 667 1600

On-line: www.rpclaims.com
From here you may download and complete a claim form (your scheme code is A01732)

We assess claims made in a non-sterling currency by converting the amount claimed into sterling.

We will use the current exchange rate as published in the Financial Times Guide to World Currencies current when we assess the claim. Alternatively we will use the exchange rate used by your bank or credit card company if the **insured member** provides us with the relevant bank or credit card statement relating to the claim.

Please remember: You must submit your claim within 31 days of the completion of the **overseas journey** (unless this is not reasonably possible).

(a) Proof
You will be required, when making a claim, to provide all necessary proofs, including proof of travel for your **overseas journey** and the dates on which travel occurred or was scheduled to occur. You will also have to provide, at your expense, all relevant original receipts, certificates, information and evidence reasonably required by us to enable the claim to be assessed.

(b) Investigation
We reserve the right to undertake appropriate investigations to find out more about your claim. We will pay any fee involved for such investigations. However, this reservation does not relieve you of any obligations to provide the documents and information referred to above.

(c) In-patient treatment
If it is necessary for an **insured member** to be an in-patient during an **overseas journey**, we must be told immediately. If we are not told immediately and there was no adequate reason for the failure to do so, we shall be entitled to refuse to pay any claim, or to pay up to the standard fee that would usually be charged for the **treatment** you are receiving, in the country in which you are receiving it.

(d) Medical expenses over £1000
In respect of any claim under Section 1 (Medical Benefits), we may refuse to pay any amount in excess of £1,000 unless the **insured member** contacts us before incurring such expenses, or in the event that it is not possible to do so, as soon as is reasonably practicable thereafter.

(e) Treatment in the United Kingdom
We will not pay for any costs under Section 1A (Medical and Additional Expenses) for **treatment** incurred in the **United Kingdom**.

(f) Third Party recoveries
We may, at our own expense, take proceedings in the **insured member's** name to recover compensation from any third party in respect of any indemnity paid under this **travel policy**. The **insured member** must give such assistance as we shall reasonably require and any amount recovered shall belong to us.

(g) Excess
The excess on page 5 will be applied to each **insured member** of the policy who is claiming, for each eligible claim under each section. This may mean more than one excess per person per claim may be requested as one claim may include more than one benefit.

(h) Reasonable care
We are entitled to refuse to pay any claim unless the **insured member** exercises all reasonable care to prevent accident, injury, illness, loss or damage.

Please ensure that you keep this document in a safe place together with your **travel policy** membership statement in case you need them to make a claim.

If you have any queries you can contact us at the address or telephone number shown in this handbook.

5 General exclusions

We will not pay claims under any Section caused by:

5.1 any losses that are not directly associated with the incident that caused you to claim, unless expressly stated in this **travel policy**.

5.2 the **insured member** disinclination to travel or to continue an **overseas journey.**

5.3 Computer date change
The failure or fear of failure or inability of any equipment or any computer programme, whether or not you own it, to recognise or to interpret correctly or to process any date as its true calendar

date, or to continue to function correctly beyond that date.

This exclusion shall not apply to benefits under Section 1 (Medical Benefits) or Section 2 (Personal Accident);

5.4 Travelling against Foreign and Commonwealth Office advice
If, at the time of travelling, the Foreign and Commonwealth Office had advised against all travel to that specific country or area, this exclusion will apply to all Sections, whatever your reason for travel. We recommend the **insured member** contacts the Foreign and Commonwealth Office or their tour operator/airline before travel to establish the current Foreign and Commonwealth Office advice. This will ensure the **insured member** is aware of the content of cover before travelling. Relevant information is available on their website: fco.gov.uk.

5.5 Radioactive or chemical contamination
ionising radiation or contamination by radioactivity contamination from any nuclear waste, from combustion of nuclear fuel or the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly or from any chemical or toxic waste.

5.6 War and terrorist risks
war, act of terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, civil commotion, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government, public or local authority.

This exclusion shall not apply to benefits under Section 1 (Medical Benefits) providing:

- the act of terrorism is not of a nuclear nature
- at the time of travel the **insured member** is not travelling to a country or area that the Foreign and Commonwealth Office lists as a place which they either advise against
- all travel to; or
- all travel on holiday or non essential business.

This exclusion applies whatever your reason for travel.

We recommend the **insured member** contacts the Foreign and Commonwealth Office or their tour operator/airline before travel to establish the current Foreign and Commonwealth Office advice. This will ensure the **insured member** is aware of the extent of cover before travelling. Relevant information is available on their website: fco.gov.uk.

5.7 Loss of enjoyment
loss of enjoyment of the **overseas journey**.

5.8 Perilous acts
the **insured member's** wilful, malicious or unlawful act, self exposure to needless peril (except in an attempt to save human life), any self-inflicted injury, use of any motorised vehicle unless the **insured member** holds a full applicable **United Kingdom** driving licence, air travel (other than as a fare paying passenger on a regular scheduled airline or fully licensed charter aircraft operated by a recognised airline), or undertaking operational duties as a member of the armed forces.

5.9 Substance abuse or suicide

your excessive taking of alcohol, use of drugs (other than drugs taken in accordance with **treatment** prescribed and directed by a registered **medical practitioner**, but not for the **treatment** of drug addiction), solvent abuse or suicide.

5.10 Pressure waves
pressure waves caused by aircraft or aerial devices travelling at sonic or supersonic speeds.

5.11 Professional sports
the **insured member** engaging in, or training for, any sport for which the **insured member** receives a salary or monetary reimbursement, including grants or sponsorship (unless the **insured member** receives travel costs only).

5.12 Sports activities excluded
We will not pay for claims relating directly or indirectly to:

Base Jumping or Cliff diving, Bobsleighing, Bungee Jumping, Camel Riding, Canyoning, Coasteering, Competitive Sporting events (track and field, gymnastics, road racing), Deep Sea Fishing, Diving (over 5m), Elephant Riding/Trekking, Flying an unlicensed aircraft or as a learner, Free Climbing, Guided Glacier Walking, Hand-gliding, Paragliding or Microlighting, Hockey, Horse Jumping, Hot Air Ballooning, Jet Boating, Jet skiing, Martial Arts, Motorcycling Holidays and Off-road Riding, Mountain Biking Downhill, Mountaineering With or Without Ropes, Ocean Sailing/ Yachting, Paintballing, Parachuting, Parascending, Parkour, Polo, Potholing, Rafting (rivers above grade 3), Ringos and Tubing, Rock Climbing, Rugby, Scuba Diving (more than 10m), Shooting (hunting), Skiing off piste or any other winter sports activity carried out off piste, including but not limited to: Snowmobiling, Sleigh Riding (horse, reindeer, dog), Snowboarding, Sledging, Tobogganing), Trekking to a height over 2,500metres, Wakeboarding, Water-skiing, Windsurfing

5.13 Lack of service provision/Withdrawal of service
Any liability, howsoever arising, resulting from (i) the use of either faulty or inferior property or property not fulfilling its purpose (ii) the lack or provision of any service or the provision of such service not being of an appropriate standard (iii) withdrawal from service (temporary of otherwise) of a coach, an aircraft or sea vessel on the recommendation of a Port Authority, Civil Aviation Authority of any similar body.

5.14 Supplier failure
Any liability resulting either directly from any supplier of travel or associated services ceasing to trade.

6 Cover in detail

Section 1 - Medical benefits
Section 2 - Personal accident
Section 3 - Personal baggage, loss of money and loss of passport
Section 4 - Loss of deposits, cancellation and curtailment
Section 5 - Delayed departure
Section 6 - Missed departure
Section 7 - Catastrophe cover
Section 8 - Legal expenses
Section 9 - Personal liability
Section 10 - Winter sports
Section 11 - UK cover

Section 1 - Medical benefits
A - Medical and additional expenses
We will pay up to the maximum amount of **£5,000,000** in all for each **insured member** in any **insured period**:

We will pay expenses necessarily and reasonably incurred outside the **United Kingdom** if the **insured member** suffers illness or injury during the **insured period** outside the **United Kingdom**, for the following:

What we will pay for:

(a) hospital, medical and **treatment** expenses

(b) up to £750 for emergency dental **treatment** for the immediate relief of pain and the preservation of natural teeth but not subsequent restorative work:

(c) additional accommodation and travelling expenses incurred as a direct consequence of bodily injury sustained by the **insured member** or of unforeseen sickness of the **insured member** which has occurred while the **insured member** was on an **overseas journey**. We will pay for accommodation and travel expenses of a similar standard to that originally booked and paid for.

(d) charges in the event of the death of an **insured member** outside the **United Kingdom**, for burial or cremation in the locality where death occurs, up to a maximum of £2,000.

(e) additional accommodation and travelling expenses which are necessarily incurred by one relative or one friend who is required, on written medical advice, to remain with an **insured member** who has suffered injury or sickness as in (c) above up to **£5,000**.

Please note: We will pay for accommodation and travel expenses of a similar standard to that originally booked and paid for.

What we will not pay for:
(i) **treatment** received on an **overseas journey** if the **insured member** travelled to seek medical **treatment** or for **treatment** on an **overseas journey** if the **insured member** knew that such **treatment** would be needed at some point in the course of the **overseas journey**;

(ii) we will not pay for normal pregnancy or childbirth in any circumstances but we will pay for the **treatment** of a **medical condition** which is due to and occurs during pregnancy subject to all other benefit limitations and exclusions on this **travel policy**;

(iii) any expenses incurred in the **United Kingdom**;

(iv) any medical or additional expenses for any **treatment** which, in the opinion of the doctor in attendance and our medical adviser, can reasonably be delayed until the **insured member** returns to the **United Kingdom**;

(v) travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider;

(vi) any charges where the **insured member** travelled outside the **United Kingdom** to obtain **treatment** (whether or not that was the only reason) or travelled against medical advice (including the published advice of the Chief Medical Officer of the Department of Health of England);

(vii) any expenses recovered under a National Health Service reciprocal agreement abroad (for example by using a European Health Insurance Card);

(viii) any loss or expense which is in any way connected with an **insured member's** psychiatric illness;

(ix) gender re-assignment operations or any other surgical or medical **treatment** including psychotherapy or similar services which arise from, or are directly or indirectly made necessary by gender re-assignment;

(x) any medication or drugs which at the start of the **overseas journey** the **insured membe**r knew they needed;

(xi) preventative (ie prophylactic) **treatment**;

(xii) vaccinations and routine or preventative medical examinations, including routine follow-up examinations;

(xiii) any charges which are incurred for social or domestic reasons or for reasons which are not directly connected with **treatment**;

(xiv) any charges for massage and/or from health hydros, spas, nature cure clinics or any similar place, even if it is registered as a hospital;

(xv) any charges for repairs to or provision of dentures or artificial teeth; or for dental work involving the use of precious metals; and

(xvi) the first £50 of each and every claim per incident for each **insured member** (unless the **insured member** uses a European Health Insurance Card to recover costs).

Note: Benefits for any necessary emergency repatriation and/or evacuation are not included in this Section 1A. Those benefits will only be paid if those services are provided by and through Mayday Assistance. The terms applicable to repatriation and/or evacuation are shown in Section 1B (Emergency Medical Assistance).

B International Emergency Medical Assistance

This is one of the benefits of your **travel policy**. The terms of cover for this **service** are as follows. The **service** is provided by Mayday Assistance an international assistance company who act for us.

Additional definitions applying to the International Emergency Medical Assistance

appointed doctor a **medical practitioner** chosen by us to advise us on the **insured member's medical condition** and/or need for the **service.**

service
moving the **insured member** to another hospital which has the necessary medical facilities either in the country where the **insured member** is taken ill or in another nearby country (evacuation) or bringing them back to the **United Kingdom** (repatriation).

What we will pay for:

The service
The **service** is available **worldwide** during the **period of cover** to any **insured member** who, while abroad from the **United Kingdom**, is injured or becomes ill suddenly and needs immediate hospital **treatment** as an in-patient. The **service** is only available in these circumstances. The General Exclusions listed on page 15 and the exclusions listed in Section 1A do not apply to the **service**. If the **service** is needed you must contact Mayday Assistance so that immediate help or advice can be given over the phone. Arrangements may then be made for an **appointed doctor** to see the **insured member** and to move him or her back to the **United Kingdom** (repatriation) if necessary. If an **appointed doctor** thinks it is necessary then the **service** will be carried out under medical supervision. The **service** includes any necessary **treatment** required whilst you are being moved.

Transport arrangements
All the arrangements must be made by us. The **insured member** may be transported by air ambulance, by a regular airline or by any other method of transport we consider appropriate.

We will decide the method of transport and the date and time.

Accompanying person
In all cases where the **insured member** is under 18, and in other cases where we believe that their **medical condition** makes it appropriate, another person, who must be 18 or over, may accompany the **insured membe**r while he or she is being moved, we will pay for accommodation and travel expenses of a similar standard to that originally booked and paid for.

We will also pay the additional travelling and accommodation costs incurred in returning to the United Kingdom for any family member covered by NHSRF travel Insurance who are accompanying the **member** on the **overseas journey**, when the costs incurred are for travel and accommodation of a similar standard to that originally booked and paid for.

Return of mortal remains
If an **insured member** dies abroad we will pay the cost of taking the mortal remains back to a mortuary within the **United Kingdom**.

What we will not pay for:

Exclusions

The **service** is not available to cover the following:

(i) any **medical condition** which does not need immediate in-patient hospital **treatment** or which does not prevent the **insured member** from continuing to travel or to work.

(ii) injuries from playing professional sport or from any sport activities which is listed as excluded in 5.11 of the General Exclusions on page 17.

(iii) if the **insured member** needs to be moved from a ship, oil-rig platform or similar off-shore location.

(iv) any costs that we do not approve beforehand.

(v) if we have not been told about the accident or illness for which the **service** is needed within 30 days of it happening (unless this was not reasonably possible).

(vi) any costs incurred which arise from or are directly or indirectly caused by a deliberately self-inflicted injury, suicide or an attempt at suicide.

Our liability

We will not be liable for

(a) any failure to provide the **service** or for any delays in providing it unless the failure or delay is caused by our negligence (including that of the international assistance company we have appointed to act for us) or of agents appointed by either.

(b) failure or delay in providing the **service**:

(i) if, by law the **service** cannot be provided in the country in which it is needed; or

(ii) if the failure or delay is caused by any reason beyond our control including, but not limited to, strikes and flight conditions.

(c) injury or death caused to the **insured member** while he or she is being moved unless it is caused by our negligence or the negligence of anyone acting on our behalf.

Unused travel tickets

Any unused portion of the **insured member's** travel ticket and that of any accompanying person, will immediately become **our** property and must be given to us.

C - Cruise ship evacuation What we will pay for:

(a) Up to £25,000 per **year** towards the costs incurred for your removal from a cruise ship or liner when:

- you are injured or fall ill suddenly and need emergency in-patient treatment that cannot be provided on board;
- your evacuation from the cruise ship or liner is carried out by a third party (coastguard, military or similar); and
- you have received an invoice for the cost of the evacuation.

What we will not pay for:

(a) Charges if you have travelled against medical advice or received a terminal prognosis.
(b) We will not be liable for any failure of an organisation to provide the removal or delays in providing it.
(c) Removal for any **medical condition** which does not prevent you from continuing to travel and which does not need immediate emergency in-patient **treatment**.
(d) Costs incurred when you have not received an invoice but have chosen to make a voluntary contribution.

D - Compassionate overseas visit What we will pay for:

Travelling and accommodation costs for a **close relative** or friend to join an **insured member** and/or accompany an insured member who requires in-patient **treatment** in a hospital outside the **United Kingdom** for more than seven consecutive days when travelling alone during an **overseas journey** provided that:

(a) the presence of such a companion is deemed necessary and appropriate in the opinion of the doctor in attendance and our medical adviser; and

(b) all the arrangements are made by us. The **insured member's close relative** or friend may be transported by regular airline or by any other method of transport we consider appropriate. We will decide the method of transport and the date and time.

(c) the travelling and accommodation costs are of a similar standard to those originally booked and paid for by the **insured member**.

What we will not pay for:

(i) any claim which does not relate directly to a **medical condition** for which we have paid benefit under Section 1A or for which benefit would have been paid if the **insured member** had not used a European Health Insurance Card to recover costs;

(ii) any costs that we do not approve beforehand.

E - Hospital cash benefit What we will pay for:

(a) if an **insured member** receives five nights or more in-patient **treatment** in a hospital outside of the **United Kingdom** during an **overseas journey**; we will pay:

- **£25** for each night; or
- **£75** for each night if the **insured member** is an in-patient in a state hospital or if a European Health Insurance Card or similar form is used to recover expenses under a NHS reciprocal agreement up to a maximum for each **insured period** of £900.

What we will not pay for:

(i) any claim which does not relate directly to a **medical condition** for which we have paid benefit under Section 1A or for which benefit would have been paid if the **insured member** had not used a European Health Insurance Card to recover costs.

F - Assault benefit

What we will pay for:

(a) £50 for each night up to a maximum of £1,000 for each **insured period**, if, during an **overseas journey**, the **insured member** is assaulted and, as a result of the injuries received, is admitted as an in-patient to a hospital during an **overseas journey**. This benefit is in addition to any amounts payable under Section 1 - Medical benefits.

What we will not pay for:

(i) any claim unless a report is made to the police within 24 hours of the assault (unless this was not reasonably possible).

G - Prescription drugs and medication

What we will pay for:

the cost of replacing essential prescribed drugs or medication, up to the maximum amount of £300 in each **insured period**, in the event of:

- the accidental loss or theft of an **insured member's** essential prescribed drugs or medication during an **overseas journey**;

- the extension of the **insured member's overseas journey** for unavoidable reasons (by which we mean the inability to travel for medical reasons or for reasons beyond control where there is no available scheduled **public transport**) subject to the provisions applying to "Automatic Extension" set out in paragraph 3.3 of the General Conditions

What we will not pay for:

(i) loss or damage arising from delay or confiscation or detention by customs or other officials;

(ii) loss of essential prescribed drugs or medication whilst it is in the custody of an airline or any other carrier unless such loss or damage is reported in writing to the carrier within three days of discovery and a written report (Property Irregularity Report in the case of an airline) is obtained from the carrier explaining the circumstances of such loss or damage;

(iii) theft or suspected theft of essential prescribed drugs or medication unless it is reported to the police (or the hotel management if it is stolen in an hotel) and written confirmation is obtained from them;

(iv) loss of essential prescribed drugs or medication whether or not carried in suitcases, trunks or containers of a similar nature unless at all times they are attended by the **insured member** or deposited in a safety deposit box (where available) or left in the **insured member's** locked personal accommodation other than **personal baggage** left in the locked boot or covered luggage area of a motor vehicle following forcible and violent entry; and

(v) the first **£50** of each and every claim per incident for each **insured member**.

(vi) any claim, for prescription costs and medication on return to the UK, which does not relate directly to a **medical condition** for which we have paid benefit under Section 1A or for which benefit would have been paid if the **insured member** had not used a European Health Insurance Card or equivalent to recover costs.

Sections 2 to 11 - Travel benefits

Section 2 - Personal accident

Additional definitions applying to Section 2:

bodily injury

an injury caused by external, accidental, violent and visible means and which, within twenty four months from the date of the accident, results solely and independently in the **insured member's** death, dismemberment or **permanent total disablement**.

loss of limb

the loss by permanent physical severance of a hand at or above the wrist or of a foot above the talus (ankle bone).

loss of an eye

the complete and permanent loss of sight or an eye.

permanent total disablement

absolute disablement from being able to carry out any gainful employment or gainful occupation for twelve consecutive months from the date of the **bodily injury** in circumstances where, at the end of that time, there exists no reasonable probability of improvement.

Any contributory **medical condition** or disability, whether or not known by the **insured member** to be in existence at the time of sustaining the **bodily injury** will be taken into account by us in assessing benefits payable in respect of death or **permanent total disablement**.

The maximum amount of benefit we will pay under this Section 2 for one or more injuries sustained by an **insured member** during any **insured period** shall not exceed £15,000. Only one benefit will be payable in any **insured period**.

What we will pay for:

We will pay the following amounts in the event that an insured member sustains a bodily injury while on an overseas journey during the insured period:

Benefit	Up to age 16 years	Age 16 years or over
(a) Death	£3,000	£15,000
(b) the loss of one or more limbs or one or both eyes:	£15,000	£15,000
(c) permanent total disablement:	£15,000	£15,000

What we will not pay for:

we will not pay benefits:

(i) under (c) we will not pay benefits unless satisfactory written medical evidence is provided to us that the disablement has continued for 12 consecutive months from the date of the **bodily injury** and that in all probability, it will continue for the remainder of the **insured member's** life;

(ii) we will not pay for any claim that does not relate directly to a **medical condition** for which we have paid benefit under Section 1A or for which benefit would have been paid if the **insured member** had not used a European Health Insurance Card to recover costs.

Section 3 - Personal baggage, loss of money and loss of passport

Additional definition applying to Section 3:

personal baggage

each of the **insured member's** suitcases, trunks and similar carrying devices and their contents being portable items that you wear or carry around for personal use, adornment or convenience and **personal money**.

personal money

cash, bank or currency notes, cheques, travellers cheques, postal or money vouchers, travel tickets or pre-paid vouchers.

We will pay up to the following amounts in all for each **insured member** in any **period of cover**:
Loss of personal baggage, delayed baggage, loss of personal money and loss of passport

Loss of baggage			Loss of personal money		Loss of passport	Delayed baggage
Maximum payable	Maximum payable for		Maximum payable for personal money	Up to the following for cash	Maximum payable	Maximum payable
	Set of articles	Single article				
£1,500	£350	£350	£500	£250	£250	£150

What we will pay for:

(a) Lost or damaged personal baggage
Loss of or damage to **personal baggage** which is owned by the **insured member** and is taken, sent in advance or purchased during a **period of cover**.

We will pay you the current market value, which takes into account a deduction for wear, tear and depreciation. Alternatively at our option we will replace, reinstate or repair the accidental loss of or damage to baggage owned (but not leased, hired or borrowed) by the **insured member**.

(b) Delayed personal baggage
Emergency purchases of essential items of clothing or personal requisites which result from any temporary loss of **personal baggage** as a result of delay or misdirection in delivery by a carrier provided that such delay or misdirection lasts for more than twelve hours from the time the **insured member** arrives at the outward destination.

(c) Personal money
Benefits in respect of loss of currency will be limited to any amount permitted by any currency regulations which may be in force at the date of commencement of travel.

Benefits are, in any event, only payable in respect of losses not recoverable by replacement of such travellers cheques.

(d) Loss of passport
Additional unplanned travel and/or accommodation costs necessarily incurred by the **insured member** to obtain a replacement passport or similar documentation to allow completion of the **overseas journey** where such passport has been lost, stolen or destroyed. We will pay for travel and accommodation expenses of a similar standard to that originally booked and paid for.

Necessary statutory charges made by the relevant authority to provide such replacement passport or similar documentation.

What we will not pay for:
(i) claims under both (a) and (b) in respect of the same loss;

(ii) loss or damage arising from delay or confiscation or detention by customs or other officials;

(iii) loss or theft or damage to any property left **unattended** unless it is either booked into the care of a transport company and a receipt obtained, in locked accommodation or deposited in a hotel safe or safety deposit box;

(iv) telecommunications and motor vehicle related equipment and accessories;

(v) loss or damage to: - (a) Spectacles, contact lenses, sunglasses, dentures, hearing aids, dental or medical fittings (b) Sports equipment and protective clothing;

(vi) loss or damage to bonds, coupons, stamps, negotiable instruments, securities or documents of any kind;

(vii) damage to perishable goods, glass, china, bottles, cartons or similar fragile articles or any subsequent damage caused whilst in transit;

(viii) wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions by moth, vermin, insects, processes of cleaning, repairing or restoring, mechanical or electrical breakdown;

(ix) loss or damage to **personal baggage** whether or not carried in suitcases, trunks or containers of a similar nature unless at all times they are attended by the **insured member** or deposited in a safety deposit box (where available) or left in the **insured member's** locked personal accommodation other than **personal baggage** left in the locked boot or covered luggage area of a motor vehicle following forcible and violent entry;

(x) loss of travellers cheques unless the loss is immediately reported to the local branch or agent or issuing authority. Benefits are, in any event, only payable in respect of losses not recoverable by replacement of such travellers cheques;

(xi) devaluation of currency or shortages due to errors or omissions during monetary transactions;

(xii) loss of promotional vouchers of any description (including air miles and timeshare points); and

(xiii) the first £50 of each and every claim per incident for each **insured member** (this will not apply to (b)).

Special conditions
1. The **insured member** must take reasonable precautions at all times to ensure the safety and supervision of any property and the **insured member** should take all practicable steps to recover property lost or stolen. If it is lost or damaged while in care of a transport company authority or hotel, the **insured member** must report to them details of the loss or damage and obtain a property irregularity report.

2. You must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of any property.

3. If you claim for a part of a pair or set of articles, we will only pay for the part or set which is accidentally lost or damaged.

Section 4 - Loss of deposits, cancellation and curtailment

We will pay up to £5,000 in all for each insured member in any period of cover.

What we will pay for:
we will pay for the unused portion of travel and accommodation costs and other pre-paid charges of the **overseas journey** (purchased prior to the insured member's departure date) which the **insured member** is legally obliged to pay and which cannot be recovered from any other source, if the **insured member** has to cancel or curtail the **overseas journey** necessarily and unavoidably as a result of the following events:

(a) the accidental bodily injury to, or illness or death of:

(i) the **insured member**;

(ii) any person with whom the **insured member** is travelling or has arranged to travel;

(iii) any person with whom the **insured member** has arranged to reside temporarily;

(iv) any **close relative** or any person for whom the **insured member** holds power of attorney.

(b) redundancy (provided employment has been on a continuous full time basis with the same employer for at least 24 months and qualifies for payment under current UK redundancy payment legislation and at the time of booking the trip there was no reason to believe anyone would be made redundant) of you or persons with whom you are travelling or had arranged to travel with;

(c) accidental damage to your home or place of business rendering it uninhabitable, or the police requesting your presence following theft at your home or place of business during your trip or the preceding 72 hours;

(d) jury service, attendance as a witness at a court of law following receipt of a subpoena, and where such jury service, attendance at court involves the **insured member** who had arranged to travel or that **insured member's** husband, wife, civil partner or partner; or any person you live with permanently in a similar relationship, parent, parent-in- law, child, brother, sister, grandparent or close business associate

(e) additional travel and accommodation expenses necessarily incurred by the **insured member**

to return to the UK before the expiration of the overseas journey. We will pay for travel and accommodation expenses of a similar standard to that originally booked and paid for. You will have cover when that is made necessary as a direct result of the death, serious bodily injury, or sudden serious sickness in the UK of that **insured member's** husband, wife, civil partner, or any person you live with permanently in a similar relationship, parent, parent-in-law, child, brother, sister, grandparent or close business associate.

What we will not pay for:

(i) any loss or expense relating to the curtailment of the **overseas journey** caused by a **medical condition** for which the **insured member** has travelled to seek medical **treatment** or knew that treatment for that medical condition would be needed at some point in the course of the **overseas journey**;

(ii) expenses payable by any tour operator, hotel or provider of transport or accommodation;

(iii) any expenditure attributable to failure on the part of the **insured member** to notify the travel agent or tour operator or provider of transport or accommodation immediately it is found necessary to cancel the travel arrangements;

(iv) expenses incurred as a result of having booked or having travelled against the advice of either:

a) A qualified **medical practitioner** (including the published advice of the Chief Medical Officer of the Department of Health of England), or

b) The Foreign and Commonwealth Office

(v) expenses incurred as a result of travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider;

(vi) any loss or expense which is any way connected with the **insured member's** psychiatric illness;

(vii) any costs/charges paid or discharged by the use of promotional vouchers of any description (including air miles and time-share points);

(viii) failure to obtain the required passport or visa;

(ix) unemployment caused by, or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the application for insurance;

(x) the first £50 of each and every claim per incident for each **insured member** (this will not apply to claims for loss of deposit).

Special conditions

(A) Cancellation must occur before the commencement of the **overseas journey** and arise from any of the events insured (see above in Section 'What we will pay for') which is outside your control and within the **period of cover** (as defined by Section 4, note B).

(B) For this Section 4 only, the **period of cover** extends from the date of the booking of the **overseas journey** or the receipt of premium payment for the **travel policy** until the departure date, whichever is the shorter, irrespective of the **insured period**.

(C) You must obtain a medical certificate from the **medical practitioner** treating the **insured member**, or the person whose health causes the **insured member** to cancel or curtail the **overseas journey** confirming the medical necessity to cancel the **overseas journey**.

(D) Before **curtailment** of the **overseas journey**, you must obtain a certificate from the treating **medical practitioners** and **our** prior approval to confirm it is necessary for the **insured member** to return home due to medical reasons.

(E) You must obtain our agreement to any additional travelling expenses before the **insured member** makes arrangements to return home.

Special note:

You may claim for loss of deposits or loss of deposits and cancellation or curtailment only.

You may not claim for loss of deposits/cancellation and curtailment in respect of the same **overseas journey**.

The term pre-booked used in this **policy** is deemed to mean any booking made at least 24 hours prior to the commencement of the scheduled departure time on your ticket.

Section 5 - Delayed departure or extended delay

We will pay up to the following amounts for each **insured member** in any **period of cover**:

Delayed departure		**Maximum**	Extended delay	Cancellation due to extended delayed departure
First complete 12 hours	Subsequent complete 12 hours			
£50	£50	£200	£2000	£2000

What we will pay for:

In the event that any **train**, coach, aircraft or sea vessel in which the **insured member** had arranged to travel from or back to the **United Kingdom** (or the Channel Islands if the **insured member** lives there) departs more than 12 hours after the time specified in the relevant itinerary supplied to the **insured member**, owing to: • strike or industrial action; or • adverse weather conditions; or • mechanical breakdown; or • technical fault.

Delayed departure

(a) for the first completed 12 hours delay and for each full 12 hours delay thereafter up to 48 hours up to the maximum amount set out above.

Extended delayed departure

(b) if the departure covered above is delayed by 24 hours or more we will pay you the percentage of irrecoverable travel and accommodation expenses the **insured member** has paid or contracted to pay that the days of delay bear to the total days of the **overseas journey**, provided you do not cancel your **overseas journey** and you do proceed to your destination.

Cancellation due to extended delayed departure

(c) for irrecoverable travel and accommodation expenses you have paid or contracted to pay if after a minimum 12 hours has elapsed you choose to cancel your **overseas journey**.

What we will not pay for:

(i) delayed departure which arises from the failure of the **insured member** or any person with whom the **insured member** is travelling, to check-in correctly in accordance with the itinerary;

(ii) strike or industrial action or air traffic control delay existing or publicly declared by the date the **insured member** booked the **overseas journey**, or the date this insurance was issued.

(iii) the withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country. The **insured member** must obtain written confirmation from the carriers (or the handling agents) of the number of hours delay in departure giving the reason for such delay.

(iv the first £50 of each and every claim per incident in respect of each **insured member** for extended delay.

Special conditions

(A) You may claim only under either subsection (a) or under subsections (a) and (b) or under subsection (c) and no other combination of benefit.

(B) For this Section 5 only, the **period of cover** operates from the time the **insured member** was required by the relevant itinerary to check in at the departure point until the booked train, aircraft or sea vessel actually departs.

(C) An **insured member** cannot claim under both this Section 5 (Delayed Departure) and Section 6 (Missed Departure) in respect of the same loss.

Section 6 - Missed departure

We will pay up to £1,000 for each **insured member** in any **period of cover**:

What we will pay for:
Additional transport charges necessarily incurred to enable the **insured member** to reach the destination stated in the relevant itinerary because the **insured member** failed to reach either the point of departure from or return to the **United Kingdom** (or the Channel Islands if the **insured member** lives there) in time to join the booked **train**, aircraft or sea vessel. Failure to reach such point of departure in time must have been caused by the mechanical breakdown of the motor vehicle in which the **insured member** was travelling (unless such breakdown was the direct result of failure to carry out routine maintenance to the vehicle) or of an accident which renders it unroadworthy, or by the failure of **public transport** scheduled services (including scheduled flights) owing to:

(a) strike or industrial action; or
(b) adverse weather conditions; or
(c) mechanical breakdown; or
(d) technical fault.

Please note: We will pay for transport expenses of a similar standard to that originally booked and paid for.

What we will not pay for:
(i) failure of public transport (including scheduled flights) owing to strike or industrial action which was already existing or known to be anticipated at the date the **overseas journey** was booked;

(ii) mechanical breakdown or accident rendering the motor vehicle in which the **insured member** was travelling unroadworthy unless the **insured member** has obtained a written statement from a recognised breakdown recovery service or repairer confirming the fact of mechanical breakdown, or a police report of the accident;

(iii) failure of public transport scheduled services unless the **insured member** has obtained written confirmation from the public transport authority of the cause and length of the delay;

(iv) costs if the transport operator has offered alternative travel or accommodation arrangements of a similar standard to that originally booked and paid for;

(v) the first £50 of each and every claim per incident for each **insured member**.

Special conditions:
(A) An **insured member** cannot claim under both Section 5 (delayed departure) or Section 4 (cancellation or curtailment) and this Section 6 in respect of the same loss.

Section 7 - Catastrophe cover

What we will pay for:
(a) accommodation and transport costs the **insured member** incurs when they need to move to other accommodation of a similar standard to that originally booked and paid for, if, as a result of fire, flood, earthquake, avalanche, storm or local government directive during the **overseas journey**, the **insured member** cannot use the accommodation. We will pay up to a maximum £300.00 for each **insured period**:

What we will not pay for:
(i) any costs or expenses payable by or recoverable from your tour operator, airline, hotel or other provider of accommodation.
(ii) any costs or expenses if the **insured member** decides not to remain in the booked accommodation, although it is considered safe and acceptable to continue staying there.

Section 8 - Legal expenses

What we will pay for:
(a) reasonable legal costs which the **insured member** or his or her personal representatives have to pay in the event of the **insured member's** death or personal injury caused by the fault of someone else during the period of cover:

The most we will pay for each **insured member** in any **period of cover** is £25,000.

Where there are two or more **insured members** covered by the **policy**, the maximum we will pay in respect of all claims under this Section 8(a) is £50,000

(b) the cost of a visit by a local lawyer to provide initial consultation if criminal proceedings are brought against an **insured member** in a court as a result of any accidental action by the **insured member**.

What we will not pay for:
(i) any claim where, in our opinion there are no reasonable prospects of success;
(ii) any claim not notified to us within 90 days after the commencement of the event giving rise to the claim (unless this is not reasonably possible);
(iii) any claim against a carrier, or the travel or holiday agent or tour operator arranging the **overseas journey**; or against us;
(iv) any claim against a person with whom you were travelling;
(v) any legal action where the estimated amount of damages is less than £500, but we will try to obtain an amicable settlement in those circumstances;
(vi) legal costs in respect of actions undertaken in more than one country;
(vii) any legal fees incurred on the contingency that your action is successful;
(viii) any legal consultation which is in respect of any invoices unpaid by you;
(ix) any legal costs or expenses incurred before we accept your claim in writing;
(x) any claims made by an **insured member** other than in his or her private capacity;
(xi) any costs or expenses incurred within the **United Kingdom**; and
(xii) any claim arising from participation in any sport listed in the General Exclusions section on page 15.

Conditions relevant to this Section 8
We shall supervise any legal action through agents we nominate and will decide the point at which negotiations cannot usefully be pursued further. After that, no further claims can be made against us in respect of the event giving rise to that legal action.

Section 9 - Personal liability

We will pay, by way of indemnity, up to £2,000,000 in all (inclusive of legal costs) for each **insured member** in any insured period or for any claim or series of claims arising from any one event or source of original cause.

What we will pay for:
all sums the **insured member** becomes legally liable to pay as compensation whilst undertaking an **overseas journey** within the **period of cover** for any claim or series of claims arising from any one event or source of original cause as a result of:

(a) accidental injury to a person;

(b) accidental loss or damage to material property belonging to a third party;

(c) any third party costs and expenses which are recoverable from the **insured member** by the third party under English law;

(d) the **insured member's** costs and expenses provided that such costs and expenses have been incurred with our prior written consent.

What we will not pay for:

(i) employers' liability, contractual liability or liability to a member of your family or household;

(ii) liability arising out of the ownership, possession or use of any vehicle, aircraft or water craft (other than manually propelled rowing boats, punts or canoes);

(iii) liability arising out of property belonging to or held in trust by or in the custody or control of the **insured member**;

(iv) liability arising out of the carrying on of any trade, profession or business; and

(v) damage, illness or disease directly or indirectly arising out of a communicable disease.

Please note: It is a condition of any claim under this Section 7 that the **insured member** shall make no admission, offer, promise, payment or undertaking of payment without our prior written consent.

Section 10 - Winter Sports

The cover under this Section is automatically included in your **travel policy**. We will not cover you for skiing off piste or any other winter sports activity carried out off piste.

Winter Sports cover is limited to 17 days maximum duration in any **insured period**:

Additional definitions applying to Section 10:
skiing on-piste

skiing on natural lying snow between the piste poles and not on an unrecognisable trail.

What we will pay for:
(a) piste closure
we will pay up to £200 for the cost of the **insured member's** reasonable transport and accommodation expenses to an alternative site if weather conditions, the non-function of ski lift(s) or avalanche result in the total closure of skiing facilities in the resort in which the **insured member** has pre-booked and it is not possible to ski as long as such conditions prevail at the resort.

If no alternative sites are available we will pay compensation at the rate of £20 per day up to £200.

(b) delay due to avalanche
we will pay you up to the amount as set out below for additional travel and accommodation costs necessarily incurred by the **insured member** to get to or from the pre-booked **winter sports resort** in the event of a delay from the scheduled arrival or departure time (as stated in the itinerary) due to avalanche incurred on the outward, or return flight, sea crossing, coach or **train** journey as set out in the pre-booked itinerary.

We will pay for travel and accommodation expenses of a similar standard to that originally booked and paid for.

For each **insured member** we will pay up to £100 in the event of any delay of more than 12 hours.

(c) ski hire
up to £20 for each **insured member** for each full 24-hour period the **insured member** necessarily hires skis, ski boots, ski bindings or ski poles, following:

- accidental loss or damage to the **insured member's** own skis; or
- those skis being lost or misplaced by an airline or other carrier on the outward journey from the United Kingdom so that they are delayed for at least 12 hours after the **insured member's** arrival at the holiday destination up to a maximum of £200 for each holiday.

(d) loss of ski pass
up to £500 in all for each **insured member** in any **period of cover** for the loss or theft of the **insured member's** ski lift pass. Reimbursement will be based on the outstanding number of days from the date of reported loss to a maximum of £500.

Please note: an **insured member** cannot claim under both this Section 10(d) and Section 3 (Personal Money) in respect of the same loss;

(e) physiotherapy in the United Kingdom
we will pay £50 per session to a maximum of £300 for any physiotherapy required by an **insured member** on return to the **United Kingdom** as a direct result of an injury sustained while partaking in **winter sports** outside the **United Kingdom**.

What we will not pay for:
(i) claims arising from skiing off piste or any other winter sports activity carried out off piste;
(ii) claims arising from piste closure due to lack of snow before 1 December of any year or after 1 April of any year (or such season as is suitable for skiing in the relevant **winter sports resort**);
(iii) any expenses incurred unless written confirmation from the holiday representative, their handling agents or ski-lift operators is obtained confirming the piste(s) closure, the duration of the closure and the reason for such closure;
(iv) expenses incurred owing to strike or industrial action of the piste and/or ski-lift operators in the resort in which the **insured member** was scheduled to stay and which existed or was known to be anticipated on the date the **overseas journey** was booked;
(v) holidays not specifically arranged for the purpose of, skiing and the pursuit of winter sports and at a season suitable in the chosen destination;
(vi) where the **insured member** fails to obtain written confirmation from the carriers (or the handling agents) of the number of hours' delay giving the reason for such delay;
(vii) where the **insured member** fails to check in correctly in accordance with the itinerary;
(viii) where the **insured member** fails to check in as the result of strike or industrial action which was already existing or known to be anticipated at the date that the **overseas journey** was booked;
(ix) ski hire following the delay, detention, seizure or confiscation of skis by Customs or other officials;
(x) ski hire following damage to skis more than five years old;
(xi) loss of a ski lift pass not reported to the police within 24 hours of discovery and supported by a written report obtained from them;
(xii) the first £50 of each and every claim per incident for each **insured member**;
(xiii) any claim for physiotherapy treatment following the return to the UK (see 10(e)), which does not relate directly to a **medical condition** for which we have paid benefit under Section 1a or for which benefit would have been paid if the **insured member** had not used a European Health Insurance Card to recover costs.

Section 11 - Travel within the United Kingdom only.

If the **insured member** is undertaking a **trip** solely within the **United Kingdom**, it follows that some Sections of this **travel policy** will not apply to the cover we offer for such a journey.
The following modifications therefore apply to your **travel policy** in respect of any trip made solely within the **United Kingdom**:

1. In Section 2 of the membership handbook the following definitions are modified

(a) The definition of '**overseas journey**' does not apply and the following replaces it:

trip

A journey which does not involve travelling outside the **United Kingdom** and must include at least two nights' pre-booked accommodation.

For the purposes of the cover provided under this Section 11, the term '**trip**' shall replace the term '**overseas journey**' throughout this **travel policy** and where the **travel policy** refers to departure from or to the **United Kingdom** this shall be interpreted as departure from or return to the departure point within the **United Kingdom**.

(b) The definition of '**train**' does not apply.

(c) For this Section only we have defined 'departure point' as: **departure point**: The point the **insured membe**r leaves their home to start their **trip**.

2. In Section 3 of the membership handbook the provisions of Section 3.1 (commencement of cover) do not apply and the following replace them:

3.1 Commencement of cover

Benefits 2 (Personal Accident), 3 (Personal Money), 4 (Curtailment), 8 (Legal Expenses) and 9 (Personal Liability)

Each **period of cover** begins when the **insured member** leaves the **departure point** to commence the trip and continues until the arrival back on the completion of the trip.

Benefit 4 (cancellation)

The **period of cover** commences immediately a booking for a **trip** has been made (or the date upon which the **travel policy** commences, if later) and terminates on the date on which the **trip** starts.

Benefit 5 (delayed departure and extended delay)

The **period of cover** operates from the time the **insured member** was required by the relevant itinerary to check-in at the airport, station or port until the pre-booked transport actually departs.

Benefit 6 (missed departure)

The **period of cover** operates from the time the **insured member** leaves home until arrival at the airport or **station** for the **trip**.

3. The following benefits are not available to **insured members** travelling solely within the **United Kingdom**.

(i) Section 1 Medical benefits (ii) Section 3 Loss of passport (iii) Section 10 Winter Sports

You are reminded that we will not pay for any costs of **treatment** incurred in the **United Kingdom** under this Section.

Section 12 - Data Protection.

We, along with NHSRFTravelInsurance, are the **data controller** for the data you provide to us. We need to use your data in order to arrange your insurance and associated products.

You and your **family members** are obliged to provide information without which we will be unable to provide a service to you. Any personal information provided by you and your **family members** may be held by the **data controller** in relation to your insurance cover. It may be used by our relevant staff and those of companies administering your **travel policy** in making a decision concerning your insurance and for the purpose of servicing your cover and administering claims.

Information may be obtained from NHSRFTravelInsurance and your Scheme Administrator and it may be passed to loss adjusters, solicitors, reinsurers or other service providers for these purposes. We may obtain information about you from credit reference agencies, fraud prevention agencies and others to check your credit status and identity. The agencies will record our enquiries, which may be seen by other companies who make their own credit enquiries. If you provide false or inaccurate information and we suspect fraud, we will record this.

Additionally, we are obliged to notify the General Medical Council or other relevant regulatory body about any issue where we have reason to believe a medical practitioner's fitness to practice may be impaired.

We and other organisations may use these records to:

a. Help make decisions on insurance proposals and insurance claims, for you and your **family members**

b. Trace debtors, recover debt, prevent fraud, and manage your insurance policies

c. Check your identity to prevent money laundering, unless you furnish us with satisfactory proof of identity

When you give us information about **family members** we will take this as confirmation that you have their consent to do so. As the **insured member** you are the legal holder of the **travel policy** and we send correspondence about the **travel policy**, including claims correspondence to the **insured member**. If any **family member** over 18 insured under the policy does not want us to do this they should apply for their own policy.

We process all data in the UK but where we need to disclose data to parties outside the European Economic Area (EEA) we will take reasonable steps to ensure the privacy of your data. In order to protect our legal position, we will retain your data for a minimum of 7 years. We have a Data Protection regime in place to oversee the effective and secure processing of your data. Under General Data Protection Regulation ("GDPR"), you can ask us for a copy of the data we hold, have it corrected, sent to a third party or deleted (subject to our need to hold data for legal reasons). We will not make your personal details available to any companies to use for their own marketing purposes. If you wish to complain about how we have handled your data, you can contact us and we will investigate the matter. If you are not satisfied with our response or believe we are processing your data incorrectly you can complain to the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF
Tel: 0303 123 1113.

6 Complaint and regulatory information

What regulatory protection do I have?
NHSRFTravelInsurance is a trading name of Butcher Robinson & Staples International Limited authorised and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Our firm reference number is 310478. This information can be checked from the FCA website: fca.org.uk.

We are also participants in the Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000. The scheme is administered by the Financial Services Compensation Scheme Limited (FSCS). The scheme may act if it decides that an insurance company is in such serious financial difficulties that it may not be able to honour its contracts of insurance. The scheme may assist by providing financial assistance to the insurer concerned, by transferring policies to another insurer, or by paying compensation to eligible policyholders. Further information about the operation of the scheme is available on the FSCS website: fscs.org.uk

Complaints procedure

While every effort is made to maintain the highest service standards, should there be an occasion when the service you receive falls below the standard you expect, please use the following contact details to inform us of your concerns:

For complaints about the sale or administration of your travel policy please contact NHSRFTravel Insurance at the below address:

You can register your complaint by telephone, letter or email:

Telephone: **01622 766960**

Postal address:

NHSRF Travel Insurance
Floor 7 Colman House
King Street
Maidstone
Kent
ME14 1DD

Email: **nhsrfptravel@csis.co.uk**

When you contact us please quote your policy schedule number and provide a telephone number to assist us in dealing with your enquiry speedily. If possible, we will call you within one working day and try to resolve the issue straightaway. Otherwise, we will record the nature of your complaint and assign a complaints handler who will undertake a full investigation and contact you in writing.

NHSRFTravel Insurance your **travel policy** provider and Acasta European Insurance Company Limited, your **insurer**, follow the Financial Conduct Authority guidelines to complaints handling, a copy of the complaints procedure is available upon request.

For complaints following a claim notification

Please contact Rightpath Claims at the below address:

You can register your complaint by telephone, letter or email:

Telephone: **0208 667 1600**

Postal address:

Rightpath Claims,
PO Box 6053
Rochford
Essex
SS1 9TT

Email: **complaint@rpclaims.com**

When you contact us please quote your policy schedule number and claim number and provide a telephone number to help us handle your enquiry quickly and efficiently.

Rightpath Claims are appointed to handle your complaint on behalf of Acasta European Insurance Company Limited, a company authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority for the conduct of UK business.

If you are still not satisfied

If you have not been given an answer within eight weeks or if you are not satisfied with the response to your complaint, you can take your complaint to the Financial Ombudsman Service for review.

This complaints procedure does not affect any legal right you have to take action.

Financial Ombudsman Service by writing to:

Financial Ombudsman Service
Exchange Tower
London E14 9SR

UK Telephone: **0800 023 4567 or 0300 123 9123**

Email: **complaint.info@financial-ombudsman.org.uk**

Online: **http://www.financial-ombudsman.org.uk**

Key contact numbers

Customer services
01622 766960

Travel insurance claims
Rightpath Claims

+44 (0) 208 667 1600

24-hour medical assistance
Mayday Assistance

+44 (0) 1273 624661

Contact us by email
nhsrftravel@csis.co.uk

NHSRF TravelInsurance is provided by Butcher, Robinson & Staples International Ltd, authorised and regulated by the Financial Conduct Authority under firm reference number 310478