



Pulse Globetrotter

Travel Insurance for Medical Tourists

Provided by Pulse Insurance Limited

in partnership with

Mission UK Series 1 Limited t/a OneBefore

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About Us and Our partners

This insurance is provided by Pulse Insurance Limited and Mission UK Series 1 Limited t/a OneBefore.

- Pulse Insurance Limited:

Registered office: 6 Oxford Court, St James Road, Brackley, Northants, NN13 7XY

Tel: 01603 613531

www.pulse-insurance.co.uk

Authorised and regulated by the Financial Conduct Authority FRN 308626.

Registered in England and Wales No. 3492137

- OneBefore:

OneBefore is an Appointed Representative of Mission Underwriting UK Limited, authorised and regulated by the UK Financial Conduct Authority (under FCA firm reference number 314946) to carry out insurance distribution activities.

Registered office: One Fleet Place, London, England, EC4M 7WS

Authorised and regulated by the Financial Conduct Authority FRN 998001

Registered in England and Wales No. 14550848

This Policy is underwritten by Accelerant Insurance UK Limited..

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

Accelerant Insurance UK Limited is the **Insurer** of this **Policy**; Pulse Insurance Limited and OneBefore are both insurance intermediaries.

Claims and assistance

For emergencies while you are abroad, please contact our emergency assistance company Healix International on +44 (0) 208 608 4163 from abroad or email OneBefore@healix.com. They are open 24 hours a day, 365 days a year.

Non-emergency claims are administered by Roger Rich & Co who are part of the Claims Consortium Group. The customer helpline in the UK is 01608 641351. They are open from 9.00am to 5.30pm Monday to Friday.

Financial Conduct Authority

You can check companies' permissions on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Information You Have Given Us

In deciding to accept this **Policy** and in setting the terms and premium, **We** have relied on the information **You** have given **Us**. **You** must take care when answering any questions **We** ask by ensuring that all information provided is accurate and complete.

If **We** establish that **You** deliberately provided **Us** with false or misleading information **We** will treat this **Policy** as if it never existed and decline all claims.

If **We** establish that **You** provided **Us** with false or misleading information it could adversely affect **Your Policy** and any claim. For example, **We** may:

- treat this **Policy** as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **We** provided **You** with insurance cover which **We** would not otherwise have offered;
- amend the terms of **Your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **Your** carelessness;
- reduce the amount **We** pay on a claim in the proportion the premium **You** have paid bears to the premium **We** would have charged **You**; or
- cancel **Your Policy** in accordance with the right to cancel condition below.

We will write to **You** if **We**:

- intend to treat **Your Policy** as if it never existed; or
- need to amend the terms of **Your Policy**.

If **You** become aware that information **You** have given **Us** is inaccurate, **You** must inform **Us** as soon as practicable.

Insuring Clause

This **Policy** covers **You** on a **Trip** during the **Period of Insurance** to receive the **Treatment** listed in the **Schedule**. The person travelling to receive the **Treatment** is defined as “**You**” for the purposes of this insurance. The people covered under this **Policy** are defined as **Covered Person(s)** and include **You**, a nominated person or nominated people travelling with **You** (called a “**Companion**” for the purposes of this insurance) and **Your Child(ren)** that may be travelling with you.

Cover for **Companion(s)** and **Your Child(ren)** must be selected at the start of this **Policy** and will be named in the **Schedule**.

Please note that **We** will NOT pay for any medical expenses or legal costs incurred in relation to **Your Treatment** EXCEPT if **You** have a life-threatening complication that occurs during the planned **Treatment**.

This **Policy** explains in full, the terms, conditions and exclusions and the claims procedure. Please take the time to read through this document carefully and make sure that the cover provided is suitable for **Your** needs.

If **You** need to claim, **You** can find the contact details for the claim handler or assistance services in the Section How to make a claim.

Pulse Insurance Limited, who act as the agent of the **Insurer** are here to help with any queries **You** might have about the cover or **Your** premium payment.

Important Notice

It is important that:

- **You** check that the cover **You** have requested is included in the Schedule;
- **You** check that the information **You** have given **Us** is accurate - see the “Information **You** have given **Us**” Section;
- **You** notify **Us** as soon as practicable of any inaccuracies in the information **You** have given **Us**;
- **You** comply with **Your** duties under each Section and under the insurance as a whole.

How to make a complaint

Our aim is to ensure that all aspects of **Your** insurance are dealt with promptly, efficiently and fairly. At all times **We** are committed to providing **You** with the highest standard of service.

If **You** wish to make a complaint relating to a claim, **You** can do so at any time by referring the matter to the claims complaints team using the following contact details:

Roger Rich & Co part of the Claims Consortium Group

- 2a Marston House, Cromwell Park, Chipping Norton, Oxfordshire, OX7 5SR
- Email: pulseglobetrotter@claimsconsortiumgroup.co.uk
- Tel: 01608 641351

If **You** wish to make a complaint relating to any other matter, **You** can do so at any time by referring the matter to **Us** using the following contact details:

Pulse Insurance Limited.

- 6 Oxford Court, St James Road, Brackley Northants. NN13 7XY
- Email: customer.assistance@pulse-insurance.co.uk
- Tel: 01603 613531
- www.pulse-insurance.co.uk

If **You** remain dissatisfied after **We** have considered **Your** complaint, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service (FOS). The contact details for the FOS are:

- The Financial Ombudsman Service, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A
- Telephone:
0800 023 4567 (calls to this number are free from “fixed lines and mobiles” in the UK) or
0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).
- Email complaint.info@financial-ombudsman.org.uk

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find more information on the FOS at www.financial-ombudsman.org.uk

Please note that you will need to refer your complaint to the Financial Ombudsman Service within six (6) months of receiving our final response.

Making a complaint does not affect your right to take legal action.

Financial Services Compensation Scheme

Accelerant UK Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the FSCS if **We** are unable to meet **Our** obligations to **You** under this insurance.

If **You** are entitled to compensation from the FSCS, the level and extent of compensation will depend on the nature of this insurance.

Further information about the FSCS is available on their website: www.fscs.org.uk or **You** can write to them at:

10th Floor Beaufort House,
15 St Botolph Street,
London EC3A 7QU

How to Make a Claim

You or **Your** legal representative should notify the claim team as soon after the incident as is reasonably possible and in any event, within thirty days of the incident which causes the claim.

Emergencies

For emergencies while you are abroad, please contact our emergency assistance company Healix International on +44 (0) 208 608 4163 from abroad. They are open 24 hours a day, 365 days a year.

Non-emergencies

Non-emergency claims are administered by Roger Rich & Co part of the Claims Consortium Group. The customer helpline in the UK is 01608 641351 or

You can email them at pulseglobetrotter@claimsconsortiumgroup.co.uk

They are open from 9.00am to 5.30pm Monday to Friday.

When making a claim, please provide the following information:

- The **Policy** reference (if known).
- State **You** have a medical travel insurance policy.
- The **Covered Person's** name.
- The telephone number that a **Covered Person** can be contacted on.
- The **Covered Person's** address abroad.
- Details of the medical problem, the hospital and treating doctor's details.

Things to keep in mind when claiming:

- In the event of an **Accident** or illness, the **Covered Person** must contact the **Assistance Company** as soon as possible.
- **You** must supply and pay for all information and evidence requested to support the initial claim and throughout the claim and this must be in a form as required by **Us** or **Our** claim handler. However, if **We** require more than just medical certificate from **Your** doctor, **We** will pay the cost of any additional medical examinations.
- **You** must agree to any medical examinations **We** or the claim handler arrange and pay for.
- If **You** fail to follow instructions or advice given by the claim handler it may mean that the claim will be delayed or even remain unpaid.
- **You** must take all reasonable steps to avoid and/or minimise any loss or damage and must also make every effort to recover any property covered by this **Policy** which has been lost or stolen.
- **We** will pay all claim benefits to **You** unless **You** and **We** have agreed to pay **Your** legal representative.

How to Cancel this Policy

You can cancel this insurance at any time by contacting Pulse Insurance Limited

- Telephone: 01603 626904
- Email: specialty@pulse-insurance.co.uk

We can cancel this insurance by giving **You** thirty days' notice in writing to the e-mail address you gave us when taking out this insurance. **We** will only do this for a valid reason (examples of valid reasons are as follows):

- **non-payment of premium;**
- **a change in risk occurring which means that **We** can no longer provide **You** with insurance cover;**
- **non-cooperation or failure to supply any information or documentation **We** request; or**
- **threatening or abusive behaviour or the use of threatening or abusive language to **Our** or **Assistant Company's** staff.**

Refund of premium

This insurance has a cooling off period of fourteen (14) days from either:

- **the date **You** receive this insurance documentation; or**
- **the start of the Period of Insurance;**

whichever is the later.

If **You** cancel this insurance within the cooling off period then, provided **You** have not already travelled, **Your** travel dates have not already passed or made a claim, **We** will refund in full any premium **You** have paid.

If this insurance is cancelled outside the cooling off period then, provided **You** have not already travelled, **Your** travel dates have not already passed or made a claim, **You** will be entitled to a refund of any premium paid, subject to the larger of:

1. a cancellation fee of £10 or

2. a deduction for any time for which **You** have been covered. This will be calculated on a proportional basis.

If **We** pay any claim, in whole or in part, then no refund of premium will be allowed.

General Definitions

Some words and phrases in this **Policy** will always have the same meaning wherever they appear. To make them easier to recognise, the words are capitalised in bold.

Any terms and conditions of **Your** insurance will be supplied in English and **We** will communicate with **You** in English.

Interpretation:

- **The headings in this Policy are inserted for convenience only and shall not affect its construction.**
- **The use of singular or plurals is used for illustration only.**

Where the following terms are used in this **Policy** they have the following meaning:

Accident/Accidental/Accidentally	a sudden, unexpected, unusual, specific, external event which occurs at an identifiable time and location during the Period of Insurance.
Air Fare	the price of an economy flight, including the cost of up to 1 check-in bag.
Assistance Company	Healix International (full details can be found in the Section “How to Make a Claim”).
Bodily Injury	injury which is caused solely by Accidental means and which, solely and independently of any other cause, results directly in the Covered Person’s death or disablement within 12 (twelve) calendar months from the date of the Accident .
Policy-Holder	the person named in the Schedule that is travelling to receive Treatment and is the legal holder of this Policy .
Policy	this wording, the Schedule and any memoranda or endorsements amending and attaching to this wording and/or Schedule.
Child(ren)	any person who is under 18 years of age and who is dependent on You .
Companion	Your travelling Companion who: <ul style="list-style-type: none"> • is a UK Resident; • is between 18 years of age and before their 75th birthday; • is not undertaking a Treatment; • has read and agreed to the terms and conditions related to this Policy prior to purchase.
Covered Person	You , Your Child(ren) who are travelling with You or Your Companion(s) who are UK Resident .
Close Relative	a mother, father, child, sibling, spouse or partner.

Excess	The amount You must pay towards any claim. The Excess applies separately to each: <ul style="list-style-type: none"> • Covered Person claiming; and • event that leads to a claim.
Hazardous Pursuits	any of the activities listed in the Policy as being hazardous. Please see the Section “Hazardous Pursuits and Sporting Activities”.
Hazardous Territory	Cuba, Iran, Syria, North Korea, Russia, Belarus, Crimea, Sevastopol and all non-government controlled areas of Ukraine or any other country or region where the Foreign, Commonwealth and Development Office has advised against “all” or “all but essential” travel to.
Hijack(ed)	the unlawful seizure or wrongful exercise of control of an aircraft or conveyance or its crew, in which You or Your Companion are travelling as a passenger.
Insurer(s)	Accelerant Insurance UK Limited
Loss of Eye(s)	shall be considered as having occurred: in both eyes, if a Covered Person suffers permanent and irreversible loss of sight to the extent that, even when tested with the use of visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart.
Loss of Limb(s)	shall mean the permanent and complete physical loss of or loss of use of a limb or limbs at or above the ankle or wrist.
Money	any money You hold for personal use on Your Trip . This includes cash, non-refundable pre-paid travel and admission tickets and pre-paid cards.
Normal Recovery Period	the expected period of time it will take to recover from the Treatment . This must be specified by a Medical Practitioner prior to travel.
Pandemic/Epidemic Disease	Any disease which is: <ul style="list-style-type: none"> • notifiable to the government or a local authority under any law, order, act or statute; and/or • declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organisation.

<p>Period of Insurance</p>	<p>the period a Covered Person is covered for, as shown on the Schedule.</p> <p>Cancellation cover starts on the date of issue shown on the Schedule.</p> <p>All other cover begins when a Covered Person leaves home or usual place of employment (whichever occurs last) to go on the Trip and lasts until a Covered Person returns home or to usual place of employment (whichever occurs first) as long as that it is within the Period of Insurance paid for.</p> <p>Cover under Section 8 in respect of Money applies from the time of collection from a Covered Person's bank or travel agent or from the date three (3) days before a Trip, whichever is the later and up to three (3) days after completion of a Trip, or time of conversion or encashment, whichever is the earlier.</p> <p>Cover will normally stop on the earlier of the following for a Covered Person's:</p> <ul style="list-style-type: none"> • return to the UK; • reaching their 75th birthday; • ceasing to be a UK Resident; or • death. <p>The above is also subject to payment of the premium and any tax as stated in the Schedule.</p>
<p>Permanent Total Disablement</p>	<p>a Covered Person's complete and physical disability which has lasted for at least twelve (12) consecutive calendar months and, in the opinion of a Medical Practitioner, entirely prevents the Covered Person from engaging in any occupation for which they are suited by education, training or experience for the remainder of their life.</p>
<p>Personal belongings</p>	<p>A Covered Person's luggage and its contents, their Valuables and anything they wear or carry while travelling.</p> <p>Personal belongings exclude household effects which include property in or around your home that you use on a regular basis to live in and maintain your home.</p>
<p>Pre-existing medical conditions</p>	<p>any condition, injury, illness, disease or related condition and/or associated symptoms for which:</p> <ul style="list-style-type: none"> • A Covered Person was undergoing or awaiting any diagnostic tests, test results, or medical investigations when You applied for this Policy, or • a diagnosis had not been made when You applied for this Policy, or • A Covered Person having been prescribed medication, undergone surgery or any procedure, or received therapy or rehabilitation in the two-year period before You applied for this Policy, or • A Covered Person required to have regular check-ups by a doctor or nurse when You applied for cover under this Policy. <p>Please note that any diagnosis or tests, medical care or advice directly in relation to the condition for which You are seeking Treatment will NOT be considered as a pre-existing condition.</p>

Property	items which are the property of the Covered Person or for which the Covered Person is responsible, and which are acquired during or taken on a Trip .
Medical Practitioner	a doctor or specialist, who is registered or licensed to practice medicine or dentistry under the laws of the country in which they practice and who is not You , a Close Relative , or Your Companion .
Treatment	<p>either elective medical procedures, dental treatment, cosmetic surgery/ procedures or fertility treatment, as shown in the Schedule, carried out at a hospital, clinic or dental surgery that is regulated by the country in which it practices.</p> <p>It does not include medical procedures which are medically essential procedures to correct a life-threatening condition or surgery that is required for survival, unless such medical procedures or surgery are necessary solely as result of unexpected medical or surgical complications which occur while You are undergoing the Treatment.</p>
Trip	<p>a journey which involves:</p> <ul style="list-style-type: none"> • an overnight stay; • travel outside the UK; • a duration of not less than 24 hours; and • which both starts and finishes within the Period of Insurance. <p>Cover shall commence from the time of leaving a Covered Person's home or usual place of employment which must be in the UK, whichever occurs last, and continues until arrival back at home or usual place of employment which must be the UK, whichever occurs first.</p>
UK	England, Scotland, Wales and Northern Ireland, the Channel Islands and the Isle of Man.
UK Resident	a person who has their main home in the UK , who is registered with a Medical Practitioner in the UK , and who has been a resident in the UK for 6 months out of the last 12 months.
Valuables	jewellery, costume jewellery, watches, items made of or containing gold, silver, precious metal or precious stones, binoculars, handheld games consoles and equipment, mobile phones, photographic equipment, video cameras, e-readers, laptops and tablets, or any accessories which are designed to be used with these items.
We, Us, Our	Pulse Insurance Limited, OneBefore, Accelerant Insurance UK Limited and any third party employed to help manage and provide this insurance.
Worldwide	Worldwide excluding travel to or through any Hazardous Territory .
You, Your	the Policy-Holder who is stated on the Schedule and is undergoing Treatment and who is a UK Resident and is over the age of 18 years.

General Conditions

Applicable to ALL parts of this **Policy**

Contracts (Rights of Third Parties) Act 1999 Clarification Clause

We do not intend any third parties to this contract to have the right to enforce the terms of this contract. Only a **Covered Person** and **Us** can enforce the terms of this contract. **You** and **We** can vary or rescind the contract without the consent of any third party to this contract who may assert they have rights under this Contracts (Rights of Third Parties) Act 1999.

Other Insurance

We will not pay any indemnity claim if any loss, damage payment, or liability under this **Policy** is also covered wholly or in part under any other insurance except in respect of any **Excess** beyond the amount which would have been covered under such other insurances had this **Policy** not been effected.

Subrogation

If a **Covered Person** is injured by or if death is caused by someone else's fault and **We** pay a claim under this **Policy**, **We** may wish to attempt to recover from that person or organisation some or all of the amounts **We** have paid.

The **Covered Person** agrees that **We** can take over the legal rights and remedies against anyone who is responsible for the event(s) which led to the claim, but only in relation to, and to the extent of, any payment made to a **Covered Person** under this **Policy**. If **We** choose to do this, **We** will be responsible for all costs incurred in pursuing a recovery of costs **We** have paid.

The **Covered Person** must fully co-operate with **Us** and give **Us** any assistance **We** need to help **Us** to recover some or all of the amounts **We** have paid under this **Policy**. This includes, but is not limited to (to the extent necessary), transferring to **Us** the **Covered Persons** rights to take action but only in relation to, and up to, the amount paid by **Us** under this **Policy**.

Interest

No sum payable under this **Policy** shall carry interest.

Limitation

Our liability shall never exceed the sum insured as stated in the Schedule.

Sanction(s) Restrictions

We will not provide cover and will not pay any claim or provide any benefit if the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **UK** or United States of America.

Geographical area

This **Policy** does not cover **Treatment** in the **UK**.

Cover for elective medical procedures, dental treatment or cosmetic surgery/procedures applies **Worldwide** excluding **Hazardous Territories** and the United States, Canada, the Caribbean and Mexico for the duration of the Trip.

Cover for fertility treatment applies **Worldwide** excluding the **Hazardous Territories** for the duration of the Trip.

Reciprocal health agreements

There are 2 types of cover available, and **We** strongly recommend that, if **You** are eligible, **You** obtain a UK European Health Insurance Card (EHIC) and UK Global Health Insurance Card (GHIC), and take it with **You** whenever **You** travel.

For most people, the UK Global Health Insurance Card (UK GHIC) replaces the existing European Health Insurance Card (EHIC) for new applications.

Apply for a UK GHIC on <https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic/>

A UK GHIC and new UK EHIC are free of charge. Beware of unofficial websites, they may charge you a fee to apply.

If you have an EHIC it will be valid until the expiry date on the card. Once it expires, you'll need to apply for a GHIC to replace it.

EHIC enables **You** to benefit from the reciprocal health agreements that are in place with any country in the European Union, Iceland, Lichtenstein, Norway or Switzerland.

A UK GHIC lets **You** get state healthcare in Europe at a reduced cost or sometimes for free.

If **You** use **Your** EHIC or UK GHIC to reduce the costs of medical treatment **You** receive, **We** will waive the Excess on any additional claim under Section 1 Medical and Additional Expenses.

Australia

If **Your** trip includes visits to Australia **You** must enrol at a local Medicare office, but **You** can do this after **You** have had treatment for the first time. In-patient and out-patient treatment is then available free of charge.

Automatic extension

If **You** are unable to return home before the expected return date of a **Trip** for reasons beyond **Your** control, which are not related to the **Treatment**, cover will be extended without charge until **You** return to the **UK**.

If the reason **You** are unable to return before the expected return date is that **You** have been **Hijacked**, cover shall continue whilst **You** are subject to the control of the person(s) or their associates making the **Hijack** during travel direct to **Your** home and/or original destination, up to twelve (12) months from the date of the **Hijack**.

Law Applicable

This **Policy** is subject to the Law which applies to the part in the **UK** in which **You** live unless otherwise agreed by **You** and **Us** in writing before this **Policy** starts. Any dispute relating to this **Policy** will be subject to the jurisdiction of the courts which applies to the part in the **UK** in which **You** live unless otherwise agreed by **You** and **Us** in writing before this **Policy** starts.

Cover for People with Pre-existing medical conditions

This **Policy** does NOT cover **Pre-existing medical conditions** other than any existing condition directly related to the **Treatment** being sought and for which the **Trip** is booked.

See General Exclusions.

Changes to the Policy

We reserve the right to make any change or alteration to the terms and conditions of this **Policy** for the following valid reason: in the event of any change in the law affecting this **Policy** or **Us**.

We will give **You** Thirty (30) days' notice of any changes by writing to **You** at **Your** last known address.

If **You** are not happy with the alteration, **You** have the right to cancel **Your** insurance (see the Section headed How to Cancel **Your Policy**).

Currency

All premiums and benefits are payable in GBP/£/Sterling in the **UK**.

Payment of benefit

Benefits, except benefit paid in respect of death, will be paid to **You**.

Death benefit will be paid to the executor(s) or personal representative(s) of the deceased **Insured Person's** estate.

General Exclusions

We will not be liable for claims in respect of:

1. any **Trip** which is booked or commenced by a **Covered Person**:
 - a. contrary to medical advice;
 - b. after a terminal prognosis has been made; or
 - c. to undergo medical care and attention of any kind that does not constitute the **Treatment** undertaken by **You**.
2. a **Covered Person** being past their 75th birthday during the **Period of Insurance**.
3. **Your** planned **Treatment** was not carried out at a hospital/clinic or dental surgery that is properly regulated in the country in which it is situated and/or if the health professionals who carried out **Your Treatment** were not registered or qualified, in the specialty for which **You** are seeking treatment, in accordance with the regulations of the country in which they practice.
4. **Your** dissatisfaction with the results of the **Treatment**.
5. **Pre-existing medical conditions**.
6. a **Covered Person** participating in manual labour or in a **Hazardous Pursuit**
7. a **Covered Person** participating in motor competitions, sporting competitions of any kind, professional sport or professional entertaining.
8. a **Covered Person's** intentional self-inflicted injury, suicide or attempted suicide, provoked assault, fighting (except in self-defence) or from their own criminal act or whilst engaged or taking part in

civil commotions or riots of any kind.

9. a **Covered Person** being under the influence of alcohol or drugs (including substance abuse) unless taken as prescribed by a **Medical Practitioner** and not for the treatment of drug addiction.
10. a **Covered Person's** deliberate exposure to exceptional danger, other than to save human life.
11. flying, except as a passenger in an aircraft with a commercial license to carry passengers.
12. a **Covered Person** travelling to or through any **Hazardous Territory**.
13. the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to **You**.
14. operational duties or active service as member of the armed forces.
15. any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder, including anxiety and/or depression, or body dysmorphic disorder.
16. pregnancy, childbirth or associated medical complications if delivery is expected during a **Trip** or within three months after a **Trip** has ended.
17. nuclear reaction, nuclear radiation or radioactive contamination.
18. any claim directly or indirectly caused by or arising from: War or a **Covered Person** engaging in acts of Terrorism or Active War. In this exclusion:

“War” means:

- a. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- b. any activity arising out of or attempt to participate in the use of military force between nations.

“Terrorism” means

an act, including but not limited to the use or threat of force and/or violence, of any person or group(s) or persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

“Active war” means

the active participation in a war by a **Covered Person** who is deemed under English Law to be under instruction from or employed by the armed forces of any country.

19. the actual or threatened use of pathogenic or poisonous biological or chemical materials by any person(s), committed for political, religious, ideological, or similar purposes with the intention to influence any government and/or to put the public or any section of the public in fear.
20. Excluded Hazardous Pursuits and Sporting Activities

This **Policy** DOES NOT cover a **Covered Person's** participation in any of the **Hazardous Pursuits** listed immediately below:

Abseiling	Mountaineering
Aggressive Inline	Paint-Balling
BASE Jumping	Parachuting
BMX racing	Paragliding

Bobsleigh	Parascending
Boxing	Parkour
Bungee Jumping	Polo
Canoeing	Pony Trekking
Cave Diving	Pot-holing
Fencing	Professional sports of any kind
Flying (other than as a fare paying passenger in fully licensed passenger carrying aircraft)	Quad Biking
Gliding	Racing of any kind
Hang-gliding	Rallying
Heli-skiing	Rock Climbing
High Diving	Rugby
Horse riding	War gaming
Hunting of any kind	Water sports or water activities of any kind outside territorial waters, such as jet-skiing, sail-boating, surfing/wind-surfing
Ice Hockey	
Judo	Wake Boarding
Karate	Water Skiing
Kite surfing	Waveski
Lacrosse	Weight Lifting
Luge/Tobogganing	Winter Sports
Motor cycling of any sort	White or black-water rafting
Mountain Biking	Xpogo

Pandemic/Epidemic Disease Exclusion Clause

We will not provide any cover for a claim which is in any way caused by, related to, or results from any disease or the fear or threat of any disease categorised as a **Pandemic/Epidemic Disease**.

However, this exclusion does not apply to the following scenarios:

- Medical and Additional Expenses (Section 1), Hospital Benefit (Section 7) and Travel and accommodation above the Normal Recovery Period (Section 10) if a **Covered Person** is diagnosed or

hospitalised with a **Pandemic/Epidemic Disease** whilst on **Your Trip**.

- Cancellation and Curtailment (Section 2) if within 14 days of the start date of **Your Trip** or whilst on a **Trip**.
- A **Covered Person** is diagnosed with a **Pandemic/Epidemic Disease** and is considered by a **Medical Practitioner** that the condition is sufficiently severe to cancel or curtail **Your Trip**.
- A **Covered Person** or **Close Relative** is **Hospitalised** with a **Pandemic/Epidemic Disease**.
- A **Covered Person** or **Close Relative** dies from a **Pandemic/Epidemic Disease**.

Cyber Exclusion Clause

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

- i. the use of, or inability to use, any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
- ii. any computer virus;
- iii. any computer related hoax relating to i and/or ii above.

However, this exclusion does not apply to the following Sections of **Your Policy** if a **Covered Person** suffers **Bodily Injury** or illness which is **Accidentally** caused by, contributed to by or arises out of i, ii or iii above:

- Section 1 - Medical and Additional Expenses
- Section 2 - Cancellation and Curtailment
- Section 6 - Personal Accident

In respect of Section 2 - Cancellation and Curtailment, **We** will also provide this cover for any member of the group travelling with a **Covered Person**, any person with whom a **Covered Person** intends to reside during the **Trip**, and a **Close Relative** if their **Bodily Injury** or illness necessitates an **Covered Person's** presence in the **UK**.

Note: In addition to the General Exclusions there are specific exclusions which apply to individual Sections.

Cover under this insurance

Covers under Section 1 to 12 apply to each **Covered Person**. Covers under Section 13 only apply to **You**.

1. Medical and Additional Expenses

If within the **Period of Insurance** a **Covered Person** suffers **Bodily Injury** or illness during a **Trip**, **We** will pay up to GBP 5,000,000 (**Excess** GBP 100) for each **Covered Person** for the necessary expenses incurred as listed below.

- Normal and necessary expenses incurred outside the **UK** for medical or surgical care or procedures including specialists' fees, emergency dental work, emergency ophthalmic fees, hospital, nursing home and nursing attendance charges, physiotherapy, massage and manipulative care, surgical and medical requisites, and ambulance charges.
- Reasonable additional travel, accommodation and repatriation expenses incurred by a **Covered Person** and any **Close Relative**, friend or business associate who on medical advice must remain or travel with the injured or ill person.
- Reasonable travel and accommodation expenses of one person to travel from the **UK** if their presence with a **Covered Person** is necessary on medical grounds.
- Reasonable expenses for either transporting a **Covered Person's** remains or ashes to their former place of residence in the **UK** or funeral expenses incurred abroad up to GBP 5,000.
- Expenses incurred with the prior consent and authorisation of the medical advisors at the **Assistance Company** for the provision of an air ambulance or the use of air transport, including qualified attendants, to repatriate the seriously ill or injured **Covered Person** to the **UK**.

Please note that **We** will NOT pay for any medical expenses incurred in relation to **Your Treatment** EXCEPT if **You** have a life-threatening complication that occurs during the planned **Treatment** and is secondary to the pre-agreed **Treatment** plan prior to departure.

Specific Exclusions applicable to Section 1.

We shall not pay for:

- The amount of the **Excess**.
- Expenses incurred in the establishment that is performing the planned **Treatment** other than where incurred in relation to a life-threatening complication that occurs during the planned **Treatment**.
- Repatriation expenses incurred without the prior approval of the **Assistance Company**.
- The costs of continuing regular medication for any condition for which medical advice or care is being followed at the time of booking or commencing a **Trip**, nor for any travel, accommodation or other expenses incurred in connection therewith.
- Expenses incurred more than 12 months after the date the first expense was incurred, or any continuing expenses incurred after a **Covered Person** is fit to travel and has refused the option of repatriation to the **UK**.
- Claims consequent upon any sexually transmitted disease.
- Claims for repatriation on the grounds of the fear of contracting AIDS, ARC or HIV from medical care or procedures.
- Anything included within the General Exclusions.

2. Cancellation and Curtailment

We will pay up to GBP 5,000 (**Excess GBP 100**) for each **Covered Person** for irrecoverable payments paid or contracted to be paid for travel, accommodation and unused pre-booked excursions (including reasonable additional travel and accommodation expenses incurred for return to the **UK**) should the planned **Trip** be cancelled before commencement or curtailed before completion, directly as a result of:

1. Death, **Bodily Injury** or serious illness of:
 - a. a **Covered Person**; or
 - b. any member of the group travelling with a **Covered Person**; or
 - c. any person with whom a **Covered Person** intended to reside during the **Trip**; or
 - d. any **Close Relative** necessitating a **Covered Person's** presence in the **UK**.
2. Summoning to jury service or witness attendance in a **UK** court or unavoidable requirement of a **Covered Person's** presence, or any member of the travel party, to be in the **UK** for service in any military or civil emergency.
3. Major damage due to storm, flood or fire, or burglary at the home of:
 - a. a **Covered Person**; or
 - b. any member of the group travelling with a **Covered Person**; or
 - c. any person with whom a **Covered Person** intends to reside during the **Trip**.
4. Adverse weather conditions making it impossible for a **Covered Person** to travel to the point of departure at start of the outward or return **Trip**.
5. The Foreign, Commonwealth and Development Office advising against "all" or "all but essential" travel to **Your** intended destination, providing the advice came into force after **You** booked **Your Trip** and was in force up to 28 days before **Your** departure on **Your Trip**.

Cover under this Section includes non-refundable deposits paid in respect of the **Treatment** booked for **You** outside of the **UK**. Any amount payable will be included in the overall maximum of GBP 5,000 payable under this Section 2.

Specific Exclusions applicable to Section 2.

We shall not pay for:

- The amount of the **Excess**.
- Claims attributed to any condition or set of circumstances known to a **Covered Person** at the time of booking a **Trip**, where such condition or set of circumstances could reasonably have been expected to give rise to cancellation or curtailment of a **Trip**.
- Claims where medical or other suitable evidence is not provided as proof of the necessity to cancel or curtail a **Trip**.
- Claims consequent upon any sexually transmitted disease.
- Deposits for medical care and attention which could be rearranged to take place on an alternative date without forfeit of the said deposit.
- Anything included within the General Exclusions.

3. Journey Continuation

We will pay up to GBP 500 (Excess GBP 100) for each **Covered Person** for additional travel and accommodation expenses incurred if they miss a reserved air, sea, coach or rail journey due to any of the following contingencies directly affecting the means of transport in which a **Covered Person** is travelling or intending to travel:

1. Strikes, locked out workers, industrial action, riot or civil commotion, bomb scare, criminal or terrorist action, **Hijack**, fire, avalanche, landslide, earthquake, flood or mechanical breakdown.
2. A country or region forming part of the pre-booked itinerary becoming a **Hazardous Territory**, or travel restrictions by the government of the country in question against free passage of **UK** passport holders.
3. if travel is by scheduled public transport, the events specified above, and adverse weather conditions.

Specific Exclusions applicable to Section 3.

We shall not pay for:

- The amount of the **Excess**.
- Claims arising out of any contingencies specified above, if it had already started or been forecast before the **Trip** was booked.
- Anything included within the General Exclusions.

4. Travel Delay

If during the **Period of Insurance** and during a **Trip** the aircraft, sea vessel, coach, or train on which a **Covered Person** is booked to travel is delayed as a result of strike, locked out workers, industrial action, riot or civil commotion, bomb scare, criminal or terrorist action, **Hijack**, fire, avalanche, landslide, earthquake, flood, adverse weather conditions or mechanical breakdown of such passenger transport, then **We** will pay for each a **Covered Person**:

1. GBP 25 for each completed 12-hour period for which a **Covered Person** is delayed, for a maximum of 48 hours; or
2. Up to GBP 5,000 under Section 2, Cancellation and Curtailment in the event of delay of at least 24 hours for any irrecoverable payments paid or contracted to be paid in respect of travel and accommodation in the event of the cancellation of a **Trip**.

Specific Exclusions applicable to Section 4.

We shall not pay for:

- The amount of **Excess** applicable to Section 2 for Cancellation and Curtailment.
- Claims attributed to any condition or set of circumstances known to a **Covered Person** at the time of booking a **Trip**, where such condition or set of circumstances could reasonably have been expected to give rise to a claim under this Section.
- Claims arising directly or indirectly out of a **Covered Person's** failure to check-in according to the itinerary supplied to them, and obtain written confirmation from the carriers, or their handling agents, of the number of hours delay and the reason for such delay.
- Anything included within the General Exclusions.

5. Personal Liability

If within the **Period of Insurance** and during a **Trip**, a **Covered Person** becomes legally liable to pay claims for bodily injury to a third party for accidental loss of or damage to property, **We** will indemnify up to GBP 1,000,000 (**Excess GBP 250**) for each **Covered Person** for any one event or series of events, including legal expenses up to a maximum of GBP 25,000 per **Covered Person**

Specific Conditions applicable to Section 5.

1. A **Covered Person** must not make any admission of liability whatsoever, or make any arrangements, offer, promise or payment without **Our** written consent.
2. **We** shall be entitled, if **We** so desire, to take over and conduct in a **Covered Person's** name, the defence of any claim or to prosecute in their name for their own benefit any claims for indemnity or damages or otherwise against any third party and shall have full discretion in the conduct of any negotiations or proceedings or the settlement of any claim. A **Covered Person** shall, wherever possible, give all such information and assistance as **We** may require.
3. No endorsement or amendment to this **Policy** will override the exclusions applicable to this Section.
4. For the legal expense cover, **We** reserve the right to withdraw from legal proceedings at any stage and to limit **Our** liability to the expenses incurred during the period up to but not beyond the date of withdrawal.
5. A **Covered Person** or their legal personal representatives will give notice in writing to **Us** as soon as reasonably possible after any event, occurrence, or circumstance which may give rise to a claim under this Section and will provide full details of the event, occurrence or circumstance.
6. Every claim notice, letter, writ or process or other document served on a **Covered Person** shall be forwarded to **Us** immediately on receipt of the same.
7. Notice in writing shall be given to **Us** by a **Covered Person** of any impending prosecution, inquest or fatal accident inquiry in connection with any such event.

We shall be entitled at any time and at **Our** own discretion to pay to a **Covered Person** the sum insured stated in the Schedule less any costs incurred by **Us** or any lesser sums for which any claim or claims under any Section of this **Policy** can be settled. In this event **We** shall not be under any further liability.

Specific Exclusions applicable to Section 5.

We shall not pay for:

- The amount of the **Excess**.
- Claims arising out of bodily injury to a **Covered Person's Close Relative** or employees or any other person named in the Schedule.
- Claims arising out of accidental loss or damage to, property belonging to or in the care, custody or control of a **Covered Person** or any member of their family including temporary accommodation occupied by **You** or a **Covered Person** during **Your Trip**.
- Claims arising out of the ownership, possession or use of any horse drawn or mechanically propelled vehicle (other than golf buggies), aircraft, waterborne craft (other than sailboards, canoes, rowing dinghies, foot or hand propelled paddle boats, and inflatable dinghies), firearms or other weapons or animals, caravan, vehicular trailer.
- Claims arising out of the ownership, possession, occupation or use of lands or buildings.
- Any claims arising out of a **Covered Person's** profession, occupation or business of a **Covered Person**.
- Legal expenses incurred without **Our** prior written approval.

- Claims against **Us** or anyone acting on **Our** behalf, or a travel agent, tour operator or carrier.
- Claims against any medical practitioner or medical assistant.
- The continued pursuit of any claim where **We** consider a **Covered Person** does not have a likely prospect of establishing a legal liability against the party being pursued and of recovering charges from such party.
- Legal actions between any person covered under this **Policy**.
- Legal actions to obtain satisfaction of a judgement or legally binding decision, or legal proceedings brought in more than one country.
- Legal expenses which constitute a valid claim under any other insurance beyond **Our** ratable share of any claim costs.
- Claims arising directly or indirectly in connection with:
 - a) Any participant-to-participant injury whilst participating in or practicing for any sporting event or similar event.
 - b) Any fine or penalty.
- Liability that is covered under any other insurance, except for any **Excess** beyond the amount which would have been covered under such other insurance had this insurance not been in force.
- Punitive and exemplary damages.
- Liability attaching to a **Covered Person** by reason of an express term of any contract unless such liability would have attached to a **Covered Person** in the absence of such agreement.
- Liability whilst acting in the capacity as an officer or member of a club or association.
- Any kind of pollution and all loss, damage or injury directly or indirectly caused by such pollution or contamination. Pollution means pollution or contamination by naturally occurring or man-made substances, forces, organisms or any combination of them whether permanent or transitory.
- Any claim resulting from venereal disease, sexually transmitted diseases, infection with the Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.
- Fraudulent, dishonest or criminal acts of **You** or any person authorised by **You**.
- Any act that occurs before the start date of this insurance.
- Legal costs relating to the planned **Treatment**.
- Anything included within the General Exclusions.

6. Personal Accident

If during the **Period of Insurance** and during a **Trip** a **Covered Person** sustains **Bodily Injury** which results in **Accidental death, Loss of Limb(s), Loss of Eye(s) or Permanent Total Disablement** as a result of an **Accident**, **We** will pay the amounts specified in the table of benefits below. **Accidental** death includes death whilst undergoing a surgical operation during **Treatment**.

Event Insured	Sum Insured
1 Accidental Death (including whilst undergoing a surgical operation during Treatment):	GBP 25,000 or GBP 10,000 for a Child
2 Loss of Limb(s) or Loss of Eye(s) :	GBP 25,000
3 Permanent Total Disablement :	GBP 25,000

Specific Condition applicable to Section 6.

We will not pay for more than one of the benefits 1 - 3 in the table of benefits above in respect of the same **Accident**.

Specific Exclusions applicable to Section 6.

We shall not pay for:

- claims for a naturally occurring sickness, disease or degenerative condition that contributed to the death, **Loss of Limb(s), Loss of Eye(s) or Permanent Total Disablement**.
- anything included within the General Exclusions.

7. Hospital benefit

If a **Covered Person** spends one night as an in-patient in a hospital outside the **UK** **We** will pay GBP 50 for each further complete 24-hour period in that hospital that a **Covered Person** spends as an in-patient, other than time spent there in relation to the **Treatment**, up to a maximum of GBP 1,500.

Specific Exclusions applicable to Section 7.

We shall not pay for:

- Hospitalisation related to the **Treatment**.
- claims consequent upon any sexually transmitted disease.
- anything included within the General Exclusions.

8. Personal belongings and Money

Lost or damaged Personal belongings and Money

If during the Trip a **Covered Person** suffers loss of or damage to their **Personal belongings** and/or **Money** (including reasonable expenses incurred as a result of loss of **Money**), **We** will pay up to GBP 3,500 (**Excess** GBP 100) for each **Covered Person**, subject to:

1. The limit for **Personal belongings** which is stated in the Schedule.
2. A limit of GBP 1,000 any one article or pair or set of articles.
3. A limit of GBP 250 for **Money**.

Note that cover for Foreign currency starts at the time of collection from a bank or travel agent or 3 days before starting a Trip, whichever is later, and up to 2 days after completion of a Trip, or time of conversion or encashment, whichever is earlier.

Personal belongings delay

If **Personal belongings** are temporarily lost for more than 12 hours by the carrier, **We** will pay up to GBP 100 for the purchase of necessary clothing, toiletries or medication. Payment will be deducted from the final claim if the loss becomes permanent. Receipts for purchases must be provided.

Specific Conditions applying to Section 8.

1. A **Covered Person** should take all reasonable steps to make a recovery for any loss or damage. If a comparable replacement is purchased, **We** will pay the cost (up to the maximum allowed on the Schedule), providing that the original article was less than 2 years old at the time of loss and proof of purchase is provided. For articles more than 2 years old, or which are not replaced, or for which proof of purchase cannot be provided, payment will be based on the value of the article at the time of loss, or the cost of repair.
2. A **Covered Person** must take all necessary steps to safeguard their **Personal belongings** and **Money** and to recover it.

Specific Exclusions applicable to Section 8.

We shall not pay for:

- The amount of the **Excess**.
- Claims due to moth, vermin, wear and tear and gradual deterioration, or **Money** shortages due to error, omission or depreciation in value.
- Any claim for a single article, pair or set with value greater than GBP 1,000 unless the **Covered Person** has provided an original purchase receipt or other proof of ownership for the article, pair or set.
- Claims in respect of **Money** not reported to the police or appropriate authority.
- Claims arising from confiscations or detention by customs or any other authority.
- Claims in respect of **Valuables** or **Money** whilst in the custody of a carrier.
- Claims arising out of electrical and/or mechanical breakdown.
- Claims arising from the fraudulent use of credit cards, charge cards or banker's cards.
- Loss of or damage to hired clothing and hired equipment of any kind.

- Theft or attempted theft of **Valuables** when unattended other than when securely locked in a building or securely locked out of sight inside a motor vehicle.
- Devaluation of currency or shortages due to errors or omissions during monetary transactions,
- Anything included within the General Exclusions.

9. Loss of Passport

We will pay up to GBP 250 to each **Covered Person** for reasonable expenses incurred in obtaining a replacement passport and other travel documents should the original be lost or stolen during the **Trip**.

Specific Conditions applicable to Section 9.

1. A **Covered Person** must take all necessary steps to safeguard their **Personal belongings** and to recover any property lost.
2. anything included within the General Exclusions.

Specific Exclusions applicable to Section 9.

We shall not pay for:

- Loss due to delay, detention, confiscation, requisition or damage by Customs or other Officials or Authorities.
- Anything included within the General Exclusions.

10. Travel and accommodation over and above the Normal Recovery Period

This Section only applies to **You**.

In the event that **You** need to stay at **Your** destination for a time longer than originally planned due to:

- **Your** recovery time after **Your Treatment** being longer than the **Normal Recovery Period** or;
- **Your Treatment** is delayed due to a medical condition diagnosed after arriving at **Your** destination,

We will pay **You**:

1. GBP 50 per day allowance provided that **You** are not receiving or claiming under Section 7 Hospital Benefit;
2. Reasonable additional accommodation costs; and
3. 1 x economy single **Air Fare** but only if **Your** carrier prevents **You** from using **Your** original flight ticket(s).

This benefit is payable until **You** are deemed fit to fly by a **Medical Practitioner** and are booked on the first reasonable economy flight or up to a maximum total claim of GBP 1,500 (**Excess** GBP 100) whichever occurs first, provided that;

1. **You** supply **Us** with a copy of the consultation issued prior to the **Trip** by the **Medical Practitioner** at the hospital where the procedure is carried out and this report confirms the **Normal Recovery Period**.
2. **You** supply **Us** written confirmation from the **Medical Practitioner** who carried out the **Treatment** that a longer recovery period after the **Treatment** is necessary and how long it should last.
3. **You** prove to **Us** that **You** have had to amend **Your** travel plans. The original travel plans must have

been consistent with the **Normal Recovery Period** outlined by the **Medical Practitioner**.

11. Further medical consultations after discharge from hospital following Treatment

This Section only applies to **You**.

If **You** require further medical consultation at the place of **Treatment** after **Your** discharge and prior to **Your** return to the **UK**, **We** will pay for reasonable medical expenses necessarily incurred in relation to the **Treatment**, up to a maximum amount of GBP 400. Medical expenses will be limited to consultation fees and medication costs incurred after **You** have been discharged from the hospital by a **Medical Practitioner** and **You** have been provided with a medical certificate confirming that **You** are fit to travel.

Specific Exclusions applicable to Section 11.

We shall not pay for:

- Anything included within the General Exclusions.

12. Sporting and Leisure

The **Policy** DOES cover the sporting and leisure activities listed below provided that:

- participation is only for recreational purposes and not competitions or for professional purposes or as part of an organised team, and
- all appropriate safety equipment is worn and/or used.

Covered sporting and leisure activities

Archery (supervised)	Ice Skating
Athletics	Jet Ski (only in territorial waters)
Badminton	Marathon Running
Ballooning (not as a pilot, pre-booked in UK)	Orienteering (not involving climbing)
Baseball	Racket Ball
Basketball	Rambling
Blade Skating	Rifle Range (supervised)
Bowls	Roller Skating
Catamaran Sailing (only in territorial waters)	Rounders
Clay Pigeon Shooting (supervised)	Rowing (only in territorial waters)
Cricket	Sailing (only in territorial waters)
Curling	Safari/Gorilla Trekking (tour operator organised)

Cycling (other than BMX)	Snorkelling
Deep Sea Fishing	Street Hockey
Dinghy Sailing (only in territorial waters)	Squash
Fell Running/Walking (no climbing or scrambling)	Surfing (only in territorial waters)
Fishing	Tennis
Football (Soccer)	Trekking/Hiking (no climbing or scrambling)
Golf	Volley Ball
Go-Karting (less than 120cc)	Water Polo
Gymnastics	Yachting (only in territorial waters)
Hockey	

Also included:

SCUBA diving to a maximum depth of 30 meters provided that a **Covered Person** holds a British Sub Aqua Club (BSAC) or equivalent certificate of proficiency for the dive to be undertaken, or they are under the direct supervision of a qualified instructor and diving with proper equipment and not contrary to BSAC codes of good practice.

Cover will not apply to:

- solo, cave, wreck or ice diving;
- diving for hire or reward;
- diving within 24 hours of flying or flying within 24 hours of diving;
- diving whilst suffering from any medical condition likely to impair **Your** fitness to dive; or
- diving to depths greater than 30 metres.

Important Information

Tax

The benefits from this insurance may be subject to tax depending upon the personal circumstances of the **Covered Person** and beneficiaries.

Data Protection

Any information you have provided will be dealt with by **Us** in compliance with the provisions of the Data Protection Act 2018.

We will collect certain information about **You** in the course of considering **Your** application and conducting **Our** relationship with **You**. This information will be processed for the purposes of underwriting **Your** insurance cover, managing any insurance issued, administering claims and fraud prevention. **We** may pass **Your** information to the **Assistance Company**, a **Medical Practitioner**, other insurers, reinsurers, other parties who provide services under this **Policy** and loss adjusters for these purposes. This may involve the transfer of **Your** information to countries which do not have data protection laws.

You may have the right of access to, and correction of, information that is held about **You**. Please contact **Us** to exercise either of these rights.

Some of the information may be classified as 'sensitive' - that is information about physical and mental health and employment records. Data protection laws impose specific conditions in relation to sensitive information including, in some circumstances, the need to obtain **Your** explicit consent before the information may be processed. By finalising **Your** insurance application, **You** consent to the processing and transfer of information described in this notice. Without this consent **We** would not be able to consider **Your** application.

