



# Morrisons Travel Insurance



## Your Morrisons Travel Insurance

Policy Wording

**Morrisons Travel Insurance Customer Helpline**  
0333 049 4018

**24 Hour Emergency Medical Assistance**  
Outside the UK: +44 333 207 0533  
Within the UK: 0333 207 0533

**Claims Service (Non-emergency Claims)**  
0333 207 0515

**Gadget claims**  
0330 020 0029

# How to contact us

## Before your trip

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If **you** want to make a change to **your** policy call 0333 049 4018. Monday to Friday, between 9am and 5pm, except on Bank Holidays.

If **you** need to cancel **your trip you** can:

- make a claim online anytime at [hub.morrisons.uk.axa.travel](https://hub.morrisons.uk.axa.travel), or
- call 0333 207 0515 Monday to Friday, between 9am and 5pm

Remember to look at the '[Making a claim](#)' section for information on the claims evidence **you** may be asked for.

## During your trip

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In an emergency **you** should contact the local emergency services straight away.

If **you** need medical help while abroad, or if **you** are in hospital, contact **our** Medical Assistance Service as soon as possible on +44 333 207 0533.

If **you** want to **cut short your trip** contact **our** Medical Assistance Service on +44 333 207 0533.

**Our** Medical Assistance Service is always available. Just tell them **you** have a Morrisons policy and quote **your** policy number.

**Our** team will:

- make sure **you** are receiving appropriate treatment in a safe facility,
- help make arrangements if **you** need medical help while abroad,
- arrange to bring **you** back **home** if **we** agree it is medically necessary,
- help if **you** need to **cut short your trip**.

The cost of bringing **you home** and **your** medical costs are only covered in full if **your** claim is covered.

If **you** want to extend **your trip** or check **your** cover, email [travelservice@insurance.morrisons.com](mailto:travelservice@insurance.morrisons.com) or call 0333 049 4018. Monday to Friday, between 9am and 5pm, except on Bank Holidays.

## After your trip

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If **you** have costs **you** want to claim for, **you** can:

- make a claim online anytime at [hub.morrisons.uk.axa.travel](https://hub.morrisons.uk.axa.travel), or
- call 0333 207 0515. Monday to Friday, between 9am and 5pm.
- for **gadget** claims, call 0330 020 0029 or email [morrisons.tiga@taurus.gi](mailto:morrisons.tiga@taurus.gi). Monday to Friday, between 9am and 5pm, except on Bank Holidays.

Remember to look at the '[Making a claim](#)' section for information on the claims evidence **you** may be asked for.

If **you** want to make a complaint about:

- the sale of **your** policy, call 0333 049 4018 or email [travelcomplaints@insurance.morrisons.com](mailto:travelcomplaints@insurance.morrisons.com).
- a claim (except under '[Section 7 – Gadget cover](#)'), call 0333 207 0515 or email [claimcomplaints@axa-assistance.co.uk](mailto:claimcomplaints@axa-assistance.co.uk).
- a claim under '[Section 7 – Gadget cover](#)', call or 0330 020 0029 or email [gadget.complaints@taurus.gi](mailto:gadget.complaints@taurus.gi).

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# Table of Benefits

	We will pay <b>you</b> up to (each <b>trip</b> /per <b>insured person</b> )		
	Bronze	Silver	Gold
<p>The <b>excess</b> is paid by each <b>insured person</b> for each incident. It is limited to two <b>excess</b> amounts if more than one <b>insured person</b> is claiming for the same incident, for each <b>trip</b>.</p> <p>* No <b>excess</b> is applicable for sections marked.</p> <p>If <b>you</b> have added the <b>Excess Waiver</b> to <b>your</b> policy, <b>you</b> will not need to pay the <b>excess</b> if <b>you</b> make a claim. This cover is available on Silver and Gold cover only and if <b>you</b> have bought this it will be shown on <b>your</b> policy schedule.</p>			
<b>Excess</b>	£100	£75	£50
<b>Section 1 – Cancelling or cutting short your trip</b>			
Cancelling or <b>cutting short your trip</b>	£1,500	£5,000	£7,500
<b>Section 2 – Medical emergency and repatriation expenses</b>			
Medical emergency and repatriation expenses (costs to bring <b>you home</b> )	£10,000,000	£12,500,000	£15,000,000
Emergency dental	£250	£400	£1,000
Hospital benefit (total) *	£500	£1,500	£2,000
Hospital benefit (for each day) *	£20	£25	£50
<b>Section 3 – Disruption or delay to travel plans</b>			
Missed departure	£300	£1,000	£1,250
Delayed arrival benefit (total) *	£200	£500	£750
Delayed arrival benefit (for each 12 hours) *	£25	£50	£50
Travel disruption	£1,500	£5,000	£7,500
<b>Section 4 – Personal belongings and money</b>			
<b>Baggage</b> **	£1,250	£2,000	£3,000
Single article limit (for each single / pair / set of)	£250	£300	£350
<b>Valuables</b> ** (within <b>baggage</b> limit)	£250	£500	£600
Delayed <b>baggage</b> (total) *	£200	£500	£750
Delayed <b>baggage</b> (for each 12 hours) (if the loss is permanent this will be taken off any related <b>baggage</b> claim <b>you</b> make) *	£50	£75	£150
<b>Personal money</b>	£250	£500	£600
Cash	£400	£400	£400
Cash (under 18) *	£75	£100	£125
<b>Important documents</b> *	£500	£500	£500

	Bronze	Silver	Gold
<b>Excess</b>	£100	£75	£50
<b>Section 4 – Personal belongings and money (continued)</b>			
Travel and accommodation costs to replace <b>important documents</b> *	£500	£500	£500
<b>Section 5 – Legal and liability (limits are per policy, not per person)</b>			
Legal expenses and assistance *	£25,000	£25,000	£25,000
Personal liability	£2,000,000	£2,000,000	£2,000,000
<b>Section 6 – Personal accident</b>			
Death (aged 18-65) *	Nil	£7,000	£10,000
Death (aged 17 and under or aged 66 and over) *	Nil	£2,500	£5,000
<b>Loss of limbs</b> and / or <b>loss of sight</b> (aged 18-65) *	Nil	£7,000	£10,000
<b>Loss of limbs</b> and / or <b>loss of sight</b> (aged 17 and under or 66 and over) *	Nil	£2,500	£5,000
<b>Permanent total disablement</b> (aged 18-65) *	Nil	£7,000	£10,000
<b>Permanent total disablement</b> (aged 17 and under or 66 and over) *	Nil	£2,500	£5,000
<b>Section 7 – Gadget cover (including Enhanced Gadget cover)</b>			
Accidental or Malicious Damage, loss or theft	£500	£750	£1,000
<b>Enhanced Gadget cover 1 (this section is optional, your policy schedule will show if you have bought this)</b>			
Accidental or Malicious Damage, loss or theft	£1,000	£1,000	N/A
<b>Enhanced Gadget cover 2 (this section is optional, your policy schedule will show if you have bought this)</b>			
Accidental or Malicious Damage, loss or theft	£2,000	£2,000	£2,000
<b>Enhanced Gadget cover 3 (this section is optional, your policy schedule will show if you have bought this)</b>			
Accidental or Malicious Damage, loss or theft	£3,000	£3,000	£3,000
<b>Section 8 – Winter Sports cover (this section is optional, your policy schedule will show if you have bought this)</b>			
<b>Ski equipment</b> (owned)	£500	£750	£1,000
<b>Ski equipment</b> (hired)	£500	£750	£1,000
Hire of <b>ski equipment</b> (total) *	£250	£400	£500
Hire of <b>ski equipment</b> (for each day) *	£15	£20	£25
<b>Ski pack</b> (total) *	£250	£400	£500
<b>Ski pack</b> (for each day) *	£15	£20	£25
Ski pass (total) *	£250	£400	£500
Ski pass (for each day) *	£15	£20	£25

	Bronze	Silver	Gold
<b>Excess</b>	£100	£75	£50
<b>Section 8 – Winter Sports cover (continued)</b>			
Avalanche (total) *	£250	£400	£500
Avalanche (for each day) *	£15	£20	£25
Piste closure (total) *	£250	£400	£500
Piste closure (for each day) *	£15	£20	£25
<b>Section 9 – Cruise cover (this section is optional, your policy schedule will show if you have bought this)</b>			
Missed port of call (total) *	£500	£750	£1,000
Missed port of call (each port) *	£50	£75	£100
Confined to <b>your</b> cabin (total) *	£250	£375	£500
Confined to <b>your</b> cabin (each day) *	£50	£75	£100
Unused excursions	£300	£500	£750
Extra <b>baggage</b> **	£1,000	£1,500	£2,500
Single article limit (for each single / pair / set of)	£250	£300	£400
<b>Valuables</b> (within extra <b>baggage</b> limit) **	£250	£300	£400
<b>Section 10 – Golf cover (this section is optional, your policy schedule will show if you have bought this)</b>			
Unused green fees (total) *	£250	£400	£500
Unused green fees (each day) *	£25	£40	£50
Accidental loss, theft or damage of <b>golf equipment</b>	£1,000	£1,500	£2,000
Single article limit (for each single / pair / set of)	£250	£375	£500
Hire of <b>golf equipment</b> (total) *	£250	£400	£500
Hire of <b>golf equipment</b> (each day) *	£25	£40	£50

\*\*If **you** make a claim the amount **you** will get is today's price minus a deduction for wear, tear and loss of value. **We** may choose to repair or replace the lost or damaged **baggage**.

# Introduction

This is **your** travel insurance policy. It contains details of what **we** cover, what **we** don't cover and the conditions each **insured person** needs to meet. **We** will deal with all claims on the basis of this policy.

The policy includes all the areas **we** cover. **Your** policy schedule shows what specific cover **you** have bought and should be read in conjunction with this policy wording. For example, annual multi **trip** or single **trip**, or if **you** bought extra covers like Winter Sports cover. **You** should read all the sections of this policy relating to the covers **you** have bought.

The policy schedule is part of the policy. The policy schedule will tell **you** what type of policy it is, a summary of the cover, any extras **you** have chosen, the **insurance period** and how much **you** have paid.

This policy is active once **you** have paid **your** premium and **we** will provide insurance in line with the sections of **your** policy as set out in **your** policy schedule.

If **you** need to make any changes to the details in **your** policy schedule, **you** should contact **us** as soon as possible. **We** will then tell **you** if **we** can make those changes and if **you** need to pay extra to do so.

# About your policy wording

If **you** have any questions about **your** cover, **you** can call **us** on the number listed in the 'Important telephone numbers and email addresses' section. Please make sure **you** have **your** policy number when **you** call.

It is important **you**:

- read **your** policy wording and make sure **you** are covered for the sort of losses or incidents **you** think might happen, or that **you** might want to make a claim for,
- make sure that **you** understand what **your** policy does not cover, and
- understand any conditions of **your** policy because if **you** do not meet these conditions, it may affect any claim **you** make.

Remember, no policy covers everything. For example, **we** do not cover things such as:

- **Pre-existing medical conditions** as described in the 'Important conditions relating to health' section (unless **you** have contacted **us**, and **we** have accepted in writing).
  - If **you** do not declare any **pre-existing medical conditions** when **you** purchase or renew the policy, **we** may refuse to deal with **your** claim or reduce the amount of any relevant claims, even if a claim is not related to a **pre-existing medical condition(s)** **you** did not tell **us** about.
- Any losses that **we** have not specifically listed in the policy.
- Circumstances or an event **you** are looking to claim for, that **you** knew about before **you** bought this policy.
- Any **trip** that had already started when **you** bought this policy.
- Any losses which happen outside of a valid **trip** (except for 'Section 1 – Cancelling or cutting short a trip', see the definition of '**insurance period**' for full details).

**Your** policy only covers people who are permanently resident in the **UK** and registered with a **UK** GP.

This policy is designed to cover **your** entire **trip**. The policy will need to cover the date that **your trip** begins until the date **you** return to the **UK** including the dates **you** are travelling.

The things which are not covered by **your** policy are set out:

- in the 'General exclusions applying to your policy' section, and
- under the heading 'What we do not cover' in each section.

If **we** do not state that something is covered, **you** should assume that it is not covered.

# Words with special meanings

In **your** policy, certain words are in **bold**. These words have special meanings which are defined below.

'Section 7 – Gadget cover' has unique 'Words with special meanings' which can be found at the beginning of the section.

## Accident(s)/Accidental

A physical injury caused by something which was sudden, unexpected, external and visible. This includes injury caused by exposure to the elements.

## Bad weather

Any of the following where a weather warning has been issued:

- cyclone,
- flood,
- fog,
- hail,
- hurricane,
- rain,
- sleet,
- snow,
- thunder or lightning storm,
- tornado,
- tropical storm,
- wind.

## Baggage

Any items which belong to **you** which are worn, used or carried by **you** during a **trip** (but excluding **valuables, gadgets, golf equipment, ski equipment, personal money** and **important documents**).

## Catastrophe

If **you** cannot use **your** booked accommodation because of:

- avalanche,
- civil commotion and/or civil unrest not assuming the proportions of or amounting to an uprising,
- cyclone,
- earthquake,
- explosion,
- fire,
- flood,
- hurricane,
- landslide,
- outbreak of food poisoning,
- storm,
- tsunami,
- typhoon,
- volcanic eruption and/or volcanic ash clouds.

## Close relative

**Your** mother, father, sister, brother, fiancé(e), wife, husband, civil partner, domestic partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law, step parent, step child, step sibling, aunt, uncle, niece, nephew, cousin, next of kin, **your** guardian, anyone who **you** are a guardian for or anyone you have power of attorney for.

## Colleague

An associate in the same employment as **you** in the **UK**, whose absence from work means it is necessary for **you** to stay in or return to the **UK**.

## Cruise

A **trip** by boat of more than one night, where **your** transport and accommodation is on an ocean/river going passenger ship, liner or cruiser.

## Cut short/Cutting short

This means either:

1. **you** end the **trip** after you leave **your home** by directly returning early to **your home**, or
2. for more than 24 hours **you** are:
  - a) in a hospital outside **your home area** as an in-patient, or
  - b) **you** are confined to **your** accommodation abroad because of **personal quarantine**.

**We** will calculate claims on the number of nights of **your trip you** missed because of **your** early return or the number of nights **you** were in hospital, quarantined or confined to **your** accommodation.

**We** will only pay claims under part b) for the ill/injured/quarantined/confined **insured person**. However, if **we** or **our** Medical Assistance Service agree to another **insured person** staying with **you** (including any children travelling with them), **we** will also pay for that **insured person's** share of any unused travel and accommodation costs and expenses they have not used because they stayed with **you**.

## Cyber attack

The actual use or threat of use of disruptive activities against computers and networks, with the intention to cause harm, spread fear or cause severe disruption of infrastructure, including a Malware, Ransomware or Hacking attack.

Malware example: a virus hidden in an email attachment which when opened downloads the virus to the device and / or network.

Ransomware example: a virus encrypts files, and the attacker demands money to unencrypt them.

Hacking example: unauthorised access to a system.

## Excess

The amount **you** pay when **you** make a claim, as set out in the 'Table of Benefits'.

This is per person per incident. For all sections, except under 'Section 7 – Gadget cover', if more than one **insured person** is claiming the most **you** will pay is two **excess** amounts, per **trip**.

**You** won't have to pay an **excess** if **your** medical expenses are reduced by using a Reciprocal Health Arrangement (e.g. EHIC or GHIC), any other scheme with another country or private medical insurance.

If **you** have added the **Excess** Waiver to **your** policy, **you** will not need to pay the **excess** if **you** make a claim.

## Gadget(s)

excluding accessories which belong to:

- **you**, or
- a business where **you** have the relevant authority and responsibility to use and insure the **gadget(s)** owned by the business. Confirmation of this will be required in the event of a claim.

For the purpose of this policy, a **gadget** can be any one of the following items:

Mobile Phones, Smart Phones, Laptops (including custom built), Tablets, Digital Cameras, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Bluetooth Speakers, Satellite Navigation Devices, E-Readers, Head/Ear Phones, Smart Watches or a wrist worn Health and Fitness Tracker.

## Golf equipment

Golf clubs, golf balls, golf bag, golf shoes and non-motorised trolley.

## Home

**Your** permanent **UK** residence.

## Home area

For residents of **UK** this means the **UK**.

## Important documents

Passport, travel tickets, visas, travel permits, bio-metric card and driving licence.

## Insurance period

For annual multi **trip** cover:

- The 12-month period as set out in the policy schedule.
- During this period the policy covers any trip that is no longer than:
  - Bronze: 31 consecutive days
  - Silver: 45 consecutive days
  - Gold: 94 consecutive days
- Cover under 'Section 1 – Cancelling or cutting short a trip' will start from the date shown in the policy schedule or from the time of booking of any **trip** (whichever is the latest date).

For single **trip** cover:

- The period of the **trip** until the **trip** ends, as long as the **trip** isn't longer than the period shown in the policy schedule.
- Cover under 'Section 1 – Cancelling or cutting short a trip' starts from the time **you** pay the premium.
- **Your** policy will end if **we** have paid for **you** to **cut short your trip**.

For all policies:

- Cover for all other sections applies for the length of each **trip**.
- **We** automatically extend the insurance period if:
  - **you** have an unavoidable delay returning to **your home area** because of an event covered by this policy,
  - have accepted the alternatives offered, and
  - don't intentionally delay **your** return.

## Insured person/You/Your

Each person travelling on a **trip** who is named in the policy schedule.

## Insurer

The service provider that underwrites a specific section of this policy, as shown below:

- All sections except 'Section 7 – Gadget cover' – Inter Partner Assistance S.A.
- 'Section 7 – Gadget cover' – AmTrust Specialty Limited.

## Lawyer

The legal representative or other appropriately qualified person acting for **you**.

**You** have the right to choose the lawyer acting for **you** in the following circumstances:

- a) Where **you** need to go to court to pursue **your** claim.
- b) If there is any conflict of interest or dispute over the claim settlement.

## Loss of limb

This means either:

- a) an entire hand or foot has been permanently cut off, or
- b) an entire hand or foot can no longer be used and this is permanent.

## Loss of sight

A permanent inability to see:

- a) in both eyes, if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist, or
- b) in one eye, if, after correction, the ability to see is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what **you** should see at 60 metres).

## Medical condition

Any disease, illness or injury.

## Medical practitioner

A registered, practising medical professional recognised by the law of the country where they are practising, who is not related to **you** or any person who **you** are travelling with.

## Package

The pre-arranged combination of at least two of the following services listed below that:

- are sold or offered for sale for one total price, and
- cover a period of more than 24 hours, or
- includes overnight accommodation:
  - a) Transport
  - b) Accommodation
  - c) Other tourist services (such as car hire or airport parking) which form a significant portion of the **package** as more fully described under The **Package** Travel and Linked Travel Arrangements Regulations 2018.

## Permanent total disablement

A permanent condition which is likely to continue for the rest of **your** life, which:

- prevents **you** from carrying out any paid work,
- is supported by medical evidence, and
- has been certified by a registered **medical practitioner**.

Our Chief Medical Officer needs to be reasonably satisfied by all the above.

## Personal money

Travellers' and other cheques, event and entertainment tickets and pre-paid vouchers.

## Personal quarantine

A period of time where **you** are suspected of carrying an infection or have been exposed to an infection, and as a result are confined or isolated on the orders of a medical professional or public health board in an effort to prevent disease from spreading.

## Pre-existing medical condition(s)

1. Any of the **medical condition(s)** listed below, that in the last 5 years:
  - **you** have suffered from; or
  - **you** have received medical advice or treatment for (this includes surgery, tests, investigations by your doctor / consultant / specialist); or
  - **you** have been prescribed drugs or medication for:
    - a) Any cancer condition,
    - b) Any heart-related or blood circulatory condition (including high blood pressure and high cholesterol),
    - c) Any diabetic condition,
    - d) Any neurological condition,
    - e) Any breathing condition,
    - f) Any renal, kidney or liver condition,
    - g) Any psychiatric or psychological condition (including anxiety, stress and depression).
2. Any other **medical condition** for which in the last 12 months:
  - **you** have been prescribed medication for, or
  - **you** have received or are waiting to receive treatment for (this includes surgery, tests, or investigations).

## Pregnancy complication(s)

- Any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) before the expected delivery date,
- ectopic pregnancy,
- gestational diabetes,
- gestational hypertension,
- hyperemesis gravidarum,
- miscarriage,
- molar pregnancy,
- placenta praevia,
- placental abruption,
- post-partum haemorrhage,
- pre-eclampsia,
- retained placenta membrane,
- stillbirths,
- termination for medical reasons,
- toxemia.

## Pre-paid charges

Costs **you** have paid before **you** travel, or are obliged to pay for, including but not limited to the following:

- Airport accommodation,
- Airport lounge access,
- Car hire,
- Car parking,
- Excursions,
- Green fees and hired **golf equipment** are only covered if **you** have purchased the additional Golf cover,
- Hired **sports equipment**,
- Kennel and cattery fees,
- Ski school fees, lift passes and hired **ski equipment** will only be covered provided **you** have purchased the additional Winter Sports cover.

**We** will only cover the costs associated with a sport or activity if **your** policy covers **you** for that sport or activity.

## Public transport

Train, tram, bus, coach, ferry service or airline flight operating to a published timetable, and pre-booked taxis.

## Redundancy

Unemployment caused by losing permanent paid employment (except voluntary redundancy). This only applies if **you**, or **your travelling companion** had no reason to suspect that **you** would be made redundant when the policy was bought.

## Regional quarantine

Any period of restricted movement or isolation, including national lockdowns, within **your home area** or destination country imposed on a community or geographic location, such as a county or region, by a government or public authority.

## Ski equipment

Skis (including bindings), ski boots, ski poles and snowboards.

## Ski pack

Ski school fees, lift passes and hired **ski equipment**.

## Sports equipment

Items that are usually worn, carried, used or held to take part in a recognised sport or activity. **We** only cover these items if **your** policy covers **you** to take part in the sport or activity.

## Terrorist action

Any person or group that carries out any of the following acts, for any of the following purposes:

### Acts

- Actual or threatened use of force or violence against persons or property.
- Carrying out an act that is dangerous to human life or property.
- Carrying out an act that interferes with or disrupts an electronic or communications system.

### Purposes

- The intent or effect seems to be to intimidate a government or business, or force them into an action, or to disrupt any part of the economy.
- The intent or effect seems to be to cause alarm, fright, fear of danger, concerns about public safety in one or more distinct segments of the general public, or to intimidate or coerce them.
- The intent or effect seems to be to advance political, ideological, religious or cultural objectives, or to show support for (or opposition to) a philosophy, ideology, religion or culture.

## Travelling companion

Any person **you** are travelling with or staying with or have arranged to travel or stay with. This person does not have to be insured by **your** policy.

## Trip(s)

The period of time spent away from **your home** on pre-booked business or leisure travel.

For single **trip** cover: the period of the **trip** until the **trip** ends, as long as the **trip** isn't longer than the period shown in the policy schedule.

For annual multi **trip** cover:

- The **trip** must not be longer than:
  - Bronze: 31 consecutive days
  - Silver: 45 consecutive days
  - Gold: 94 consecutive days
- If any **trip** is longer than 31/45/94 consecutive days, this policy will not cover the extra days.
- **Your** policy is valid for **UK** travel where **you** have at least 2 nights pre-booked accommodation or pre-booked transport at least 50 miles from **your home**.

All policies: **trips** outside of the **UK** must start and end in **your home area**.

## UK

England, Wales, Scotland and Northern Ireland.

## Unattended

When **you** cannot fully see **your** property or vehicle, and so **you** are not able to stop anyone unauthorised from interfering with them.

## Valuables

This list including any associated equipment:

- cameras (analogue cameras only and excludes digital cameras which are defined as **Gadgets** and not as **Valuables**),
- jewellery,
- GPS devices,
- telecommunications equipment (excluding mobile phones),
- watches (manual or automatic movement watches only, and excludes smartwatches and fitness trackers which are defined as **Gadgets** and not as **Valuables**),
- binoculars,
- telescopes.

## We / Us / Our

Inter Partner Assistance S.A. or the **insurer**, as defined within 'Section 7 – Gadget cover'.

## You / Your / Yourself

See the definition of **insured person**.

# About your insurance contract

**Your** policy is a legal contract between **you** and **us**.

The laws of the **UK** allow both parties to choose the law which will apply to this contract. However, unless **you** and **we** have agreed otherwise, **your** policy will be governed by the law of England and Wales.

All communication between **you** and **us** will be in English.

## The insurer

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This policy is underwritten by Inter Partner Assistance S.A.

Inter Partner Assistance S.A. is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR.

Inter Partner Assistance S.A. is part of the AXA Group.

## Section 7 – Gadget cover (including Enhanced Gadget cover)

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Gadget insurance is arranged and claims are administered by Taurus Insurance Services Limited (Claims Administrator) which is an insurance intermediary authorised and regulated in Gibraltar by the Financial Services Commission under Permission Number 5566 and authorised by the Financial Conduct Authority in the UK under registration number 444830. These details can be checked on the Financial Services Register by visiting [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768. The insurer is AmTrust Specialty Limited (AmTrust) whose registered office is Exchequer Court, 33 St Mary Axe, London EC3A 8AA, United Kingdom and it is registered in England number 01229676. AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202189.

## Financial Services Compensation Scheme (FSCS)

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**We** are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event **we** cannot meet **our** obligations to **you**, **you** may be entitled to compensation from the scheme. This depends on the type of insurance and the circumstances of the claim. **You** can find more information on the compensation scheme arrangements from the FSCS. Contact them at [www.fscs.org.uk](http://www.fscs.org.uk), call them on 0800 678 1100 (freephone) or 0207 741 4100, or write to them at PO Box 300, Mitcheldean, GL17 1DY.

## Our part of the insurance contract is as follows

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**We** provide the cover set out in **your** policy wording.

**Your** policy schedule shows which sections of cover in the policy wording **you** have chosen to purchase, and the total premium. This cover will only apply to the named **insured person(s)**, during the policy period and within the geographical limits all shown on **your** policy schedule.

## Cancellation by us

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**We** have the right to cancel the policy by providing 14 days' notice by registered post to **your** last known address for the following reasons:

- a) If **you** make a fraudulent claim,
- b) If **you** are or have been involved with criminal or unlawful activities,
- c) If any policy in **your** name is added to the Insurance Fraud Register,
- d) If **you** use threatening or abusive behaviour or language towards **our** staff or suppliers.

If **we** cancel the policy for one of these reasons, **we** will not refund **you** any of the cost of **your** insurance policy.

## Length of policy

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This policy lasts for a period of 12 months for an annual multi **trip**, or if it is for a single **trip** – please see **your** policy schedule for **your** cover dates.

## Automatic renewals on annual multi trip policies

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When **you** buy this policy, **we** set up a continuous payment authority. This means **we** are authorised to automatically renew **your** policy and take renewal payments from **your** account every year, even if **your** card has expired. **We** have this authority until **you** tell **us** to stop. If **you** wish to renew using a different payment method, then please contact **us** prior to renewal. Details of the continuous payment authority can be found in the Essential Information & Demands and Needs Document.

**We** will contact **you** by email or post at least 21 days before the end of **your insurance period**. If **you** still meet **our** eligibility criteria, **you** will be provided with a renewal invitation confirming **your** policy terms and renewal premium. **We** will seek to automatically renew **your** policy, including any optional covers **you** have chosen. **We** will use the latest details **you** provided to **us**.

### How to opt-out of automatic renewals

**You** are able to opt out of automatic renewals at any time. Contact **us** after **you** have bought this the policy.

Email: [travelservice@insurance.morrisons.com](mailto:travelservice@insurance.morrisons.com)

Phone: 0333 049 4018

Post: Morrisons Travel Insurance  
2<sup>nd</sup> Floor, Dencora Court,  
Tylers Avenue,  
Southend-on-Sea,  
Essex SS1 2BB

**You** are also able to opt out of automatic renewals in the customer portal at <https://customerportal.travel-insurance.morrisons.com/>.

## Manual renewals on annual multi trip policies

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**We** will contact **you** by email or post at least 21 days before the end of **your insurance period**. If **you** still meet **our** eligibility criteria, **you** will be provided with a renewal invitation confirming **your** policy terms and renewal premium, which **you** should check to make sure all **your** details are still correct and relevant. **Your** renewal invitation will have information on how **you** can make changes to **your** details or tell **us** if **you** want to renew **your** insurance before **your** policy expires. If **you** do not let **us** know before **your** policy expires, **your** policy will not renew.

## Payment and non-payment of premiums

**You** must pay the premium for each policy period. **You** can pay the premium with a debit or credit card or any other agreed method.

If **we** have not been able to take a premium payment, **we** will contact **you** in writing to ask **you** to pay within 7 days. If **we** do not get payment by this date, **we** will not renew **your** policy and **we** will tell **you** in writing.

## Cancellation period

**You** are free to cancel this policy at any time by contacting **us**:

Email: [travelservice@insurance.morrison.com](mailto:travelservice@insurance.morrison.com)

Phone: 0333 049 4018

Post: Morrison's Travel Insurance  
2<sup>nd</sup> Floor, Dencora Court,  
Tylers Avenue,  
Southend-on-Sea,  
Essex SS1 2BB

- Single **trip** policies: If **you** cancel within 14 days of when **you** purchased the policy or the date **you** get the policy documents, whichever is the latest date, **we** will give you a full refund as long as **you** have not travelled, no claim has been made, and **you** do not intend to make a claim.

If **you** cancel after more than 14 days, **we** will refund 65% of the premium paid, as long as **you** have not:

- travelled,
- made a claim, and do not intend to make a claim.

- Annual multi **trip** policies: If **you** cancel within 14 days of when **you** purchased the policy, the date **your** policy renewed or the date **you** get the policy documents, whichever is the latest date, **we** will give you a full refund if **you** have not travelled, no claim has been made, and **you** do not intend to make a claim.

If **you** cancel more than 14 days after the policy start date, renewal date or date of getting the policy documents, **we** will refund a portion of the premium depending on how many complete months are left on **your** policy, as long as **you**:

- are not on a trip at the time the policy is cancelled, and
- have not made a claim since the policy was issued or renewed and do not intend to make a claim.

Cancelled in month	1	2	3	4	5	6	7	8	9	10	11	12
Months refunded	11	10	9	8	7	6	5	4	3	2	1	0
Refund %	66%	60%	54%	48%	42%	36%	30%	24%	18%	12%	6%	0%

## Conditions which apply to your policy

These are some of the conditions you must meet as your part of the contract. The others are shown in the '[Conditions of your policy](#)' section and '[General exclusions applying to your policy](#)' section. If **you** do not meet these conditions, **we** may decline **your** claim.

## You must prevent loss, theft or damage

- Everyone covered by **your** policy must take reasonable steps to prevent loss, theft or damage to everything covered under **your** policy.
- **You** should not put **yourself** at unnecessary risk (except in an attempt to save human life).
- If **you** do not take reasonable steps to prevent loss, theft or damage, **we** may either reduce any claim payment, or **we** may decline **your** claim.

# Health agreements with other countries

The **UK** has healthcare agreements with other countries.

If **you** need medical treatment and use one of these agreements the cost may be less. If **we** pay a medical cost which has been reduced because **you** used a health agreement or private health insurance, **you** will not pay the **excess** under 'Section 2 – Medical emergency and repatriation expenses'.

**You** will need a Global Health Insurance Card (GHIC) to use the agreements in the EU. To apply for a GHIC:

Online: [Applying for healthcare cover abroad \(GHIC and EHIC\) – NHS \(www.nhs.uk\)](#)

Phone: 0300 330 1350

If **you** are travelling outside of the EU visit [Healthcare abroad – NHS \(www.nhs.uk\)](#)

For more information on which countries have a Reciprocal Health Agreement:

- If **you** live in the **UK**, see [UK reciprocal healthcare agreements with non-EU countries - GOV.UK \(www.gov.uk\)](#)

# Important conditions relating to health

To have the full protection of **your** policy **you** must meet the conditions below.

At purchase or renewal, **you** must tell **us** about all **your pre-existing medical conditions**. If **you** do not tell **us** about any **pre-existing medical condition** then **we** may refuse to deal with **your** claim or not pay **your** claim in full, even if a claim is not related directly or indirectly to a **pre-existing medical condition**.

**We** will not cover **you** under the following sections:

- 'Section 1 – Cancelling or cutting short a trip'
- 'Section 2 – Medical emergency and repatriation expenses'
- 'Section 6 – Personal accident'
- 'Section 9 – Cruise cover'

arising directly or indirectly from:

1. When **you** buy **your** policy:
  - a) **Your pre-existing medical conditions** unless **we** have agreed in writing to cover **you**.
  - b) Any **medical condition** or symptoms for which **you** have not had a diagnosis or not sought medical advice.
2. At any time:
  - a) Any **medical condition you** have which a **medical practitioner** has advised **you** not to travel (or would have told **you** not to if **you** had asked their advice), but despite this **you** still travel.
  - b) Any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
  - c) Any travel which doesn't meet the health requirements of the travel company, their handling agents or other **public transport provider**.

If **you** contact **us** during the policy term to inform **us** of a change in health of anyone on the policy, **we** will not update **your** medical declaration but at the point of renewal **you** need to ensure that **your** medical declarations are up to date.

If **your** health changes before the start of **your trip**, **you** should check with **your medical practitioner** that **you** are fit to travel.

***You may be able to claim under 'Section 1 – Cancelling or cutting short a trip' if **your medical practitioner** confirms **you** are not fit to travel.***

# Geographical areas

## Single trip

The country or countries **you** selected to travel to when purchasing **your** policy will be listed on **your** policy schedule.

## Annual multi trip

**We** have three categories available, and these will show on **your** policy schedule as:

### Europe

All countries in Europe, as defined below, including the **United Kingdom**.

- Albania
- Alderney
- Andorra
- Armenia
- Austria
- Azerbaijan
- Belarus
- Belgium
- Bosnia & Herzegovina
- Bulgaria
- Canary Islands
- Channel Islands
- Corfu
- Corsica
- Crete
- Croatia
- Cyprus
- Czech Republic
- Denmark
- Eire
- El Herro
- Estonia
- Faroe Islands
- Finland
- France
- Fuerteventura
- Georgia
- Germany
- Gibraltar
- Gozo
- Gran Canaria
- Greece
- Guernsey
- Holland
- Hungary
- Ibiza
- Iceland
- Ireland
- Isle of Man
- Italy
- Jersey
- La Gomera
- La Palma
- Lanzarote
- Latvia
- Lesbos
- Liechtenstein
- Lithuania
- Luxembourg
- Macedonia
- Madeira
- Majorca
- Malta
- Menorca
- Minorca
- Moldova
- Monaco
- Montenegro
- Netherlands
- Norway
- Poland
- Portugal
- Rhodes
- Romania
- Russia West of Urals
- San Marino
- Sardinia
- Sark
- Serbia
- Sicily
- Slovakia
- Slovenia
- Spain
- Svalbard
- Sweden
- Switzerland
- Ukraine
- Vatican City State
- Zante

### Worldwide excluding USA, Canada, Mexico and the Caribbean Islands

Includes all countries in Europe, as well as the countries defined below, excluding USA, Canada, Mexico and the Caribbean Islands.

- Afghanistan
- Algeria
- American Samoa
- Angola
- Argentina
- Ascension
- Ashmore/Cartier
- Australia
- Azores
- Bahrain
- Baker Island
- Bangladesh
- Bassas Da India
- Belize
- Benin
- Bhutan
- Bolivia
- Botswana
- Bouvet Island
- Brazil
- British Indian Ocean
- Brunei
- Burkina Faso
- Burundi
- Cambodia
- Cameroon
- Cape Verde
- Central African Republic
- Chad
- Chechnya
- Chile
- China
- Christmas Island
- Clipperton Island
- Cocos Islands
- Colombia
- Comoros
- Congo
- Cook Islands
- Coral Sea Islands
- Costa Rica
- Cote d'Ivoire
- Djibouti
- Easter Island
- Ecuador
- Egypt
- El Salvador
- Equatorial Guinea
- Eritrea
- Ethiopia
- Europa Island
- Falkland Islands
- Fiji
- French Guiana
- French Polynesia
- French Southern Territories
- Gabon
- Gambia
- Gaza Strip
- Ghana
- Glorioso Islands
- Greenland
- Guam
- Guatemala
- Guiana South America
- Guinea
- Guinea-Bissau
- Guyana
- Heard/McDonald
- Honduras
- Hong Kong
- Howland Island
- India
- Indonesia
- Iran
- Iraq
- Israel
- Ivory Coast
- Jan Mayen Islands
- Japan
- Jarvis Island
- Johnston Atoll
- Jordan
- Juan De Nova Island
- Kazakhstan
- Kenya
- Kingman Reef
- Kiribati
- Korea, North
- Korea, South
- Kuwait
- Kyrgyzstan
- Laos
- Lebanon
- Lesotho
- Liberia
- Libya
- Macau
- Madagascar
- Malawi
- Malaysia
- Maldives
- Mali
- Marshall Islands
- Mauritania
- Mauritius
- Mayotte
- Micronesia
- Midway Island
- Mongolia
- Morocco
- Mozambique
- Myanmar
- Namibia
- Nauru
- Navassa Island

- Nepal
- New Caledonia
- New Zealand
- Nicaragua
- Niger
- Nigeria
- Niue
- Norfolk Island
- Northern Mariana Islands
- Oman
- Pakistan
- Palau
- Palmyra Atoll
- Panama
- Papua New Guinea
- Paracel Islands
- Paraguay
- Peru
- Philippines
- Pitcairn Islands
- Qatar
- Reunion
- Russia East of Urals
- Rwanda
- Samoa
- Sao Tome & Principe
- Saudi Arabia
- Senegal
- Seychelles
- Sierra Leone
- Singapore
- Solomon Islands
- Somalia
- South Africa
- South Georgia
- South Sandwich
- Spratly Islands
- Sri Lanka
- St. Helena
- St. Pierre & Miquelon
- Sudan
- Suriname
- Swaziland
- Syria
- Taiwan
- Tajikistan
- Tanzania
- Tasmania
- Thailand
- Togo
- Tokelau
- Tonga
- Tromelin Island
- Tunisia
- Turkey
- Turkmenistan
- Tuvalu
- Uganda
- United Arab Emirates
- Uruguay
- Uzbekistan
- Vanuatu
- Venezuela
- Vietnam
- Wake Island
- Wallis/Futuna Islands
- West Bank
- Western Sahara
- Yemen
- Zaire
- Zambia
- Zimbabwe

## Worldwide including USA, Canada, Mexico and the Caribbean Islands

Includes any country previously mentioned, as well as the following countries within USA, Canada, Mexico and the Caribbean Islands.

- Alaska
- Anguilla
- Antarctica
- Antigua & Barbuda
- Aruba
- Bahamas
- Bermuda
- Bonaire
- British Virgin Islands
- Canada
- Cayman Islands
- Cuba
- Curaçao
- Dominica
- Dominican Republic
- Grenada
- Guadeloupe
- Haiti
- Hawaii
- Jamaica
- Martinique
- Mexico
- Montserrat
- Netherlands Antilles
- Puerto Rico
- Saint Maarten
- St. Kitts & Nevis
- St. Lucia
- St. Vincent & The Grenadines
- Trinidad & Tobago
- Turks & Caicos Islands
- United States of America
- Virgin Islands (U.S.)

# Sports and other activities

The following lists set out the sports and activities that this policy will cover without charge when **you** are participating on a recreational and non-professional basis during any **trip**.

## You must:

- follow local laws and regulations, and
- use the recommended safety equipment.

**We** will not cover **you** to take part in any sport professionally, or while racing or during a competition.

There is no cover under 'Section 5b - Personal liability' for sports or activities marked with an asterisk \*.

- Abseiling (within organiser's guidelines)
- \*Administrative, clerical or professional occupations
- Aerobics
- Aerial safari
- Airboarding
- \*Airsoft (wearing eye protection)
- Amateur athletics (track and field)
- Archaeological digging (use of hand tools only)
- Archery
- American football (not the main purpose of the trip)
- Aqua parking
- Badminton
- Ballet (amateur)
- Banana boating/donuts/inflatables behind power boat
- Baseball (amateur)
- Basketball (amateur)
- \*Battle re-enactment
- Beach games
- Bell ringing (campanology)
- Bicycle riding/cycling wearing a helmet where required (excluding any participation in extreme events, racing or competitions) height restricted to maximum of 2,500 metres above sea level
- Bird watching
- Billiards/snooker/pool
- BMX riding (wearing a helmet and no racing, stunts or obstacles) up to 2,500 metres above sea level
- Body boarding (boogie boarding)
- Board/card/dice games
- Bowls
- Bowling
- Breathing observation bubble (BOB)
- Bungee jumping/swoop within organiser's guidelines and wearing appropriate gear
- \*Camel riding
- \*Camp America – counsellor
- Canoeing (up to grade 2 rivers)
- Capoeira – no contact – dance movement only
- \*Caring for children (au pair/nanny)
- \*Catamaran sailing (if qualified and no racing)
- Charity bike rides (wearing a helmet, no racing or competitions) height restricted to maximum of 2,500 metres above sea level
- Cheerleading/cheer-pom
- Chess
- Choir
- \*Clay pigeon shooting
- Climbing (indoors on climbing wall only)
- Cricket (amateur)
- Croquet
- Cross country running (non-competitive)
- Curling (amateur)
- Cycling (see bicycle riding)
- Dancing (including instruction)
- Darts
- Deep sea fishing
- \*Dinghy sailing (no racing)
- \*Driving motorised vehicles (excluding quad bikes/ATVs) for which you are licensed to drive in the UK (other than in races, motor rallies or competitions) and wearing a helmet if driving a motorbike, moped, scooter, Segway or assisted bicycle and wearing a seatbelt when travelling in a motorised vehicle where a seatbelt is available for use
- Falconry
- Fell walking/running (up to 2,500 metres above sea level)
- Fencing (training only)
- Fishing
- Fitness training
- Fives
- Floorball
- Flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- Flying fox (cable car)
- Football (amateur only, no coaching and not main purpose of the trip)
- Freefall/sky diving simulator
- Frisbee/ultimate frisbee
- Gaelic football/GAA football (not main purpose of the trip)
- \*Glass bottom boats/bubbles
- \*Go karting (amateur only and within organiser's guidelines)
- Golf
- Great Wall of China
- \*Gondola/punting (passenger or 'driver')
- Handball (amateur)
- Helicopter rides (as a fare paying passenger in licensed aircraft)
- High rope activities (within organiser's guidelines)
- \*Hobie catting (if qualified and no racing)
- Horse riding (wearing a helmet and excluding competitions, racing, jumping and hunting)
- Hot air ballooning (organised pleasure rides only)
- Hovercraft driving/passenger
- Hurling (amateur only and not main purpose of the trip)
- Husky/horse/reindeer sledging or sleigh riding as an activity as a passenger only with a local driver and not on snow
- Hydro zorbing
- Indoor climbing (on climbing wall)
- In-line skating/roller blading (wearing pads and helmets)
- Indoor skating/skateboarding (wearing pads and helmets)
- Indoor skydiving (wearing pads and helmets)
- Ice skating

- Javelin throwing (amateur)
- \*Jet boating (excluding racing and/or competitions)
- Jogging
- \*Karting (wearing a helmet and no racing)
- Kayaking (up to grade 2 rivers)
- Korfbal (amateur)
- Land surfing
- Light aircraft sightseeing (as a fare paying passenger in licensed aircraft)
- Mountain biking (wearing a helmet and no racing) up to 2,500 metres above sea level
- Netball (amateur)
- Octopush
- Orienteering
- Padel tennis
- \*Paint balling/war games (wearing eye protection)
- Parasailing/parascending – over water
- Pedalos/aqua trike
- Pilates
- Pony trekking (wearing a helmet)
- \*Power boating
- Racket ball
- Rambling
- Refereeing (amateur only)
- Ringos
- Roller skating/blading/in-line skating (wearing pads and helmets)
- Rounders (amateur)
- Rowing (no racing)
- Running (non-competitive, not part of a triathlon and not a marathon of any type)
- Safari trekking/tracking in the bush (must be organised tour)
- \*Sailing/yachting (if qualified or accompanied by a qualified person and no racing)
- Sail boarding/wind surfing
- Sand boarding/sand dunes/sand surfing/sand skiing
- \*Sand yachting (no racing)
- Scuba diving up to depth of 18 metres (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving and not involved in air travel until more than 24 hours have elapsed after your last dive)
- Sea canoeing/kayaking (within sight of land)
- \*Segway riding (organised tours only, wearing correct safety equipment including a helmet)
- Shooting/small bore target/rifle range shooting (within organiser's guidelines)
- Skateboarding (wearing pads and helmets)
- Squash
- Sledging/sleigh riding as a passenger (pulled by horse or reindeer) with a maximum of two nights for Lapland trips
- Snorkelling
- Softball (amateur)
- Spear fishing (without tanks)
- \*Speed sailing (no racing)
- Stand Up Paddle boarding
- \*Students working as counsellors or university exchanges for practical course work (non-manual)
- Surfing (including on board surf simulators)
- Swimming (excluding competitions or racing or channel swims)
- Swimming with dolphins/whales/whale sharks (inside a cage)
- Swimming/bathing with elephants
- Sydney harbour bridge (organised and walking across clipped onto a safety line)
- Table tennis
- \*Tall ship crewing (no racing)
- Ten pin bowling
- Tennis
- Trampolining
- Tree canopy walking
- Trekking/hiking/walking/hill walking up to 2,500 metres above sea level
- \*Trike riding (organised tours only, wearing correct safety equipment including a helmet)
- Tug of war
- Volleyball
- Wake boarding
- Walking with elephants and riding elephants
- \*War games/paintballing (wearing eye protection)
- Water polo (amateur)
- Water skiing/water ski jumping
- Whale watching
- White water canoeing/kayaking/touring/rafting up to grade 2 rivers
- Wicker basket tobogganing
- Wind surfing/sailboarding
- Wind tunnel flying (pads and helmets to be worn)
- Yoga
- \*Zap cats
- Zip lining/trekking (safety harness must be worn)
- Zorbing/hydro zorbing/sphering

## Winter sports and activities

The following sports and activities are only covered if the Winter Sports cover is shown as bought on **your** policy schedule.

No cover under 'Section 5b - Personal liability' for those sports or activities marked with \*.

- Blade skating
- Cross country skiing
- Dogsledding (on recognised trails)
- Dry slope skiing
- Glacier skiing/walking
- Husky dog sledding (organised, non-competitive and with experienced local driver)
- Ice cricket
- \*Ice go karting (within organiser's guidelines)
- \*Ice windsurfing
- Ice hockey
- Kick sledging
- Nordic skiing
- Ski – blading
- \*Ski – dooing/snow mobiling
- Ski biking
- Ski boarding
- Ski run walking
- Skiing on piste\*\*
- Skiing – big foot
- Skiing – cross country
- Skiing – mono
- Skiing – Nordic
- Skiing – off piste\*\* with a guide
- Skiing alpine
- \*Sledging/sleigh riding (pulled by horse or reindeer as a passenger)
- Sledging/tobogganing on snow
- Snow biking
- Snow blading

- Snowboarding on piste\*\*
- Snowboarding – off piste\*\* with a guide
- Snow bobbing
- \*Snow carting
- Snow carving (using non-powered hand tools only and not working above 3 metres from the ground)
- \*Snow go karting
- \*Snow mobiling/skidooing
- \*Snow scooting
- \*Snowcat driving
- Snow shoe walking
- Snow tubing
- Telemarking
- Winter walking (using crampons and ice picks only)

\*\* A piste is a recognised and marked ski run within the resort boundaries.

# Section 1 – Cancelling or cutting short a trip

## Introduction

This section is to help **you** if **you** have to cancel or **cut short your trip** because of one of the reasons listed in the table below under the heading of 'What we cover'.

Sometimes **your** tour operator or transport provider may be responsible for refunding **your** costs. When this happens, **we** will not provide cover under this policy. **Your** credit or debit card provider may also cover **your** costs if the services **you** have paid are not as agreed e.g., if company becomes insolvent.

Please contact **your** tour operator, **your** airline or **your** credit or debit card provider directly for information on what they cover.

## What we cover

### Cover for cancelling a trip

If **you**:

- have to cancel **your trip** for any of the reasons in the table below, and
- **you** are not able to recover these costs from another company,

**we** will pay **you** up to the amount shown in the '[Table of Benefits](#)' for **your** share only of unused travel and accommodation costs and other **pre-paid charges**.

### Cover for cutting short your trip


If **you** have to **cut short your trip** for any of the reasons in the table below, **we** will pay **you** up to the amount shown in the '[Table of Benefits](#)' for **your** share only of:

- **your** unused travel and accommodation costs,
- other **pre-paid charges**, and
- any reasonable extra travel costs.

Winter Sports and Golf cover – If **you** need to cancel or **cut short your trip**, **we** will only cover any **pre-paid charge** relating to winter sports or golf if **you** have paid for the extra cover.

Cover for the following events:	Cover for cancelling a trip	Cover for having to cut short your trip
<p>What: death, injury, illness, disease, or <b>pregnancy complications</b>.</p> <p>Who: <b>you, your travel companion, your close relative or your colleague</b>.</p>	Yes	Yes
<p>What: compulsory <b>personal quarantine</b>, jury service attendance or being called as a witness at a Court of Law (not including in an advisory or professional capacity), the police or other authorities requesting <b>you</b> to stay at or return <b>home</b>.</p> <p>Who: <b>you or your travelling companion</b>.</p>	Yes	Yes
<p>What: <b>redundancy</b>.</p> <p>Who: <b>you or your travel companion</b>.</p>	Yes	Yes
<p>What: being a member of the Armed Forces (including reserves and territorial), the Emergency Services, medical or nursing professions (in the public sector) or Government (Senior employees only) and having leave cancelled.</p> <p>Who: <b>you or your travel companion</b>.</p>	Yes	Yes

<p>Within 21 days of <b>your</b> departure the Travel Advice Unit of the Foreign, Commonwealth &amp; Development Office (FCDO), or a regulatory authority in a country <b>you</b> are travelling to, advises against:</p> <ul style="list-style-type: none"> <li>• all travel, or</li> <li>• all but essential travel.</li> </ul> <p>Not including where the advice is due to a pandemic or <b>regional quarantine</b>.</p>	Yes	No
<p>The Travel Advice Unit of the Foreign, Commonwealth &amp; Development Office (FCDO) or a regulatory authority in a country in which <b>you</b> are travelling in advises <b>you</b> to evacuate or return to <b>your home area</b>, as long as the advice came into force during <b>your trip</b>.</p>	No	Yes
<p>Insolvency of the accommodation providers or their booking agents.</p>	Yes	Yes
<p><b>Catastrophe.</b></p>	Yes	Yes
<p>If <b>your public transport</b> is delayed or cancelled, and there is no suitable alternative <b>public transport</b> provided within 12 hours of the scheduled departure time.</p>	Yes	No
<p><b>You</b> are being denied boarding because there are too many passengers for the seats available. Not including where <b>you</b> choose not to board.</p>	Yes	No
<p>If <b>you</b> are due to travel outside of <b>your home area</b> and <b>your</b> passport and / or visa is stolen in the 72 hours before <b>your</b> scheduled departure time or during <b>your trip</b> and this means <b>you</b> are not able to continue <b>your trip</b>.</p>	Yes	Yes
<p>If <b>you</b> don't reach <b>your</b> international departure point in time to board <b>your</b> pre-booked <b>public transport</b> and <b>you</b>:</p> <ul style="list-style-type: none"> <li>• are not able to make alternative arrangements, and</li> <li>• miss 50% or more of the planned <b>trip</b>.</li> </ul> <p>because of:</p> <ol style="list-style-type: none"> <li>a) The failure of other <b>public transport</b>,</li> <li>b) An accident to, or breakdown of, the vehicle <b>you</b> are travelling in,</li> <li>c) An accident, breakdown or an unexpected traffic incident which causes an unexpected delay,</li> <li>d) <b>Bad weather</b>.</li> </ol>	Yes	No
<p><b>Your public transport</b> provider rearranges <b>your</b> departure or return within 7 days of <b>your</b> original planned departure, and the new schedule means <b>you</b> missing 50% or more of <b>your trip</b>.</p>	Yes	No

- 
  1. **You** must first get approval from **our** Medical Assistance Service to confirm it is necessary to return **home** before **you cut short your trip** for any of the reasons listed above.
  2. If **you** do not tell the travel agent, tour operator or transport or accommodation provider as soon as **you** find out it is necessary to cancel the **trip**, **we** will only pay the cancellation charges that would have applied at the time **you** first knew **you** needed to cancel.
  3. **You** must provide a written police report if **you** make a claim for a stolen passport and / or visa.

## What we do not cover

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1. The **excess** unless **you** have purchased the **Excess Waiver**, and this is displayed on **your** policy schedule.
2. Any claim where **you** have not been able to evidence **your** loss.
3. The cost of **your** unused original tickets where **you** or **we** have paid for **you** to come **home** after **you** have **cut short your trip**. If **you** have not bought a return ticket, **we** will not cover any costs involved in returning **you** to **your home**, unless agreed by **our** Medical Assistance Service.
4. **Pre-existing medical conditions** as set out in the '[Important conditions relating to health](#)' section unless **we** have agreed in writing to cover **you**.
5. Any **medical condition** affecting **you**, a **close relative**, **your travelling companion** or a **colleague** that **you** are aware of when:
  - a) **you** bought **your** policy, or
  - b) at the time of booking any **trip**that **you** think could result in a claim on this policy.
6. Any claims for voluntary **redundancy**, including a compromise agreement or resignation. **We** will also not cover misconduct or dismissal.
7. Costs paid for using any reward scheme (for example, Avios or supermarket loyalty points) unless **you** can provide evidence of how much money they are worth.
8. Any claim relating to a lost or stolen passport and / or visa if **you** have left them **unattended** at any time. **We** will cover them if they were stored securely in **your home**. If **your** passport is lost or stolen during **your trip**, **we** will not cover **you** to **cut short your trip** unless it was deposited in a safe, safety deposit box or left in locked accommodation.
9. Any claim where **you** cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (or any other equivalent government body in another country) advises against travel due to a pandemic.
10. Claims relating to **you** being denied boarding due to **your** anti-social behaviour, drug use, alcohol or solvent abuse.
11. Any costs if **you** are not able to provide any valid **important documents** or other documents that are required by the **public transport** operator or their handling agents.
12. Pregnancy, where there is no accompanying **pregnancy complication**. This policy does not cover any costs of normal pregnancy or childbirth. This section provides cover for unforeseen events, **accidents**, illnesses and diseases. **We** do not consider normal childbirth as one of these events.
13. The death or illness of any pet or animal.
14. Any claim due to a **regional quarantine**.
15. Any claim from **you** not wanting to travel due to the need to quarantine on return to **your home area**.
16. **Your** inability to travel due to **you** not producing vaccine certificates, medical tests/documents which are needed to travel.
17. Any additional costs for tests/documentation the government or other regulatory authority introduce and are needed in order for **you** to travel to/from/in **your** destination or to return to **your home area** regardless of whether **you** knew when booking or not.
18. **Your** unused and / or extra travel costs where the cancellation or delay is because of the insolvency of the **public transport operator**.



Remember to look at the:

- 'Conditions of your policy',
- 'General exclusions applying to your policy', and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

## Section 2 – Medical emergency and repatriation expenses

### Introduction

This section is to help **you** if **you** need unexpected emergency medical or dental treatment while on a **trip**. Under certain circumstances, **you** may be covered by a Reciprocal Health Agreement. **You** can find out more about these under the '[Health agreements with other countries](#)' section.


### What we cover

If **you** have suffered an unexpected injury during a **trip** from an **accident**, illness, disease or **personal quarantine**, and any of the following are necessary, **we** will pay **you** up to the amount shown in the '[Table of Benefits](#)'.

1. Emergency medical, surgical, hospital, ambulance and medical fees and charges outside of **your home area**.
2. Emergency dental treatment for immediate pain relief outside of **your home area**.
3. Hospital Benefit for every complete 24-hour period **you** are in hospital or confined to **your** accommodation on the advice of a **medical practitioner**.
4. Telephone calls to and from **our** Medical Assistance Service to tell them and deal with the issue.
5. The cost of taxi fares for **you** to travel to or from hospital for **your** admission, discharge or outpatient treatment or appointments and / or to collect of medication prescribed for **you**.
6. If **you** die outside **your home area**, funeral costs abroad plus the cost of returning **your** ashes or **your** body to **your home**. If **you** die on a **trip** within **your home area**, the reasonable extra cost of returning **your** ashes or body to **your home**.
7. If it is medically necessary for **you** to stay beyond **your** scheduled return date, the cost of extra transport and / or accommodation up to the standard of **your** original booking.

If **our** Medical Assistance Service agree, this includes:

- a) Reasonable extra transport and / or accommodation costs for someone to stay with **you**, or travel to **you** from the **UK**, or escort **you home**.
  - b) If **you** cannot use the return ticket, extra travel costs to return **you** to **your home**, or a suitable hospital nearby.
  - c) Reasonable extra accommodation costs if **you** have to move accommodation to be nearer the hospital following the extended stay.
  - d) Reasonable taxi or hire car costs for **you** to travel to and from the hospital only.
8. If **our** Medical Assistance Service agree and it is medically necessary, air transport or other suitable means to bring **you home**, this may include qualified attendants. Unless **our** Medical Assistance Service agree differently, these costs will be the same class of travel **you** used on the outward journey. If **our** Medical Assistance Service agree an alternative method of travel, **we** will only cover the costs for the ill or injured **insured person**.
  9. Reasonable costs for one person, or a specialist vehicle recovery company, to collect and return **your** vehicle if **you** were not able to drive it to **your home** following **your** illness, injury or death.

- 
1. **You** must tell **our** Medical Assistance Service as soon as possible about:
    - any injury due to an **accident**, illness or disease which needs **you** to go to hospital urgently as an in-patient, or
    - before **you** make arrangements to go **home**.
  2. If **you** have an injury due to an **accident**, illness or disease **we** have the right to move **you** from one hospital to another and / or arrange to bring **you** back to the **UK** at any time during the **trip**. **We** will do this if **our** Medical Assistance Service (taking into account information from the **medical practitioner** looking after **you**) says it is safe to move **you** or for **you** to travel safely to **your home area** or a suitable hospital nearby to continue treatment.
  3. This is not a private medical insurance policy. This section only covers emergency medical or dental treatment and not treatment or surgery **you** can reasonably delay until **you** get back to **your home area**. **Our** decisions about the treatment or surgery that **we** will pay for (including bringing **you** back to **your home area**) will be based on this.

If **you** do not accept **our** decisions and do not want to be moved to another hospital or go **back** to **your home area**, then **we** have the right to end cover under the following sections:

- 'Section 1 – Cancelling or cutting short a trip'
- 'Section 2 – Medical emergency and repatriation expenses'
- 'Section 6 – Personal accident'
- 'Section 9 – Cruise cover'

**We** will then not be liable for any claims from **you** for any more treatment and / or to bring **you** back to **your home area**.

**You** will continue to have cover under all other sections for the rest of **your trip**.

## What we do not cover

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1. The **excess** except under point 3 of 'What we cover' unless **you** have purchased the **Excess Waiver**, and this is displayed on **your** policy schedule.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Any claim caused by taking part in a sport or activity where the policy doesn't cover the sport or activity.
4. Any claim caused by participating in a winter sports activity unless **you** have paid for this cover and it is shown on **your** policy schedule.
5. Pregnancy, where there is no accompanying **pregnancy complication**. This policy does not cover any costs for normal pregnancy or childbirth. This section provides cover for unexpected events, **accidents**, illnesses and diseases. **We** do not consider normal childbirth as one of these events.
6. **Pre-existing medical conditions** as set out in the 'Important conditions relating to health' section unless **we** have agreed in writing to cover **you**.
7. The cost of **your** unused original tickets where **you** or **we** have paid for **you** to come **home** where **you have cut short your trip** or had to extend **your trip**. If **you** have not bought a return ticket, **we** will take off the cost of an economy flight (based on the cost on the date **you** come **home**) from any costs **we** have from returning **you** to **your home**.

8. Any claims arising directly or indirectly from:
- a) The cost of treatment or surgery, including exploratory tests, which are not related to the injury from an **accident**, illness or disease which caused **you** to go into hospital.
  - b) Any costs which are not usual, reasonable or typical to treat **your** injury from an **accident**, illness or disease.
  - c) Any form of treatment or surgery which can be reasonably delayed until **you** get back to **your home area**. This will be based on the opinion of **our** Medical Assistance Service (taking into account information from the **medical practitioner** looking after **you**).
  - d) Costs to get medication which **you** know **you** will need at the time of departure, or which **you** know **you** will need during **your trip**.  
Where possible and with the agreement of **your medical practitioner**, **you** should always travel with plenty of extra medication in case of travel delays.
  - e) Extra costs arising from single or private room accommodation.
  - f) Treatment or services provided by a health spa, physiotherapist or nursing home or any rehabilitation centre unless **our** Medical Assistance Service agrees.
  - g) Any costs **you** have from visiting another person in hospital, or costs others have to visit **you** in hospital.
  - h) Any costs **you** have after **you** have returned to **your home area**.
  - i) Any costs **you** have in the **UK**:
    - i. for private treatment,
    - ii. which are funded by, or are recoverable from the Health Authority in **your** usual country of residence, or
    - iii. which are funded by a Reciprocal Health Agreement between these countries and/or islands.
  - j) Costs **you** have from getting a tropical disease where **you** have not had the NHS recommended vaccinations and / or not taken the NHS recommended medication. Consideration will be given where **you** were medically unable to have any vaccination which is supported by **your** medical records.
  - k) Any costs after the date **we** attempt to move **you** from one hospital to another and / or arrange to bring **you** back **home**, and **you** decide not to move or go back **home**.
9. Costs for medical tests needed:
- in the area **you** are travelling to, in or from,
  - to go back to **your home area**, or
  - by the **public transport** provider.

Unless specifically needed to get **you** back **home** and arranged by **our** Medical Assistance Service.



Remember to look at the:

- 'Important conditions relating to health',
- 'Conditions of your policy',
- 'General exclusions applying to your policy', and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

## Section 3 – Disruption or delay to travel plans

### Introduction

This section is to help **you** if **you** have certain disruptions to **your** travel plans and **you** are left with extra costs. In some circumstances, **your** tour operator or transport provider may be responsible for providing help and compensation. If the costs **you** have are covered by the compensation scheme of **your** tour operator or transport provider, **we** will not provide the same cover under this policy. **You** may also have cover from **your** credit or debit card provider if the services **you** have paid for are not provided as agreed (for example, if a company becomes insolvent).

For more information on the cover from **your** tour operator, **your** airline or **your** credit or debit card provider please contact them directly.

### What we cover

#### 1. Missed departure

If **you** do not arrive at the departure point in time to get the **public transport** on which **you** are booked on because of:

- a) the failure of other **public transport**,
- b) an **accident** to, or breakdown of, the vehicle in which **you** are travelling,
- c) an **accident**, breakdown or an unexpected traffic incident happening which causes a delay, or
- d) strike or **bad weather**,

then **we** will pay **you** up to the amount shown in the 'Table of Benefits' for reasonable extra accommodation (room only) and **public transport** costs (economy only) so that **you** can continue **your trip**.

#### 2. Delayed arrival

If **you** arrive later than planned at **your** destination because of a **public transport** delay, **we** will pay **you** up to the amount shown in the 'Table of Benefits' for each period of delay up to the maximum shown (*to help you pay for telephone calls, drinks and meals bought during the delay*).

#### 3. Travel disruption

**We** will pay **you** up to the amount shown in the 'Table of Benefits' for **your** reasonable extra accommodation and **public transport** travel costs (up to the standard of **your** original booking) so that **you** can continue **your trip** if it is disrupted because of:

- a **catastrophe**,
- the insolvency of the accommodation provider or their booking agents,
- the **public transport** on which **you** were booked to travel on is being cancelled or delayed for a minimum of 12 hours, or it was diverted or redirected after take-off, or
- **you** are denied boarding because there are too many passengers for the seats available and the transport provider does not offer a suitable alternative within the timeframe shown in the 'Table of Benefits'.

If **you** are no longer able to travel cover may be provided under 'Section 1 – Cancelling or cutting short a trip'.



1. If **your** flight is cancelled or delayed **you** can get financial compensation, help or a refund of **your** costs:
  - from **your** travel provider, and
  - **call on your** rights under the Denied Boarding Regulation, **you** must try these options first.
2. **You** must allow enough time to arrive at the departure point and check in for **your** outward or return journey.

## What we do not cover

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1. The **excess** except under point 2 of 'What we cover' unless **you** have purchased the **Excess Waiver**, and this is displayed on **your** policy schedule.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Any strike or **bad weather** that was publicly announced before **you** bought **your** policy, or within 7 days of booking any **trip**.

*An example of publicly announced **bad weather** would be when a weather event is officially named by the Met Office, Environment Agency or any similar body.*

4. Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements within the timeframe shown in the 'Table of Benefits' of the scheduled time of departure.
5. Claims caused by:
  - a) Breakdown of any vehicle **you** own which has not been maintained in line with the manufacturer's instructions.
  - b) An accident or breakdown when **you** do not provide a repairer's report.
  - c) Any costs **you** have because **you** did not plan **your** journey correctly. **You** must allow enough time to complete **your** journey and arrive at the time set out by the travel provider.
  - d) Any inbound **public transport** cancelled by a provider because **you** missed **your** outbound **public transport**.
6. Any costs associated with rearranging **your** travel plans because the **public transport** provider changed their scheduled timings which then affected **your** planned itinerary.
7. Any claim where **you** were not able to take **your public transport** because of delays at security and / or customs.
8. **You** not being able to travel because **you** could not produce vaccine certificates, medical tests or documents that **you** need to travel.
9. Any additional costs for tests/documentation the government or other regulatory authority introduce and are needed in order for **you** to travel to/from/in **your** destination or to return to **your home area** regardless of whether **you** knew when booking or not.
10. Costs paid for using any reward scheme (for example, Avios or supermarket loyalty points) unless **you** can provide evidence of how much they are worth.
11. **Your** unused and / or extra travel costs where the cancellation or delay is because of the insolvency of the **public transport** operator.



Remember to look at the:

- 'Conditions of your policy',
- 'General exclusions applying to your policy', and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

## Section 4 – Personal belongings and money

### Introduction

This section is to help **you** if something happens to **your** suitcases (or similar containers), their contents, **your important documents** or **your personal money**.

### What we cover

1. **We** will pay **you** up to the amount shown in the 'Table of Benefits' for the following items if they are accidentally lost, damaged or stolen while on **your trip**.
  - a) **Baggage**
  - b) **Valuables**
  - c) **Personal money**
  - d) Cash

The maximum **we** will pay **you** for any one item, pair or set of items under this section is shown in the 'Table of Benefits' as the single article limit.

If **you** make a claim, the amount **you** will get is today's price minus a deduction for wear, tear and loss of value. **We** may choose to repair or replace the lost or damaged **baggage**.

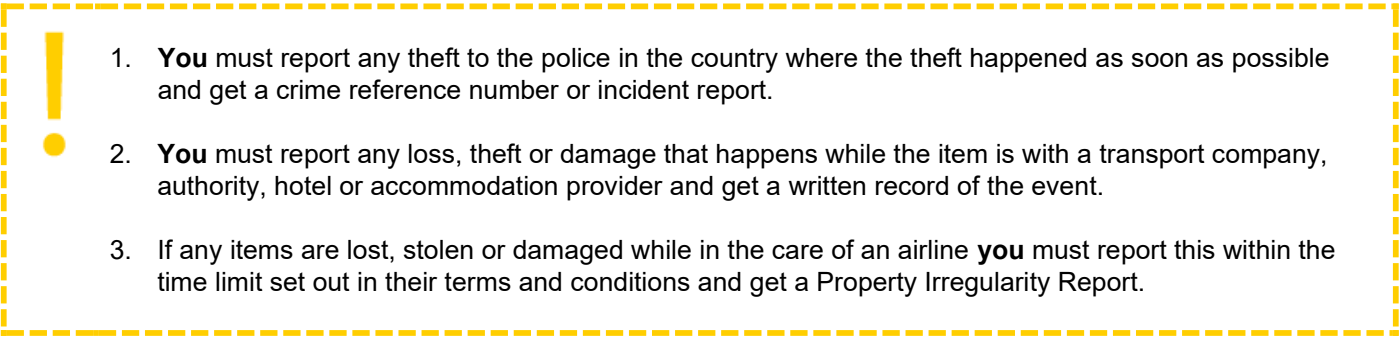
Any claim under point 1b will be deducted from **your baggage** limit as shown in the 'Table of Benefits'.

2. **Delayed baggage**  
If **your baggage** is lost on the outward journey by the transport provider or their agents, **we** will pay **you** up to the amount shown in the 'Table of Benefits' for each period **your baggage** is delayed.

*This is to help pay for essential items, such as clothing and toiletries, that **you** have to buy until **you** get **your baggage** back.*

3. **Important documents**  
If **your important documents** are lost, damaged or stolen while outside **your home area** **we** will pay **you** up to the amount set out in the 'Table of Benefits' to replace them.

**We** will also help pay for travel and accommodation costs if **you** need to go to the embassy. **You** must check that any temporary documents will let **you** return **home** or continue **your** planned **trip**.

- 
1. **You** must report any theft to the police in the country where the theft happened as soon as possible and get a crime reference number or incident report.
  2. **You** must report any loss, theft or damage that happens while the item is with a transport company, authority, hotel or accommodation provider and get a written record of the event.
  3. If any items are lost, stolen or damaged while in the care of an airline **you** must report this within the time limit set out in their terms and conditions and get a Property Irregularity Report.

## What we do not cover

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1. The **excess** except under point 2 of 'What we cover' and point 1d of 'What we cover' if the **insured person** claiming is under 18, unless **you** have purchased the **Excess Waiver**, and this is displayed on **your** policy schedule.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Any claim for **sports equipment** where the policy doesn't cover the sport or activity which **you** are taking part in.
4. Any claim for **ski equipment** (please see '[Section 8 – Winter Sports cover](#)' if **you** have bought the additional cover).
5. Any claim for **golf equipment** (please see '[Section 10 – Golf cover](#)' if **you** have bought the additional cover).
6. Any claim for **gadgets** (please see '[Section 7 – Gadget cover](#)').
7. Lost, stolen or damaged **valuables**, cash, **important documents** or **personal money** left **unattended** at any time unless it was deposited in a safe, safety deposit box or left in locked accommodation.
8. Lost, stolen or damaged **baggage** that was left in an **unattended** vehicle unless it is locked out of sight in a secure **baggage** area (such as a locked dashboard, boot or luggage compartment, fixed storage unit on a motorised or towed caravan, locked luggage box which is locked to a roof rack) and someone has broken into the secure area.
9. Loss, theft or damage:
  - a) To motor accessories (this does not include keys for a car **you** own),
  - b) To tobacco products, tobacco substitutes and items that spoil or decay (such as food and drinks),
  - c) Caused by wear and tear, or
  - d) Mechanical or electrical breakdown.



Remember to look at the:

- '[Conditions of your policy](#)',
- '[General exclusions applying to your policy](#)', and
- the '[Making a claim](#)' section for information on the claims evidence **you** may be asked for.

## Section 5 – Legal and liability

### Introduction

This section is split into two parts.

The Legal expenses and assistance section is to help **you** if **you** need to make a claim for compensation if someone else causes **you** illness, injury or death.

The Personal liability section is to help **you** if **you** are found to be responsible for damage to someone else's property, or for someone's illness, injury or death.

## Section 5a - Legal expenses and assistance

### What we cover

**We** will pay **you** up to the amount in the 'Table of Benefits' if **you** need to go to court to a pursue a claim where someone has caused **you**:

- Injury in an **accident**,
- Illness, or
- Death.

### Prospects of success

**We** will only provide cover if:

- the claim **you** are pursuing or defending is likely to be successful, and
- if **you** are seeking damages or compensation, it must be likely the decision will be enforced.

If **we** do not think **your** claim will be successful or the decision will not be enforced, then **you** or **we** can ask for a second opinion from an independent **lawyer**.

**We** will not cover the cost of **you** seeking independent legal advice.

If an independent **lawyer** agrees **your** claim is not likely to be successful or the judgement will not be enforced, then **you** cannot make a claim under this policy.

1. **We** will take over the legal action with agents **we** appoint who have the skills and knowledge to pursue **your** claim.
2. **You** must take **our** agent's advice and provide all information and help that they may need.
3. **You** must tell **us** if **you** are offered any payment or a promise of payment and must not accept these without **our** permission.
4. **We** may include a claim for **our** legal costs and other costs.
5. **We** may take over and act in **your** name to recover any legal costs **we** have paid. **You** must give **us** any help **we** need, and any costs recovered will belong to **us**.

## What we do not cover

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1. Any claim where **you** have not been able to evidence **your** loss.
2. Costs for any claim against:
  - a) **us**,
  - b) **our** appointed agents,
  - c) a **travelling companion**,
  - d) someone related to **you**, or
  - e) another **insured person**.
3. Legal costs **you** have before **we** accept **your** claim.
4. Any claim where the legal costs:
  - a) are likely to be more than the amount of compensation **you** are likely to get, or
  - b) will differ based on the result of the claim.
5. Legal costs if a claim is in more than one country.
6. Travel, accommodation and other costs to pursue a claim for compensation.
7. The cost of an appeal.
8. Claims not in **your** private capacity.



Remember to look at the:


- '[Conditions of your policy](#)',
- '[General exclusions applying to your policy](#)', and
- the '[Making a claim](#)' section for information on the claims evidence **you** may be asked for.

## Section 5b - Personal liability

### What we cover

We will pay **you** up to the amount shown in the 'Table of Benefits' (including legal costs) for any amount **you** are legally responsible to pay as compensation following:

1. Injury due to an **accident**, death, illness or disease to anyone who **you** do not employ, who is not a **close relative** and does not live with **you**.
2. Loss of or damage to property:
  - that does not belong to **you**, a **close relative** or anyone **you** employ, and
  - **you**, a **close relative** or anyone **you** employ are not responsible for it.Cover is provided for temporary holiday accommodation occupied (but not owned) by **you**.

- 
1. **You** must tell **us** as soon as possible about any incident which may lead to a claim against **you**.
  2. **You** must send **us** every court claim form, summons, letter of claim or other document as soon as **you** get it.
  3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without getting **our** permission in writing.
  4. **We** have the right to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise made by any third party against **you**. **We** will have full discretion in the conduct of any negotiation or legal actions to settle any claim. **You** will give **us** all necessary information and help which **we** need.
  5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions in this policy.

### What we do not cover

1. The **excess** unless **you** have purchased the **Excess Waiver**, and this is displayed on **your** policy schedule.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Compensation or legal costs resulting directly or indirectly from the following:
  - a) Responsibility **you** have agreed to in an agreement (such as a hire agreement) unless **you** would have been responsible without the agreement.
  - b) Claims for any business, trade, profession or occupation or the supply of goods or services.
  - c) Ownership, possession or use of vehicles, aircraft or watercraft that have an engine or use machinery to make them work. (This does not include surfboards, rowing boats, punts or canoes without an engine that are operated by hand).
  - d) The transmission of any contagious or infectious disease or virus.
  - e) **Your** ownership, care, custody or control of any animal.
  - f) Any claim where the incident happened within the **UK**.



Remember to look at the:

- '[Conditions of your policy](#)',
- '[General exclusions applying to your policy](#)', and
- the '[Making a claim](#)' section for information on the claims evidence **you** may be asked for.

# Section 6 – Personal accident

## Introduction

This section is to provide **you** with an amount of money if **you** have an **accident** during **your trip** that leads to **your**:

- death,
- **loss of sight**,
- **loss of limb**, or
- **permanent total disablement**.

This section does not apply if **you** suffer any of the above because of an illness.

## What we cover

**We** will pay one of the benefits set out in the '[Table of Benefits](#)' if **you** have an injury from an **accident** which within two years leads directly to **your**:

1. death,
2. **loss of limb** and / or **loss of sight**, or
3. **permanent total disablement**.



**Our medical practitioner** may examine **you** and may refer **you** to a specialist if they think this is necessary.

## What we do not cover

1. Any claim where **you** have not been able to evidence **your** loss.
2. **We** will not pay **you** any benefit under:
  - a) More than one of benefit 1, 2 or 3 in the 'What we cover' section above,
  - b) Benefit 2 if the permanent loss of a hand or foot is only partial and not an entire hand or foot,
  - c) Benefit 3 until one year after the date **you** had the injury because of an **accident**.
3. Benefit 1 will be paid to the deceased **insured person's** estate.
4. Any claim which is caused by either:
  - a) Medical or surgical procedures,
  - b) Illness, infection or bacteria, or
  - c) Any gradual deterioration of the body.
5. Any claim which is related to suicide.



Remember to look at the:

- '[Conditions of your policy](#)',
- '[General exclusions applying to your policy](#)', and
- the '[Making a claim](#)' section for information on the claims evidence **you** may be asked for.

## Section 7 – Gadget cover (including Enhanced Gadget cover)

**You** are automatically covered for **gadget(s)** cover as standard. The increased limits under the Enhanced Gadget cover in the 'Table of Benefits' only apply if the appropriate additional premium has been paid and Enhanced Gadget cover is shown on **your** policy schedule.

Gadget Insurance provides cover for **your gadget(s)** against **theft, loss, accidental damage** and **malicious damage** when **you** are on a trip. The **gadget(s)** must be in good condition and full working order at the start of **your** trip. The excess under this section is payable per person per incident.

### DEFINITIONS - Meanings of words found in the Gadget cover section

There are words and phrases shown below in this Gadget cover which are highlighted in bold.

<b>Accidental Damage/Accidentally Damaged</b>	means unexpected damage to <b>your gadget</b> which means it cannot be used or is unsafe to use.  The damage must be sudden and unintentional. This includes damage to screens and damage resulting from sudden and unexpected damage caused by liquid.
<b>Beyond Economical Repair</b>	means that repair costs are higher than the value of the <b>gadget</b> because of spare parts not being available or for technical reasons.
<b>Business</b>	means a company where <b>you</b> are an owner, director or employee of that company.
<b>Claims Administrator</b>	means Taurus Insurance Services Limited.
<b>Custom built</b>	means a complete computer or laptop made from components supplied and assembled by qualified engineers at a UK VAT registered company (or, if bought overseas, a company with the equivalent tax registration).
<b>Gadget/Gadget(s)</b>	means the electronic device(s) which belongs to: <ol style="list-style-type: none"> <li>1. <b>you</b>, or</li> <li>2. a <b>business</b> where <b>you</b> have the relevant authority and responsibility to use and insure the <b>gadget(s)</b> owned by the <b>business</b>. Confirmation of this will be needed in the event of a claim.</li> </ol> <p>For the purpose of this policy <b>we</b> will only cover the following items: Mobile Phones, Smart Phones, Laptops (including <b>custom built</b>), Tablets, Digital Cameras, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Bluetooth Speakers, Satellite Navigation Devices, E-Readers, Head/Ear Phones, Smart Watches or a wrist worn Health and Fitness Tracker.</p> <p><b>Please note:</b> Accessories are not covered under this policy.</p> <p>We can only cover <b>gadget(s)</b> that are:</p> <ol style="list-style-type: none"> <li>1. bought new or refurbished from a UK VAT registered company (or, if bought overseas, a company with the equivalent tax registration) and supplied with a <b>proof of purchase</b>, or</li> <li>2. bought second hand or gifted to <b>you</b>, provided that <b>you</b> have the original <b>proof of purchase</b> and a signed letter from the original owner confirming that <b>you</b> own the <b>gadget(s)</b>. The original <b>proof of purchase</b> or letter must include the following details of <b>your gadget(s)</b>: <ol style="list-style-type: none"> <li>a. either the IMEI or serial number (whichever is applicable);</li> </ol> </li> </ol>

	<p>b. the make and model;</p> <p>c. the sale price (<b>your purchase price</b>);</p> <p>d. confirmation that the <b>gadget(s)</b> was/were in full working order at the time of sale.</p>
<b>Gadget Cover Insurer</b>	means AmTrust Specialty Limited whose registered office is at Exchequer Court, 33 St Mary Axe, London EC3A 8AA, United Kingdom (01229676). AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, financial services number 202189. These details can be checked on the Financial Services Register by visiting: <a href="http://www.fca.org.uk">www.fca.org.uk</a> .
<b>Loss</b>	means that the <b>gadget</b> has been accidentally left somewhere by <b>you</b> and <b>you</b> are permanently prevented from using it.
<b>Malicious Damage/Maliciously Damaged</b>	means an intentional or deliberate act by a person (who is not insured under this policy) that causes damage to <b>your gadget</b> which means it cannot be used or is unsafe to use.
<b>Manufacturer Security</b>	means the inbuilt security features of <b>your gadget</b> . For example, Apple 'Find My' or Google 'Find my Device'.
<b>Proof of purchase</b>	<p>means the original printed receipt, or a similar electronic record, that can be sent to <b>us</b> or shown in its original format (not handwritten), provided at the original point of sale that gives details of the <b>gadget(s)</b> bought and helps prove that <b>you</b> are the legal owner the <b>gadget(s)</b> and the age of the <b>gadget(s)</b>.</p> <p>The document should show the date the item was bought and the price paid, IMEI or serial number of the <b>gadget(s)</b>, and show the UK VAT registration number of the company <b>you</b> purchased the item from. (or if the <b>gadget</b> was bought overseas, the equivalent tax registration).</p> <p>For <b>gadget(s)</b> that are gifted or given to <b>you</b> - <b>we</b> will need the original purchase receipt, as shown above, along with a signed letter from the original owner confirming that <b>you</b> own the <b>gadget(s)</b>.</p> <p>For second-hand <b>gadget(s)</b> - <b>we</b> will require the original purchase receipt, which was given to the original owner, as detailed above, along with evidence of resale. A printed receipt or electronic record provided by a retailer or person selling the second-hand <b>gadget(s)</b> is not acceptable as <b>proof of purchase</b>.</p> <p>Where the original <b>proof of purchase</b> is not available <b>we</b> might consider alternative proof of ownership.</p>
<b>Proof of usage</b>	means proof that <b>your gadget</b> has been in use before the event which leads to the claim.
<b>Purchase price</b>	means the price shown on the <b>proof of purchase</b> .
<b>Taurus Warranty</b>	<p>the period where the <b>claims administrator</b> will sort out any defects in materials and workmanship when they repair or replace <b>your gadget</b> in the event of a claim, when <b>your gadget</b> is used normally in line with manufacturer's guidelines.</p> <p>For repairs, the <b>Taurus warranty</b> is 3 months and for a replacement, the <b>Taurus warranty</b> is 12 months.</p> <p>This warranty will also include the costs associated with delivering the device to and from <b>our</b> repair centre.</p> <p>The <b>Taurus warranty</b> does not cover wear and tear, damage by computer viruses, normal maintenance, <b>accidental damage</b> or any <b>loss</b> which is not the normal result of what has happened to the <b>gadget</b>.</p>

<b>Theft</b>	means the <b>gadget</b> has been taken by force, threat or violence by a third party or by a pickpocket with the intention of preventing <b>you</b> from having it.
<b>Unattended</b>	means that the <b>gadget</b> has not been locked away or secured and is not within <b>your</b> sight or arm's length reach.
<b>Water-based activities</b>	means activities and sports that take place on or in water, for example, swimming, diving, boat-rides, jet skiing.
<b>We, Us, Our</b>	within this Gadget Cover section, the <b>gadget cover insurer</b> is AmTrust Specialty Limited.
<b>You/Your/Yourself</b>	mean the policyholder and person(s) shown on the policy schedule.

It is important that **you** understand:

- Where only a part (or parts) of **your gadget** has been damaged, **we** will only replace that part or parts. Accessories are not covered.
- The **gadget** must be repaired by the **claims administrator** or their approved repairer. Do not attempt to repair it **yourself**.
- The most **we** will pay for any claim is the limit shown in the 'Table of Benefits'. This amount will not be more than the replacement cost of each **gadget** being claimed for. The claim payment will not be more than:
  - the original **purchase price** or
  - the current market value of each **gadget**,
whichever is the lowest amount.

## Accidental Damage

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### What we will cover if your claim is accepted

- **We** will repair or replace **your gadget** if it is **accidentally damaged**.
- **We** will repair or replace **your gadget** if it is damaged because it accidentally come into contact with any liquid.

### What we will not cover

1. **Accidental damage** caused by any person not named on **your** policy schedule.
2. Liquid damage which happens when **you** are taking part in **water-based activities**.
3. **Accidental damage** if the **gadget** is stored anywhere out of **your** immediate control. This includes checked-in baggage or in a bus, coach or train luggage compartment or where it is stored in overhead storage on a plane.
4. Cosmetic damage to the **gadget** that does not stop the **gadget** working properly. (for example, marring, scratching or denting).

## Loss

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### What we will cover if your claim is accepted

- If **you** lose **your gadget**, **we** will replace it.

### What we will not cover

1. **Loss** of **your gadget** which has not been reported to the appropriate local police authorities and, if necessary, **your** network provider within 24 hours of discovering the **loss**.
2. Any claim if **you** leave **your gadget** somewhere **not attended**. For example - where **your gadget** is left in a coach or bus while **you** are sightseeing or at the side of a pool.
3. Any **loss** if **your gadget** is stored as checked-in baggage or in a bus, coach or train luggage compartment or where it is stored in the overhead storage on a plane.
4. The **loss** of **your gadget** if the **manufacturer security** is not switched on throughout the insured trip including at the time of the **loss**. The **manufacturer security** must remain switched on, and **your gadget** must remain linked to **your manufacturer security** account, throughout the claims process.

## Malicious Damage

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### What we will cover if your claim is accepted

- If **your gadget** is maliciously damaged, we will repair or replace it.

### What we will not cover

1. If the **gadget** is maliciously damaged by **you**.
2. **The malicious damage of your gadget** if it has not been reported to the appropriate local police authorities within 24 hours of discovering the **malicious damage**.

## Theft

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### What we will cover if your claim is accepted

- If **your gadget** is stolen, we will replace it.

### What we will not cover

1. **The theft of your gadget** if it has not been reported to the appropriate local police authorities and, if necessary, **your network provider** within 24 hours of discovering the **theft**.
2. Any claim if **you leave your gadget not attended** for example - where **your gadget** is left in a coach or bus while **you** are sightseeing or at the side of a pool.
3. Any claim if **your gadget** is stored as checked-in baggage or in a bus, coach or train luggage compartment or where it is stored in the overhead storage on a plane.
4. Any claim if the circumstances of the **theft** cannot be clearly identified, for example where **you** are unable to confirm the time and place of the **theft**.
5. The **theft of your gadget** if the **manufacturer security** is not switched on throughout the insured trip, including at the time of the **theft**. The **manufacturer security** must remain switch on, and **your gadget** must be linked to **your manufacturer security** account, throughout the claims process.
6. **Theft** from any motor vehicle if **you** (or someone acting on **your** behalf) is not in the vehicle, unless the **gadget** has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors closed and locked and all security systems have been switched on. A copy of the repairer's account of the damage, or any other evidence must be supplied with any claim.
7. **Theft** from any building or premises (including **your** holiday accommodation) unless the **theft** involves force in gaining entry to or exit from the building or premises, which results in damage to the building or premises. A copy of the repairer's account of the damage, or other evidence must be supplied with any claim.

## WHAT WE WILL NOT COVER

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### General Exclusions

We will not pay for:

1. any claim if the premium has not been paid.
2. the excess unless **you** have purchased the **Excess Waiver**, and this is displayed on **your** policy schedule.
3. any claim for a device which is not shown in the definition of **gadget** above.
4. accessories.
5. any claim if **you** have committed fraud or provided misleading information or are unable to give **us** complete details about the circumstances of the claim.
6. any claim if **you** cannot provide **proof of purchase**.
7. any claim if **proof of usage** cannot be given (this applies if the **gadget** is a SIM enabled device or a laptop/tablet where user history is available).
8. any claim if the **manufacturer security** is not switched on at the time of **theft** or **loss** or where it has been switched off before the claims process has completed.
9. any **loss, theft** or **accidental damage** as a result of confiscation or detention by customs, other officials or authorities.
10. any claim if the **gadget** was not in good condition and in full working order at the time **you** started **your** trip.
11. any claim if **you** have not taken precautions to prevent **accidental damage, theft** or **loss**, for example:
  - a) if **you** do not follow the manufacturer's instructions when **you** set up or use the **gadget**;
  - b) if **you** leave **your gadget not attended** or with someone **you** do not know.
12. any claim if the IMEI/Serial number cannot be identified from **your gadget**.
13. any claim which is only for parts of **your gadget** that are considered 'a consumable' (e.g. batteries.).

14. any claim if there is evidence that the **accidental damage, theft or loss** happened before **your** trip started.
15. breakdown which is caused by any internal failure or burning out of any part of **your gadget**.
16. **loss**, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the internet, or loss of use, reduction in functionality, cost, expense of any nature which results from it, regardless of any other cause or event which contributed to it.
17. Any claim resulting from an unlawful act. For example:
  - a) Any unlawful act deliberately or intentionally committed by an insured person; or
  - b) Civil or criminal proceedings against anyone on who **your** insured journey depends.
18. any modifications that have been made from the original specifications of the **gadget**. This would include things like adding gems, precious metals or unlocking **your gadget** from a network.
19. **loss** of any software or firmware failures.
20. any expenses which are the result of **you** not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget(s)**.
21. anything under this policy if doing so would expose **us** to any sanction, prohibition or restriction under any United Nations resolutions, or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
22. anything directly or indirectly caused by, or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme malicious code, computer virus or process or any other electronic system.

## CLAIMS PROCEDURE

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Please read **our** Claims Guide and complete the Claim Form, found at <https://tiga.taurus.claims> or contact the **claims administrator** on 0330 020 0029 or [morrisons.tiga@taurus.gi](mailto:morrisons.tiga@taurus.gi).

Giving **us** all the important information

When **you** submit a claim, **we** will rely on the information **you** give. **You** must take reasonable care to provide complete and accurate answers to the questions asked. If the information provided by **you** is not complete and accurate the extent of cover may be affected.

If **you** become aware that information **you** have given **us** is incomplete or inaccurate, **you** must inform the **claims administrator**.

**You must follow the process set out below or your claim may not be paid**

- a) Report the **theft or loss of your gadget** to **your** network provider within 24 hours of discovery so they can blacklist **your** handset/item (where this is applicable).
- b) Report the **theft, loss or malicious damage of your gadget** to the police, local to where the **theft or loss** happened, within 24 hours of discovering the **theft or loss** and get a crime reference number and a copy of the police report.
- c) Give the **claims administrator** the **proof of purchase** for the **gadget you** are claiming for. This **proof of purchase** must show that **you** own that particular **gadget**, which may include the IMEI number or serial number (where applicable in respect of mobile phones and laptops) and other identifying details where appropriate.
- d) Give the **claims administrator** the **proof of usage** (in respect SIM enabled devices) from **your** network provider that confirms the mobile phone has been in use since the start of **your** trip and up to the time of the **theft or loss**.
- e) Complete and return any claim form or documents asked for by the **claims administrator** as soon as possible and send any other requested documents to support **your** claim. For example, photo ID and proof of address.
- f) Not attempt to repair the item **yourself** or use an unauthorised repairer as this will not be covered.
- g) Not format **your gadget(s)** in a way that makes it impossible to get the date it was last used.
- h) Pay the excess asked for by the **claims administrator**.
- i) Give details of any other contract, guarantee, warranty or insurance that may apply to the **gadget** including, for example, household insurance. (Where it is appropriate, a portion of the claim may be recovered direct from these Insurers).

## Repair and Replacement Equipment

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Please note: This is not a 'new for old' insurance policy. Where **we** replace the **gadget(s)**, the replacements will be pre-owned, refurbished or remanufactured (not brand new). It might not be possible to replace **your gadget** with the same colour or finish, where this is not possible an alternative colour or finish will be provided.

- a) If **your** claim is agreed and **your gadget is beyond economical repair**, **we** will try to replace it with a **gadget** of the same specification or the equivalent value taking into account the age and condition of the **gadget**.
- b) For **theft** and **loss** claims - if the claim is agreed and **your gadget** must be replaced, **we** will try to replace it with a **gadget** of the same specification or the equivalent value taking into account the age and condition of the **gadget**.
- c) Repairs or replacements will only be made in the United Kingdom.
- d) Where the original **gadget** is replaced, the original **gadget** becomes **our** property and must be returned to the **claims administrator** immediately. Please call the **claims administrator** on 0330 020 0029 and they will provide details for its return.
- e) All repairs to **gadgets** are issued with a 3-month warranty (the **gadget** must be returned to the **claims administrator** if **you** make a claim under the **Taurus warranty**).
- f) All replacement items are issued with a 12-month warranty (the item must be returned to the **claims administrator** if **you** make a claim under the **Taurus warranty**).
- g) If **your** existing accessories do not work with the replacement item provided, **we** will cover the cost of the accessories, if **you** supply a **proof of purchase** for any replacements.
- h) **Taurus warranty** claims for **gadget(s)** damaged in transit will only be paid where they are reported to the **claims administrator** on 0330 020 0029 within 48 hours of delivery and the packaging is retained to allow an investigation to be carried out.

## Fraud

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If any claim made by **you** or anyone acting on **your** behalf under this insurance is fraudulent, deliberately exaggerated or intended to mislead, **we** might:

- not pay **your** claim; and
- recover (from **you**) any payments **we** have already made in respect of that claim; and
- request that Inter Partner Assistance S.A. cancels **your** insurance from the time of the fraudulent act; and
- inform the police of the fraudulent act.

If **your** insurance is cancelled from the time of the fraudulent act, **we** will not pay any claim for any incident which happens after that time and may not return any of the premium already paid.

## Information Disclosure

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Throughout the claim process **you** are required to always be open and honest when providing answers. Failure to do so may result in **your** claim being declined.

Where **you** have been asked for additional information in respect of **your** claim and it has been identified that there are inconsistencies in the circumstances of **your** claim, this may result in **your** claim being declined. This would include where **you** have failed to provide details of any other insurance policy that covers **your gadget(s)**.

## Section 8 – Winter Sports cover

(Your policy schedule will show if **you** have bought this)

### Introduction

This section is optional and provides cover whilst **you** are on a Winter sports **trip** where **you** will be doing sports or activities on snow or ice.

It's important to check the 'Sports and other activities' section of the wording to ensure that any activities that **you** plan to take part in as part of **your** Winter sports **trip** are covered.

**We** will not cover **you** to take part in any sport professionally, or while racing or during a competition.

Where **you** have purchased an annual multi-**trip** policy **you** are only covered for 17 days of winter sports activity during the **insurance period**. Where **you** have purchased a single **trip** policy **you** are only covered for 31 days of winter sports activity during the **insurance period**.

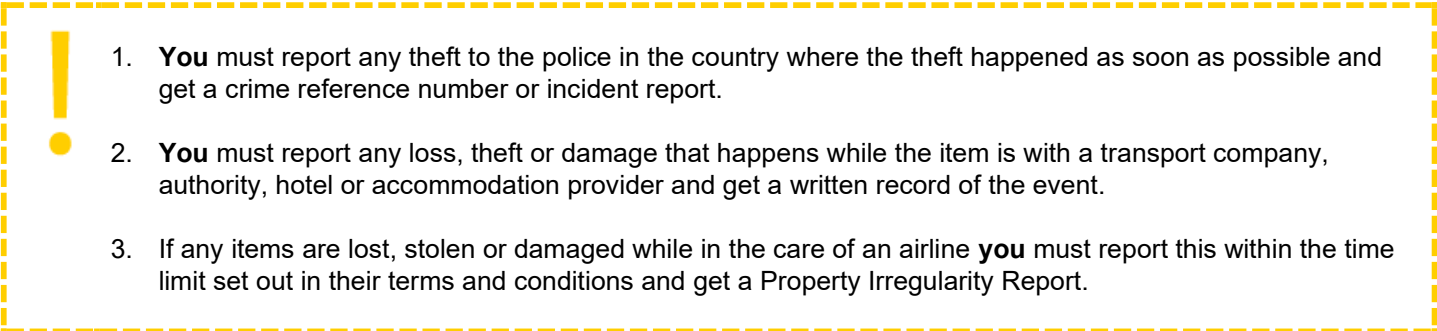
There is no cover provided in this section for any **insured person** aged 65 and over.

### What we cover

**We** will pay **you** up to the amounts shown in the 'Table of Benefits' for:

1. The accidental loss, theft of or damage to **ski equipment**.
2. The cost of hiring replacement **ski equipment** if **your ski equipment** is:
  - a) lost, stolen or damaged; or
  - b) delayed on the outward journey for more than 24 hours.
3. The unused portion for **your ski pack** and ski pass after **your accident**, bodily injury, illness or disease.
4. Reasonable extra accommodation (room only) and transport if an avalanche or landslide delays **you** for 24 hours or more.
5. If the piste (not including cross country skiing) on **your** resort is closed because:
  - there is not enough snow;
  - too much snow; or
  - an avalanche.

This only applies to **trips** outside of the **UK** during the published ski season for **your** resort.

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1. **You** must report any theft to the police in the country where the theft happened as soon as possible and get a crime reference number or incident report.
  2. **You** must report any loss, theft or damage that happens while the item is with a transport company, authority, hotel or accommodation provider and get a written record of the event.
  3. If any items are lost, stolen or damaged while in the care of an airline **you** must report this within the time limit set out in their terms and conditions and get a Property Irregularity Report.

## What we do not cover

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1. The **excess** under point 1 of 'What we cover' unless **you** have purchased the **Excess Waiver**, and this is displayed on **your** policy schedule.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Loss, theft or damage to **ski equipment** left **unattended** at any time.
4. Lost, stolen or damaged **ski equipment** that was left in an **unattended** vehicle unless it is locked out of sight in a secure **baggage** area (such as a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack); and someone has broken into the secure area.
5. Any claim where **you** did not leave **your home** to start **your trip**.
6. Loss, theft or damage:
  - a) Caused by wear and tear; or
  - b) Mechanical or electrical breakdown.
7. If the skiing facilities are closed or it had been announced they will be closed in **your** resort when **you** bought **your** policy, or at the time of booking any **trip**.
8. Any claim where transport costs, compensation or alternative skiing facilities are provided to **you**.
9. Any claim for **golf equipment** (please see '[Section 10 – Golf cover](#)' if **you** have bought the additional cover).
10. Any claim for **gadgets** (please see '[Section 7 – Gadget cover](#)').



Remember to look at the:

- '[Important conditions relating to health](#)',
- '[Conditions of your policy](#)',
- '[General exclusions applying to your policy](#)', and
- the '[Making a claim](#)' section for information on the claims evidence **you** may be asked for.

## Section 9 – Cruise cover

(Your policy schedule will show if **you** have bought this)

### Introduction

**You** are automatically covered whilst on a **cruise**. This section is optional and provides extra cover if **you** are on a **cruise**.

**You** will only have the increased covers if **you** have bought this cover.

### What we cover


We will pay **you** up to the amounts shown in the '[Table of Benefits](#)' for:

1. Missed port of call  
If a planned port visit is cancelled due to **bad weather** or timetable restrictions and no alternative port is offered.
2. Confinement to cabin and unused excursions  
If **you** are confined to **your** cabin due to an **accident** or illness which is covered under '[Section 2 – Medical emergency and repatriation expenses](#)':
  - a) an amount for every complete 24-hour period, and
  - b) toward unused excursions.
3. Extra **baggage**  
If **your baggage** or **valuables** are accidentally lost, damaged or stolen while on **your trip**.

Any claim under this section is in addition to **your baggage** limit under point 1 under '[Section 4 – Personal belongings and money](#)'.

The maximum **we** will pay **you** for any one item, pair or set of items under this section is shown in the '[Table of Benefits](#)' as the single article limit.

If **you** make a claim the amount **you** will get is today's price minus a deduction for wear, tear and loss of value. **We** may choose to repair or replace the lost or damaged **baggage**.

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1. **You** must tell **our** Medical Assistance Service as soon as possible about:
    - any injury due to an **accident**, illness or disease which needs **you** to go to hospital or a **cruise** ship's medical centre urgently, or
    - before **you** make arrangements to go **home**.
  2. **You** must report any theft to the police in the country where the theft happened as soon as possible and get a crime reference number or incident report.
  3. **You** must report any loss, theft or damage that happens while the item is with a transport company, authority, hotel or accommodation provider and get a written record of the event.
  4. If any items are lost, stolen or damaged while in the care of an airline **you** must report this within the time limit set out in their terms and conditions and get a Property Irregularity Report.

## What we do not cover

1. The **excess** except under points 1 and 2a of the 'What we cover' unless **you** have purchased the **Excess Waiver**, and this is displayed on **your** policy schedule.
2. Any claim where **you** have not been able to evidence **your** loss.
3. **Pre-existing medical conditions** as set out in the 'Important conditions relating to health' section unless **we** have agreed in writing to cover **you**.
4. Any **trip** taken on board a cargo vessel.
5. Costs paid for using any reward scheme (for example, Avios or supermarket loyalty points) unless **you** can provide evidence of how much they are worth.
6. Any **cruise** itinerary changes caused by:
  - a) strike or industrial action,
  - b) **you** choosing not to attend the port visit as per **your** itinerary,
  - c) if **your cruise** ship cannot put people ashore due to the mechanical or operational failure of the ship's tender or any other boat, or
  - d) any change of itinerary where the **cruise** operator has offered compensation (including onboard credit).
7. Any claim for **sports equipment** where the policy doesn't cover the sport or activity which **you** are taking part in.
8. Any claim for **ski equipment** (please see '[Section 8 – Winter Sports cover](#)' if **you** have paid for the additional cover).
9. Any claim for **golf equipment** (please see '[Section 10 – Golf cover](#)' if **you** have bought the additional cover).
10. Any claim for **gadgets** (please see '[Section 7 – Gadget cover](#)').
11. Lost, stolen or damaged **valuables**, cash, **important documents** or **personal money** left **unattended** at any time unless it was deposited in a safe, safety deposit box or left in locked accommodation.
12. Lost, stolen or damaged **baggage** that was left in an **unattended** vehicle unless it is locked out of sight in a secure **baggage** area (such as a locked dashboard, boot or luggage compartment, fixed storage unit on a motorised or towed caravan, locked luggage box which is locked to a roof rack) and someone has broken into the secure area.
13. Loss, theft or damage:
  - a) To motor accessories (this does not include keys for a car **you** own),
  - b) To tobacco products, tobacco substitutes and items that spoil or decay (such as food and drinks),
  - c) Caused by wear and tear, or
  - d) Mechanical or electrical breakdown.



Remember to look at the:

- '[Important conditions relating to health](#)',
- '[Conditions of your policy](#)',
- '[General exclusions applying to your policy](#)', and
- the '[Making a claim](#)' section for information on the claims evidence **you** may be asked for.

## Section 10 – Golf cover

(Your policy schedule will show if **you** have bought this)

### Introduction

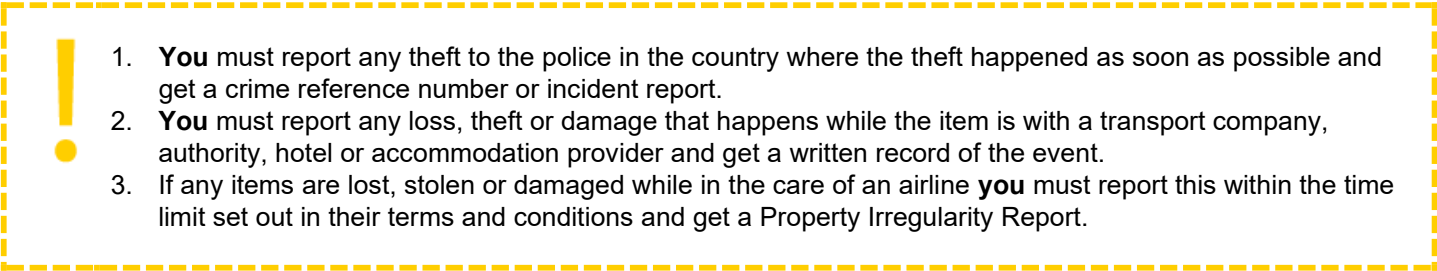
**You** are automatically covered to play golf. This section is optional and provides extra cover if **you** are playing golf while on a **trip**.

**We** do not cover any professional sports or entertainment.

### What we cover

**We** will pay **you** up to the amounts shown in the '[Table of Benefits](#)' for:

1. Unused green fees if **you** cannot play golf due to an **accident** or illness which is covered under '[Section 2 – Medical emergency and repatriation expenses](#)'.
2. The accidental loss, theft or damage to **golf equipment**.  
The maximum **we** will pay **you** for any one item, pair or set of items under this section is shown in the '[Table of Benefits](#)' as the single article limit.
3. The cost of hiring replacement **golf equipment** if **your golf equipment** is:
  - a) lost, stolen or damaged; or
  - b) delayed on the outward journey for more than 24 hours.

- 
- 1. **You** must report any theft to the police in the country where the theft happened as soon as possible and get a crime reference number or incident report.
  - 2. **You** must report any loss, theft or damage that happens while the item is with a transport company, authority, hotel or accommodation provider and get a written record of the event.
  - 3. If any items are lost, stolen or damaged while in the care of an airline **you** must report this within the time limit set out in their terms and conditions and get a Property Irregularity Report.

### What we do not cover

1. The **excess** except under point 1 and 3 of 'What we cover' unless **you** have purchased the **Excess Waiver**, and this is displayed on **your** policy schedule.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Loss, theft or damage to **golf equipment** left **unattended** at any time.
4. Lost, stolen or damaged **golf equipment** that was left in an **unattended** vehicle unless it is locked out of sight in a secure **baggage** area (such as a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack); and someone has broken into the secure area.
5. Loss, theft or damage:
  - a) To motorised accessories,
  - b) Caused by wear and tear, or
  - c) Mechanical or electrical breakdown.

6. Claims for cancelling or **cutting short your trip** because of circumstances or an event that **you** knew about before **you** bought **your** policy, or at the time of booking any **trip**.
7. **Pre-existing medical conditions** as set out in the 'Important conditions relating to health' section unless **we** have agreed in writing to cover **you**.
8. Any claim for **gadgets** (please see 'Section 7 – Gadget cover').
9. Any claim for **ski equipment** (please see 'Section 8 – Winter Sports cover' if **you** have paid for the additional cover).



Remember to look at the:

- 'Important conditions relating to health',
- 'Conditions of your policy',
- 'General exclusions applying to your policy', and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

# Conditions of your policy

These conditions apply to **your** whole policy. **You** must meet them to have the full protection of **your** policy.

If **you** do not meet them **we** may take one or more of the following actions:

- Cancel **your** policy.
- Declare **your** policy void (this means treating **your** policy as if it never existed).
- Change the terms and / or premium **you** pay for **your** policy.
- Refuse to deal with all or part of any relevant claim or reduce the amount of any relevant claim payment.

1. Providing accurate and complete information

When **you** take out, renew or make changes to this policy, **you** must take reasonable care to provide accurate and complete answers to all questions. **We** may ask **you** to provide more information and / or documents to make sure the information **you** provided was accurate and complete. If **you** don't provide accurate or complete information, or the extra information **we** ask for, **we** may refuse **your** claim or reduce the amount of any claim.

2. Changes in **your** circumstances

**You** must tell **us** as soon as reasonably possible if **your** circumstances change or if any of the information shown on **your** policy schedule changes during the **insurance period**.

3. **We** may not pay **your** claim if **you** do not:

- Take all possible care to prevent an **accident**, injury, loss, damage or theft.
- Give **us** full details of any incident which **you** may make a claim for as soon as is reasonably possible.
- Pass on to **us** every claim form, summons, legal process, legal document or other communication relating to a claim.
- Provide all information and help that **we** may reasonably need at **your** cost. This includes, where necessary, medical certificates and details of any other insurance under which **you** could claim. **We** will only ask for information relevant to **your** claim.

4. **Fraud prevention and claims history**

To prevent and detect fraud **we** may share **your** information with the police, fraud prevention agencies and various databases. This includes if **you** give **us** false or inaccurate information.

These databases are used to:

- Help make decisions about providing insurance, credit and other services for **you** and **your** household,
- Trace people who owe **us** money or who **we** owe money to,
- Check **your** identity to prevent money laundering, unless **you** provide **us** with other suitable proof of identity,
- Carry out credit searches.

**You** can ask more details about the databases and who **we** share information with.

5. **You** must not admit any liability for any event, or offer to pay, without getting **our** permission in writing.

6. The terms of **your** policy can only be changed if **we** agree. **You** may need to pay an extra premium before making a change to **your** policy.

7. **You** must start each **trip** from **your home** or place of business in the **UK** and return to **your home** or place of business in the **UK** at the end of each **trip**.

8. **You** acknowledge **we** may:

- Void **your** policy if a claim is fraudulent.
- Take over and act in **your** name in the defence or settlement of any claim made under **your** policy.
- Act in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under **your** policy.
- Get information from **your** medical records (with **your** permission) to deal with any cancellation or medical claims. **We** will not provide any personal information to any third party without getting **your** permission first.

## 9. Trip lengths

- Annual multi **trip** policies:
  - the maximum duration of any one **trip** is:
    - Bronze: 31 consecutive days
    - Silver: 45 consecutive days
    - Gold: 94 consecutive days

If any **trip** exceeds 31/45/94 consecutive days, there is no cover under this policy for any additional days.

- **UK** travel is covered where **you** have at least 2 nights pre-booked accommodation or pre-booked transport at least 50 miles from **your home**.
- Single **trip** policies: **your** date of departure and the date **you** are scheduled to return **home** are set out in **your** policy schedule. If any **trip** exceeds this there is no cover for the extra days.
- Annual multi **trip** and single **trip** policies will automatically extend if:
  - a) **your** return to **your home area** is unavoidably delayed due to an event covered by this policy,
  - b) providing **you** accept alternatives, and
  - c) don't intentionally delay **your** return.

## 10. Maximum age

The maximum age limit when **you** buy or renew **your** policy is:

- Annual multi **trip**: 75 years old
- Single **trip**: 85 years old

## 11. **We** will not pay **you** more than the amounts shown in the 'Table of Benefits'. These amounts are for each person and each **trip**.

## 12. If a claim is covered by more than one policy, it is common practice in the insurance industry to share the cost of the claim between insurers.

If **you** have home, travel, private medical or other insurance under which **you** could also claim, **you** will need to give **us** the name of the insurer and:

- the policy number,
- the sort code and account number if the policy is attached to **your** bank or building society account, or
- if the policy comes with a credit card the 16-digit card number.

**We** will not take money from **your** account or credit card. **We** will only use this information to check **your** other insurance.

## 13. No insurer shall be deemed to provide and no insurer shall be liable to pay any claim or provide any benefit to the extent that the provision of such cover, payment or such claim of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, **UK** or United States of America.

# General exclusions applying to your policy

## At anytime

Your policy does not cover **you** for any claim that is directly or indirectly related to any of the following:

1. Under all sections, any claim arising from a reason not listed under 'What we cover'.
2. If **you** were not fit to go on **your trip** when **you** booked **your trip** or bought **your** policy, whichever is the later date.
3. Claims due to circumstances or an event that **you** knew about before **you** bought **your** policy, or at the time of booking any **trip**.
4. **Your** failure to obtain any NHS recommended vaccines, inoculations or medications prior to **your trip**. Consideration will be given where **you** were medically unable to have vaccination which is supported by **your** medical records.
5. **You** were not able to travel because **you** did not have, did not get, or could not provide a valid passport or any necessary visa in time for the booked **trip**.
6. Events which are caused by any of the following which were already taking place at the beginning of any **trip** or prior to purchasing **your** policy or booking **your trip**:
  - War,
  - Invasion,
  - Acts of foreign enemies,
  - Hostilities or
  - Warlike operations (whether war be declared or not),
  - Civil war,
  - **Terrorist action**,
  - Rebellion,
  - Revolution,
  - Insurrection,
  - Civil commotion and/or
  - Civil unrest that resembles or is an uprising, military or seizure of power,
  - Nuclear, chemical or biological attack.
7. **Your** travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling has advised against all or all but essential travel (cover will be excluded under all sections other than claims arising from new FCDO advice resulting in **you** not being able to travel or **cutting short** the **trip** before completion, as provided for under '[Section 1 – Cancelling or cutting short a trip](#)').

*For example, if **you** book a trip to an area the FCDO has advised against all or all but essential travel and that advice was in place when **you** booked and **you** have to claim, no cover will be in place.*

8. Unless **we** provide cover under this insurance, any other loss, damage or extra costs from the event **you** are claiming for. This includes any claim for **you** not enjoying a **trip**.

*Examples of loss, damage or extra costs:*

- *replacing locks after losing keys,*
  - *preparing a claim,*
  - *loss of earnings following injury, illness or disease, or*
  - *not being able to enjoy the trip because of poor weather.*
9. Any unused or additional costs incurred by **you** which are recoverable from:
    - a) The providers of the accommodation, their booking agents, travel agent or compensation scheme.
    - b) The providers of the transportation, their booking agents, travel agent, compensation scheme or ATOL.
    - c) **Your** credit or debit card provider or PayPal.

10. Any person not insured or named on this policy. This policy does not cover costs relating to anybody not insured on this policy. Please make sure that everyone travelling has enough insurance to meet their needs. This applies even when **you** have paid the extra costs. For example, if **you** have paid for someone's travel and accommodation. The only exception is if **our** Medical Assistance Service agree for someone to stay with **you**.
11. **Your** unused and / or extra travel costs where the cancellation or delay is because of the insolvency of the **public transport** operator.
12. Any costs for **your package** holiday if it was cancelled by **your** travel provider or **you** were unable to travel due to a change in FCDO travel advice.
13. Any property maintenance costs or fees **you** have as part of **your** involvement in a timeshare or Holiday Property Bond scheme.
14. Any virtual currency including but not limited to crypto currency, including changes in value.
15. Failure of air traffic control, airport computer systems or any travel booking systems, including loss of access, use, loss of data and system failure caused by a **cyber attack**.
16. Loss or damage due to a loss in value, or variations in the exchange rate.
17. Euthanasia.
18. The cost of Air Passenger Duty (APD) at the rate published by HMRC, including when this cannot be recovered.
19. Any claim that did not happen during the **insurance period**.

## While you are on a trip

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**Your** policy does not cover **you** for any claim that is directly or indirectly related to any of the following:

1. Sports or activities which **we** do not cover under **your** policy. There are many sports and activities which **we** cover as standard. Please see the '[Sports and other activities](#)' section.
2. Items that are delayed or confiscated by customs, a government or another authority.
3. An injury or illness **you** have deliberately given **yourself**.
4. Alcohol, drugs or solvents:
  - a) Affecting **your** physical ability and/or judgement,
  - b) **Your** abuse of alcohol, drugs and/or solvents, or
  - c) **You** are having symptoms, or illness because **you** are dependent and / or withdrawing from them.
5. **You** putting **yourself** at unnecessary risk (except in an attempt to save human life).
6. **Your** own unlawful action or any criminal proceedings against **you**.
7. **Your** manual work involving:
  - the lifting or carrying of heavy items over 25 kgs,
  - using power tools or machinery,
  - scaffolding or ladders,
  - working above 6m,
  - any electrical or construction work, or
  - any type of work underground.
8. **You** going into controlled or restricted areas and / or using a swimming pool outside the specific opening times. When travelling **you** must comply with guidelines for controlled areas, swimming pools, etc.
9. **You**:
  - climbing on or jumping from a vehicle, building, bridge, scaffolding, balcony, or
  - moving from one part of a building to another (apart from stairs, ramps or walkways) and falling, regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.

10. **You** not wearing a **helmet** whilst on a motorcycle, moped, scooter, Segway or bicycle.

11. **You** not wearing a seatbelt when **travelling** in a motor vehicle, where a seatbelt is available.

12. Any:

- surgery,
- treatment, or
- investigations

for medical, dental or cosmetic reasons which is not related to an unexpected medical or dental emergency. This includes any costs **you** have relating to the discovery of other **medical conditions** and/or complications from these procedures.

# If your flight is delayed

## The Denied Boarding Regulation (UK 261 Regulation)

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**You** may be able to get compensation from **your** airline under The Denied Boarding Regulation (Regulation UK261) if **your** flight:

- leaves from an EU airport, it can be operated by any airline, and / or
- arrives at an EU airport and is operated by an EU airline.

The regulation sets out the minimum rights for air passengers to make sure they are treated fairly if one of the following happens:

1. Denied Boarding - **you** were not allowed to get on the plane because the airline did not have enough seats on the flight.
2. Cancelled Flight - **your** flight has been cancelled.
3. Long Delays - **your** flight was delayed for three hours or more.
4. **Baggage** - **your** checked-in **baggage** has been damaged, delayed or lost.
5. Injury and Death by **Accident(s)** - **you** were injured during **your** flight.
6. **Package** Holidays - **you** did not get what **you** booked.

For more information please visit: [Delays and cancellations | UK Civil Aviation Authority \(caa.co.uk\)](https://www.caa.co.uk/Travel/Flights/Flights-Delays-and-Cancellations)

# Making a claim

If **you** are abroad and need urgent help, please contact **our** Medical Assistance Service on +44 333 207 0533.

For all claims follow these steps:

1. Find the relevant section below and make sure **you** have all the claims evidence **we** may ask for. **You** will need to cover the cost of providing any evidence.
2. To make a claim under all sections except 'Section 7 – Gadget cover', as soon as reasonably possible:
  - Register **your** claim online at [hub.morrisons.uk.axa.travel](http://hub.morrisons.uk.axa.travel). **You** will need to create an AXA Travel account or log in if **you** already have an AXA Travel Account.
  - If **you** can't make **your** claim online, **you** can telephone the Customer Helpline on 0333 207 0515. **You** will need **your** policy number.

Please remember to keep copies of everything **you** send to **us**.

3. To make a claim under 'Section 7 – Gadget cover', as soon as reasonably possible:
  - Call the Gadget Customer Claims line on 0330 020 0029.
  - Alternatively, **you** can email them at [morrisons.tiga@taurus.gi](mailto:morrisons.tiga@taurus.gi).

## Claims evidence

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- **You** must provide the following evidence, when **we** ask for it, at **your** own cost.
- The documents below are examples of what **we** may ask for.

## All sections of the policy

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- Confirmation of **your** booked travel and accommodation costs, such as a booking invoice.
- If a claim is covered by more than one policy, it is common practice in the insurance industry to share the cost of the claim between insurers.

If **you** have home, travel, private medical or other insurance under which **you** could also claim, **you** will need to give **us** the name of the insurer and:

- the policy number,
- the sort code and account number if the policy is attached to **your** bank or building society account, or
- if the policy comes with a credit card the 16-digit card number.

**We** will not take money from **your** account or credit card. **We** will only use this information to check **your** other insurance.

## Section 1 – Cancelling or cutting short a trip

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- A cancellation invoice which shows any refund **you** will get.
- If **you** didn't book **your** accommodation as part of a **package**, written confirmation that **you** will not get a refund and a receipt or invoice showing **you** have paid for the accommodation.
- Medical history and confirmation from a **medical practitioner** if **you** or **your travelling companion** are not fit to travel or need to **cut short your trip**.
- Confirmation from:
  - A **close relative's medical practitioner** or a letter from the hospital confirming their illness or injury.
  - The Clerk of the Courts office that **you** are needed for jury service or as a witness in a court of law.
  - **Your travelling companion's** or **your** employer of **redundancy** and the period of employment or that leave has been cancelled.
  - The **public transport** company that denied **you** boarding.
  - The garage or company that **you** contacted when the vehicle broke down.
  - The **public transport** company that rearranged **your** departure.
  - The relevant authority that told **you** to stay at or to return **home**.
- A letter from **your** tour operator or accommodation provider.
- Confirmation of the delay from the **public transport** company involved.
- The original police report which includes a crime reference number, or an incident report, that **you** got within 24 hours of the incident or as soon as possible after that.
- The service history and / or MOT history for **your** vehicle.
- Evidence of the accident, breakdown or an unexpected traffic incident if **you** miss **your** departure.
- A copy of a death certificate, if appropriate.

## Section 2 - Medical emergency and repatriation expenses

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- Receipts or bills for:
  - All the in-patient and/or outpatient treatment or emergency dental treatment that **you** received.
  - Taxi fares to or from hospital that include the date, name and hospital location.
  - Hospital, doctor, dentist, pharmacist receipts and extra costs.
  - Receipts, bills or proof of costs for any other transport, accommodation, costs or charges, including calls to **our** Medical Assistance Service.
- A copy of **your** Global Health Insurance Card (GHIC).
- If there has been a death, a copy of the death certificate and receipts or bills for funeral, cremation or repatriation costs (the cost of getting **you home**).
- Information and medical history from **your** GP (**you** may need to sign a release form with **your** surgery to get this).
- Proof **you** were admitted to hospital and the reason why **you** were admitted.

## Section 3 – Disruption or delay to travel plans

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- A cancellation invoice which shows any refund **you** will get.
- Confirmation from:
  - The garage or company that **you** contacted when the vehicle broke down.
  - The **public transport** company which must include the length of the delay.
  - The police (if involved) of the circumstances relating to the claim.
- The service history and / or MOT history for the vehicle.
- If **you** didn't book your accommodation as part of a **package**, written confirmation that **you** will not get a refund and the receipt or invoice showing **you** have paid for the accommodation.

## Section 4 – Personal belongings and money

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- A Property Irregularity Report (PIR) or a report from the transport provider. **You** must get this as soon as **you** are aware of an incident.
- For all loss, theft or attempted theft, a police report which includes a crime reference number or incident report, from the local police in the country where the incident happened. **You** must get this within 24 hours of the incident or as soon as possible after that.
- Proof that **you** owned the item (such as, original receipts, valuations **you** got before the loss, cash withdrawal slips, credit and debit card statements etc.).
- A written estimate for the cost of repair or written confirmation that the item is damaged beyond repair.
- All travel tickets and tags.
- A letter from the transport provider confirming the number of hours **your baggage** was delayed.

## Section 5 – Legal and liability

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### Section 5a - Legal expenses and assistance

- Evidence to support **your** claim, including photos.

### Section 5b - Personal liability

- Any claim form, summons, or other legal document. **You** must send these to **us** as soon as **you** receive them.
- Receipts and invoices for the damaged property.
- Any reasonable information or help **we** need to deal with the case and **your** claim.

## Section 6 – Personal accident

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- A detailed medical report from **your** consultant and treating doctor.
- Details of the executor or administrator of the estate.
- A copy of a death certificate, if appropriate.

## Section 7 – Gadget cover

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To make a claim under this section of **your** policy, **you** must provide Taurus Insurance Services Limited with:

- **Proof of Purchase** - the purchase receipt provided at the point of sale that gives details of the **gadget(s)** purchased or similar documents that provide proof that **you** own the **gadget(s)**. The receipt should include confirmation of the IMEI or serial number of the **gadget(s)**. Delivery notes are not an acceptable form of **proof of purchase**.
- **Proof of Usage** - Evidence that shows the **gadget(s)** has been in use since policy inception and up to the event giving rise to the claim. Where the **gadget(s)** is a mobile phone, this evidence can be obtained from your network provider. For other **gadget(s)**, such as laptops, in the event of an **accidental damage** claim this may be determined through inspection by **our** repairer.
- **Police Report** - In the event that the **gadget(s)** has sustained **malicious damage** by a third party or has been lost or stolen.
- Photographic ID.
- Proof of Address.
- Proof of Travel.

## Section 8 – Winter Sports cover

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This section is optional, if **you** have purchased this cover, it will be shown on **your** policy schedule.

- Cancellation invoice including any refund **you** will get.
- For all loss, theft or attempted theft, a police report including crime reference number or incident report, from the local police in the country where the incident happened.
- Transport providers report or Property Irregularity Report (PIR) from the transport provider. **You** must get this as soon as **you** are aware of an incident.
- All travel tickets and tags.
- Proof that **you** bought the item (for example, original receipts, valuations **you** got before the loss, credit and debit card statements etc.).
- Repair report where applicable.
- A written estimate for the cost of repair or written confirmation that the item is damaged beyond repair.
- A letter from the transport company confirming the number of hours **your ski equipment** was delayed.

## Section 9 – Cruise cover

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This section is available as an upgrade, if **you** have bought this cover it will be shown on **your** policy schedule.

- Confirmation from the transport provider of the reason and length of **your** delay.
- Confirmation from a garage or motoring organisation that **you** had breakdown assistance.
- Evidence of service history and / or MOT history for **your** vehicle.
- For accommodation **you** booked independently and not as part of a **package**, written confirmation that **you** will not get a refund and evidence **you** have paid for that accommodation.
- Confirmation from **your cruise** operator confirming the reason **your** scheduled port visit was cancelled.

- Confirmation from **your** ship's medical officer that **you** were confined to **your** cabin and the length of **your** confinement.
- A Property Irregularity Report (PIR) or a report from the transport provider. **You** must get this as soon as **you** are aware of an incident.
- For all loss, theft or attempted theft, a police report which includes a crime reference number or incident report, from the local police in the country where the incident happened. **You** must get this within 24 hours of the incident or as soon as possible after that.
- Proof that **you** owned the item (such as, original receipts, valuations **you** got before the loss, credit and debit card statements etc.).
- A written estimate for the cost of repair or written confirmation that the item is damaged beyond repair.
- All travel tickets and tags.

## Section 10 – Golf cover

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This section is available as an upgrade, if **you** have bought this cover it will be shown on **your** policy schedule.

- For all loss, theft or attempted theft, a police report including crime reference number or incident report, from the local police in the country where the incident happened. **You** must get this within 24 hours of the incident or as soon as possible after that.
- Transport providers report or Property Irregularity Report (PIR) from the transport provider. **You** must get this as soon as **you** are aware of an incident.
- All travel tickets and tags.
- Proof that **you** bought the item (for example, original receipts, valuations **you** got before the loss, credit and debit card statements etc.).
- A letter from the transport company confirming the number of hours **your golf equipment** was delayed.
- Repair report where applicable.
- A written estimate for the cost of repair or written confirmation that the item is damaged beyond repair.

# Complaints procedure

**You** have the right to expect the best possible service and support. If **we** have not delivered the service that **you** expected, or **you** are concerned with the service provided, **we** would like the opportunity to put things right. If **you** feel **we** have not met **our** standards, please contact:

If <b>your</b> complaint is about the sale or administration of <b>your</b> policy:	
Post:	Morrisons Travel Insurance Complaints Team, Hood Travel Limited, 2nd Floor, Dencora Court, Tylers Avenue, Southend-on-Sea, Essex, SS1 2BB.
Email:	<a href="mailto:travelcomplaints@insurance.morrisons.com">travelcomplaints@insurance.morrisons.com</a>
Phone:	0333 049 4018

If <b>your</b> complaint is about a claim on <b>your</b> policy (except ' <u>Section 7 – Gadget cover</u> '):	
Post:	Complaints Team, AXA Partners, The Quadrangle, 106-118 Station Road, Redhill RH1 1PR.
Email:	<a href="mailto:claimcomplaints@axa-assistance.co.uk">claimcomplaints@axa-assistance.co.uk</a>
Phone:	0333 207 0515

If <b>your</b> complaint is about a claim under ' <u>Section 7 – Gadget cover</u> ' on <b>your</b> policy:	
Post:	Customer Relations Officer, Taurus Insurance Service Limited, Suite 2209-2217, Eurotowers, Europort Road, Gibraltar.
Email:	<a href="mailto:gadget.complaints@taurus.gi">gadget.complaints@taurus.gi</a>
Phone:	0330 020 0029

When **you** contact **us**, please provide:

- **Your** name, address and postcode, telephone number and email address (if **you** have one).
- **Your** policy number and / or claim number and the type of policy **you** have.
- The reason for **your** complaint.
- Any letters or emails should have the heading 'COMPLAINT' and **you** can include copies of supporting or extra information.

## What to do if you are still not satisfied.

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If **you** are still not satisfied with **our** final response, or if more than eight weeks have passed since **we** received **your** original complaint, then **you** may be able to ask the Financial Ombudsman Service to look at **your** complaint. **You** must approach the Financial Ombudsman Service within six months of getting **our** final response to **your** complaint. **We** will remind **you** of the time limits in the final response.

Post: The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Phone: 0300 123 9 123 or 0800 023 4567

Fax: 020 7964 1001

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**We** must accept the Ombudsman's final decision, but **you** do not have to and can take further action if **you** want to. **You** do not need to use **our** complaints procedure to take legal action. However, the Financial Ombudsman Service may not make a decision on any cases where **you** have started legal action against **us**.

# Data protection notice

There are multiple organisations involved in providing a Morrisons Travel Insurance policy (for example: insurers, insurance intermediaries, claims service providers). The personal data that is provided by **you** (or others) in connection with **our** travel insurance may be shared with and used by these organisations who act as Data Controllers for a variety of purposes. These organisations take **your** privacy very seriously.

- **Hood Travel Limited**, which sells and administers **your** policy and provides customer services facilities. Their privacy policy can be found here: <https://mypolicy.travel-insurance.morrisons.com/PrivacyPolicy.html>.
- **Inter Partner Assistance S.A.**, which is part of the AXA Group, underwrites the policies and is responsible for claims handling. For information on:
  - how **we** collect **your** personal data,
  - what information **we** collect,
  - how **we** use it,
  - who **we** share it with,
  - how long **we** keep it, and
  - **your** rights relating to that data,

**you** can read **our** privacy policy online at <https://www.axapartners.co.uk/en/privacy-policy> or **you** can ask one of **our** agents for a copy.

**We** may also provide **you** with additional information separately, including:

- detailing specific ways **we** wish to use **your** data, and
- where relevant, how and when **we** ask for **your** consent.

Please send data privacy queries and data subject requests to: [dataprotectionenquiries@axa-assistance.co.uk](mailto:dataprotectionenquiries@axa-assistance.co.uk)  
*Please note this mailbox is only for IPA/AXA data privacy queries and should not be used for queries regarding policies, claims or assistance.*

- **Taurus Insurance Services Limited**, which provides the **gadget** cover and is responsible for **gadget** claims handling. Their privacy policy can be found here: <https://www.taurusgadgetinsurance.com/privacy-policy>.
- **AmTrust Specialty Limited**, which underwrites the **gadget** cover. Their privacy policy can be found here: <https://www.amtrustinternational.com/legal/privacy-and-cookies/>.
- **WM Morrison Supermarkets Limited**, who promotes the product. Their privacy policy can be found here: <https://my.morrisons.com/privacy-policy>.

If you require this policy wording in another format, please call 0333 049 4018.

# Important telephone numbers and email addresses

## Customer services:

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Open Monday to Friday, between 9am to 5pm, except on Bank Holidays.

Email: [travelservice@insurance.morrisons.com](mailto:travelservice@insurance.morrisons.com)

Phone: 0333 049 4018

## Medical assistance

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### Always available

From anywhere in the world: +44 333 207 0533

From the **UK**: 0333 207 0533

## Travel claims

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Monday to Friday between 9am and 5pm.

Phone: 0333 207 0515

Online: [hub.morrisons.uk.axa.travel](http://hub.morrisons.uk.axa.travel)

## Gadget claims

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Monday to Friday, between 9am and 5pm, except on Bank Holidays.

Phone: 0330 020 0029

Email: [morrisons.tiga@taurus.gi](mailto:morrisons.tiga@taurus.gi)

*Morrisons Travel Insurance is arranged and administered by Hood Travel Ltd, which is registered in England and Wales at 2nd Floor, Dencora Court, Tylers Avenue, Southend-on-Sea, Essex SS1 2BB (Company No. 08318836). Hood Travel Ltd is authorised and regulated by the Financial Conduct Authority under Financial Services Register no. 597211. You can check this on the Financial Services Register by visiting: [register.fca.org.uk](http://register.fca.org.uk).*

*Morrisons Travel Insurance is underwritten by Inter Partner Assistance S.A., which is part of the AXA Group, for travel cover and AmTrust Specialty Limited for gadget cover.*