

Travel Insurance

This document is only valid when issued in conjunction with a Downunder Insurance Validation Document between 1st March 2008 and 31st March 2009 for journeys ending prior to 31 March 2011 and provided the appropriate insurance premium has been paid. Please keep these documents in a safe place and carry them with you when you travel.

GENERAL INFORMATION

Insurers

This insurance is underwritten by AIG UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register). AIG UK Limited is a member of the Association of British Insurers and a member company of American International Group, Inc.

Registered in England: company number 1486260

Registered Address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB

Health Agreements

When you are travelling to a European Union Country, you should collect an application form for a European Health Insurance Card from your local post office or you can download an application form from www.ehic.org.uk. This entitles European citizens to benefits from the reciprocal health agreements which exist between European Union Countries. In the event of liability being accepted for a medical claim which has been reduced by the use of a European Health Insurance Card (or other reciprocal health agreements), the applicable policy excess under Section 3a (Medical and other expenses) will not be applied (unless special terms have been imposed).

When you are travelling to Australia or New Zealand and you have to go to hospital, you must register for treatment under the national Medicare or equivalent scheme of those countries.

IMPORTANT INFORMATION

Contract of Travel Insurance

This is your contract of insurance. It contains certain conditions and exclusions in each section and general conditions and exclusions applying to all the sections. You must meet these conditions or we may not accept your claim.

Eligible Persons

Policies are only available for persons up to 55 years of age at the date of purchase (please note that the Essentials, Backpacker and Adventurers policy options have an age limit of 45 at the date of purchase). You must have been resident in the United Kingdom, Channel Islands, Isle of Man or Eire at the time you bought or renewed your policy (unless an overseas application or extension for which the correct form has been completed and submitted to the agent and thereafter approved by us).

Health Conditions

This insurance contains conditions that relate to your health and the health of others who might not be travelling with you but whose well being your trip may depend on. In particular we do not cover medical problems that you or they had before the cover started, unless the medical condition has been declared to and accepted by underwriters. However, the following conditions may be accepted under the terms of the Policy, without a declaration being made, provided you or the person whose well being your trip may depend on:

- has received no treatment as a hospital in patient or out patient in the 12 months prior to taking out this policy
- is not undergoing or waiting to undergo further tests or consultation
- is not on a hospital waiting list
- their condition is stable
- is not travelling against the advice of a doctor or to seek medical treatment abroad
- has not been referred to a specialist or consultant in the previous 12 months or is waiting to see a specialist or consultant

Abscess/Boil	Eczema - provided not taking oral Steroids	Hiatus Hernia	Polyps Benign
Acne	Endometriosis	High Blood Pressure ***	Psoriasis
Allergy, provided allergic reaction is not life threatening	Enlarged Prostate (Benign)	Hormone Replacement Therapy	Rhinitis
Appendectomy	Fatty Lump (Benign)	Hypertension ***	Sinus Problems
Asthma, Mild *	Fibroids	Hyperthyroidism	Sinusitis
Bells Palsy	Fractures, provided successfully Repaired	Hypothyroidism	Talipes (Club Foot)
Benign Lump/Growth	Gall Bladder Removal	Hysterectomy (Non Cancerous)	Tendon Problems
Cartilage Damage	Glandular Fever	Impotence	Thyroid Problems
Damaged Ligaments	Glaucoma	Indigestion	Tinnitus
Dermatitis provided not taking oral Steroids	Goitre	Irritable Bowel Syndrome	Tonsilectomy
Diabetes Mellitus **	Gout	Knee Replacement	Twisted Ovaries
Dislocation	Grommets	Lipoma (Benign Fatty Lump)	Underactive Thyroid
Ear Infection	Haemorrhoids	Migraine	Varicose Veins
		Overactive Thyroid	Vasectomy
		Perforated Ear Drum	Vertigo

* On up to 2 types of medication, well controlled, suffered in isolation. No cover if using more than 2 inhalers.

** Provided controlled by diet/tablets only, suffered in isolation and no associated kidney/blood vessel/nerve/eye/circulation problems

*** Provided suffered in isolation and you are taking no more than 2 types of medication

If you or any others who might not be travelling with you but whose well being your trip may depend on have, at the time of arranging this insurance (or if there is a change in medical condition(s) between the date of arranging your policy and the booking of each trip if you have purchased an Annual Multi-Trip Policy) suffered from medical conditions not referred to above, please contact Downunder on 0800 393 908 who may be able to accept the stated condition(s) in return for additional premium and/or changes in terms. Please also see General Exclusion 1.

Excesses

Under most sections of this insurance you have to pay the first part of any claim, an excess. This amount is shown under each of the sections where it applies.

Upon payment of an additional premium, your policy can include an Excess Waiver which will reduce all excesses to nil (except for increased medical excesses due to declared hazardous activities).

Upon payment of a reduced premium, your policy can include a Double Excess option, in which case all excesses referred to will be doubled (except for increased medical excesses due to declared hazardous activities).

Hazardous Activities

You may not be covered when you take part in certain sports or activities if there is a high risk you will be injured. The table on page 8 details those Hazardous or Sporting Activities that are covered at no additional premium under this policy (and do not need to be declared), as well as those which need to be declared and require the payment of additional premium.

Schedule of Cover

Please note that the sums shown in the table below are the maximum sums insured per person. The excess shown in the table is per person, per incident. You should refer to the Policy Wording for the full Terms and Conditions.

Section	Description	Essentials Policy		Backpacker Policy		Adventurer Policy	
		Cover	Excess	Cover	Excess	Cover	Excess
1 a b	Cancellation & Curtailment Catastrophe	N/A N/A		£1,000 N/A	£60	£2,000 £250	£60 £60
2	Personal Accident Loss of Limbs or Sight Permanent Total Disablement Death Benefit (aged 18-45) Death Benefit (aged under 18)	£15,000 £15,000 £5,000 £2,500	N/A N/A N/A N/A	£15,000 £15,000 £5,000 £2,500	N/A N/A N/A N/A	£25,000 £25,000 £10,000 £2,500	N/A N/A N/A N/A
3 a b	Medical & Other Expenses (including Emergency Assistance) Hospital Benefit	£2,000,000 N/A	£85	£2,000,000 N/A	£85	£5,000,000 N/A	£85
4 a b c	Personal Belongings & Baggage Single Article Limit Valuables Limit Baggage Delay Travel Documents Personal Money Cash Limit Cash Limit (aged under 18)	N/A N/A N/A N/A N/A N/A N/A N/A		£1,000 £100 £100 £25 £50 £200 £100 £50	£60 N/A N/A N/A N/A £60 N/A N/A	£1,250 £150 £200 £50 £150 £350 £250 £50	£60 N/A N/A N/A N/A £60 N/A N/A
5 a b	Travel Delay Abandonment	N/A		First 12 hours = £10 Each additional 12 hours = £10 Up to £50 N/A	N/A	First 12 hours = £20 Each additional 12 hours = £10 Up to £100 £1,500	N/A £60
6	Hijack	N/A		N/A		N/A	
7	Missed Departure	N/A		£100	£60	£300	£60
8	Personal Liability	£2,000,000	£100	£2,000,000	£100	£2,000,000	£100
9	Legal Expenses	£5,000	£100	£5,000	£100	£10,000	£100

Section	Description	Comprehensive Policy		Wintersports Policy	
		Cover	Excess	Cover	Excess
1 a b	Cancellation & Curtailment Catastrophe	£3,000 £500	£60 £60	£3,000 £500	£60 £60
2	Personal Accident Loss of Limbs or Sight Permanent Total Disablement Death Benefit (aged 18-55) Death Benefit (aged under 18)	£30,000 £30,000 £10,000 £2,500	N/A N/A N/A N/A	£30,000 £30,000 £10,000 £2,500	N/A N/A N/A N/A
3 a b	Medical & Other Expenses (including Emergency Assistance) Hospital Benefit	£10,000,000 £10 per day up to £600	£85	£10,000,000 £10 per day up to £600	£85 N/A
4 a b c	Personal Belongings & Baggage Single Article Limit Valuables Limit Baggage Delay Travel Documents Personal Money Cash Limit Cash Limit (aged under 18)	£1,500 £200 £200 £100 £250 £500 £300 £75	£60 N/A N/A N/A N/A £60 N/A N/A	£1,500 £200 £200 £100 £250 £500 £300 £75	£60 N/A N/A N/A N/A £60 N/A N/A
5 a b	Travel Delay Abandonment	First 12 hours = £20 Each additional 12 hours = £10 Up to £250 £3,000	N/A £60	First 12 hours = £20 Each additional 12 hours = £10 Up to £250 £3,000	N/A £60
6	Hijack	£50 per day up to £500	N/A	£50 per day up to £500	N/A
7	Missed Departure	£1,000	£60	£1,000	£60
8	Personal Liability	£2,000,000	£100	£2,000,000	£100
9	Legal Expenses	£25,000	£100	£25,000	£100
Winter Sports Cover is only available if appropriate additional premium has been paid or for a specified number of days if you have arranged an Annual Multi Trip Policy					
10	Winter Sports Equipment Owned Single Article Limit Hired	£500 £250 £200	£60 N/A N/A	£500 £250 £200	£60 N/A N/A
11	Ski Hire	£25 per day up to £250	N/A	£25 per day up to £250	N/A
12	Ski Pack	£75 per day up to £300	N/A	£75 per day up to £300	N/A
13	Piste Closure	£25 per day up to £250	N/A	£25 per day up to £250	N/A
14	Avalanche Cover	£250	£60	£250	£60

IMPORTANT INFORMATION (continued)

'Cooling Off' Period

If this cover does not meet your requirements, you may return the policy documents to Downunder within 14 days of buying the policy or the date you receive the policy documents, whichever is the later. In line with the conditions below, we will refund all the premiums you have paid within 30 days of the date you contact us to ask to cancel the policy.

If you are a single-trip policyholder, we will not refund your premium if you have travelled or made a claim before you asked to cancel the policy within the 14-day period.

If you are an annual multi-trip or long-stay policyholder and you have travelled or made a claim before you asked to cancel the policy within the 14-day period, we will only refund a proportionate amount of the premium.

Law

This insurance will be governed by the Law of England and Wales unless we agree otherwise.

Conditions, Exclusions and Warranties

Conditions and exclusions will apply to individual sections of your policy while general exclusions, conditions and warranties will apply to the whole of your policy.

MEDICAL AND OTHER EMERGENCIES

AIG Travel Assist will provide immediate help if you are ill or injured outside the country in which you reside (or final country of destination if a one way trip). They provide a 24-hour emergency service 365 days a year and you can contact them on:

Emergency phone number +44 (0)1273 400 610
Emergency fax. Number +44 (0)870 130 1953
Emergency email Address travelassist@aig.com

When you contact AIG Travel Assist, you will need to say where you purchased the policy from and give the following information:

- Your name and address
- Your policy number shown on your Insurance Validation Document
- Your phone number abroad
- Your dates of outward and return travel



Hospital treatment abroad

If you go into hospital abroad and you are likely to be in hospital for more than 24 hours, someone must contact AIG Travel Assist for you immediately. If they do not, this could mean we will provide no cover or we reduce the amount we pay for medical expenses. If you receive medical treatment abroad as an outpatient, you should pay the hospital or clinic and claim back your medical expenses from AIG Travel Assist when you return to the United Kingdom, Channel Islands, Isle of Man or Eire, unless your outpatient treatment is likely to exceed £500 in which case you must contact AIG Travel Assist immediately.

Returning early to the United Kingdom, Channel Islands, Isle of Man or Eire

If you have to return to the United Kingdom, Channel Islands, Isle of Man or Eire (or final country of destination if a one way trip) under Section 3a (Medical and other expenses) or Section 1a (Curtailed) AIG Travel Assist must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return to the United Kingdom, Channel Islands, Isle of Man or Eire (or final country of destination if a one way trip).

Note to all insured people, treating doctors and hospitals

This is not a private medical insurance. If you need any medical treatment, you must tell AIG Travel Assist immediately or we may not guarantee medical expenses. If you need any medical treatment, you must allow AIG Travel Assist or their representatives to see all of your medical records and information.

DEFINITIONS

Wherever the following words or phrases appear in this policy they will always have the meanings shown under them.

Business Associate

Any person, who works at your place of business and who, if you were both away from work at the same time, would prevent the business from running properly.

Golf Equipment

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

Insurance Validation Document

The document showing the names and other details of all the people insured under this insurance. The Insurance Validation Document proves you have the cover shown in this document.

Property Claims

These claims are paid based on the value of the goods at the time you lose them and not on a new for old or replacement cost basis, unless otherwise stated in your policy.

Policy Limits

Most sections of your policy have limits on the amount the insurer will pay under that section. Some sections also include other specific limits, for example: for any one item or for valuables in total. You are advised to check your policy. If you intend taking expensive items with you we suggest you insure them separately under a household all risks policy.

Reasonable Care

You need to take all reasonable care to protect yourself and your property.

Any Questions?

If you have any doubts about the cover we provide or you would like more information, please contact Downunder Worldwide Travel Insurance on 0800 393 908.

We, Us, Our

AIG UK Limited.

Winter Sports

Skiing and Snowboarding, Off-Piste Skiing and Snowboarding except in areas designated unsafe by resort management, Recreational Racing, Mono Skiing, Guided Cross Country Skiing, Snow Mobiling, Tobogganing, Glacier Walking/Trekking up to 4,000 metres, Ice Skating, Big Foot Skiing and Cat Skiing.

The above activities must all be conducted within local safety guidelines and the correct safety equipment must be carried at all times in respect of each particular activity.

Please Note: No cover is provided for the following activities: Ski Jumping, Ski Flying, Heli-Skiing, Ski Acrobatics, Ski Stunting, Freestyle Skiing, On-piste and Off-piste Skiing in areas designated unsafe by resort management, Ski Racing and Training, Ski Bob Racing, Parapenting, Ice Hockey and the use of Skeletons and Bobsleighs.

Winter Sports Equipment

Skis, poles, ski boots and bindings, snowboards, snowboard boots and bindings or ice skates.

You, Your

Each insured person named on the Insurance Validation Document issued with this document. Each person must have been resident in the United Kingdom, Channel Islands, Isle of Man or Eire at the time of arranging insurance cover and have paid the appropriate premium.

Trip

Cover under Section 1a – Cancellation starts at the time that you book the trip or pay the Insurance premium, whichever is later.

Cover for all other Sections starts when you leave your usual place of residence or business (whichever is the later) or from the start date shown on your Insurance Validation Document, whichever is later. The end of your trip is defined as the date that you return to your place of residence or business (whichever is the earlier) or at the end of the period shown on your Insurance Validation Document, whichever is earlier. Cover cannot start more than 24 hours before the booked departure time or end more than 24 hours after your return.

If you decide once you are out of your country of residence and before the end of the period of insurance that you wish to extend your policy, a request can be made to Downunder for cover to be extended for a reasonable time. This can be considered if there has been no change in your medical condition (or that of a close relative or business associate), there are no claims pending or you do not know of a reason for a claim to arise. If there has been any change in your medical condition and/or claims have been made or are pending, we may still be able to extend your policy provided you declare the full details to us. In either event, please ensure that all enquiries regarding extensions are directed to Downunder.

Single Trip – A single return holiday/journey beginning and ending in the United Kingdom, Channel Islands, Isle of Man or Eire. Cover is provided for holidays within the United Kingdom, Channel Islands, Isle of Man or Eire if accommodation has been pre-booked for two or more nights.

One Way Trip – A single outward holiday/journey beginning in the United Kingdom, Channel Islands, Isle of Man or Eire. Cover ceases on arrival at your final country of destination.

Please Note: Upon payment of appropriate additional premium, an endorsement can be added to One Way Policies if travel is to Area 2 (see Geographical Areas Section) to include a stopover of up to 10 days on your final return journey to your country of origin.

Manual Labour

Work involving physical labour and hands-on application, for example but not limited to: construction, installation, assembly. Light manual labour not involving the use of heavy machinery will be permitted subject to the conditions as contained in the hazardous activities table.

Pair or Set of Items

A number of items associated as being similar or complimentary or used together.

Permanent Total Disability

A disability caused by an accident during your trip which prevents you from working in any job for which you are suitably qualified and which lasts 12 months. And, at the end of those 12 months, is in our medical advisor's opinion, not going to improve.

Public Transport

Using train, bus, ferry or coach services to join the booked holiday.

Relative

Husband, wife, partner, parent, parent-in-law, brother, sister, son, daughter, fiancé, fiancée, grandparent, grandchild, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, or step-sister.

Sporting Equipment

Diving, Windsurfing, Surfing, Kayaking, Camping and Cycling Equipment.

United Kingdom (UK)

Means England, Scotland, Wales and Northern Ireland.

Valuables

Photographic, audio, video and electrical equipment of any kind (including CDs, DVDs, video and audio tapes and electronic games), mobile phones, telescopes and binoculars, antiques, jewellery, watches, furs, leather goods, animal skins, silks, precious stones and articles made of or containing gold, silver or precious metals, hearing aids, sports and leisure equipment and musical instruments.

Please note: upon payment of appropriate additional premium cover can be extended beyond the valuables limits stated in the Schedule of Cover for sporting equipment, photographic or video equipment, computer or telephone equipment and musical instruments. Cover can be extended for up to 35 days, up to 6 months, up to 12 months or up to 18 months and all items specified will be individually shown on your Insurance Validation Document. The maximum payment for any one item is £1,000 with a total aggregate payment for all items of £2,000. **You will be responsible for 10% of the value of the claim for all specified items, in addition to the usual applicable excess.** You must supply an original purchase receipt or, if not available, a written pre-loss insurance valuation from a reputable dealer for all items. All valuables for which extended cover has been agreed would still be subject to the exclusions applicable to section 4. In addition, there will be no cover for i) any loss or damage as a result of scratching or denting ii) whilst any item is being serviced or repaired iii) for Sporting Equipment whilst in use. Jewellery, furs, watches, antiques or articles made of or containing precious metals or stones cannot be covered within this upgrade.

War

War shall mean war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

Annual Multi-Trip – This gives you cover to travel as many times as you like during any one period of insurance provided no single trip lasts longer than 31 days. We also provide cover for up to 21 days in total of winter sports within the Policy year. Cover is provided for holidays within the United Kingdom, Channel Islands, Isle of Man or Eire if accommodation has been pre-booked for two or more nights.

Please Note: In return for appropriate additional premium, it is possible for the maximum trip duration of 31 days to be extended to either 45 days or 60 days. Any such endorsement will be shown on your Insurance Validation Document.

Special Note:

Please remember that it does not matter how long you buy cover for, it ends when you return to the United Kingdom, Channel Islands, Isle of Man or Eire. The only exception to this is where, upon payment of appropriate additional premium, you have arranged an endorsement for Return Trips to the United Kingdom, Channel Islands, Isle of Man or Eire. This entitles you to return to your home country two times prior to the intended return date, as stated on your Insurance Validation Document. Each Return Trip home cannot exceed 21 days and cover ceases whilst you are in your home country. Cover resumes on your departure. Stopovers of under 24 hours will not be counted as return trips and will not invalidate the Period of Insurance.

Geographical Areas

Area 1: United Kingdom, Channel Islands and Isle of Man.

Area 2: Europe, including countries west of the Ural Mountains; the Azores; Canary Islands; Iceland; Madeira and countries bordering the Mediterranean Sea (except Algeria, Israel, Jordan, Lebanon and Libya).

Area 3: Worldwide, excluding USA and Canada.

Area 4: Australia and New Zealand.

Area 5: Worldwide, including USA and Canada.

Please note:

- No cover is provided under this policy for any trip in, or through Afghanistan, Cuba, Liberia or Sudan.
- No cover is provided for claims resulting from you travelling to a specific country or to an area where the Foreign and Commonwealth Office have advised against all (but essential) travel.
- For Policyholders who have chosen cover for Area 3 or 4, up to 25% of any trip covered under the period of insurance may be spent in Area 5.

IMPORTANT CLAIMS INFORMATION

Medical claims

If you receive medical attention for an injury or sickness, you must get a medical certificate showing the nature of the injury or sickness together with any bills which you have paid. If you go into hospital abroad and you are likely to be in hospital for more than 24 hours, someone must contact AIG Travel Assist for you immediately.

Claims for delayed baggage, loss or damage to money, personal belongings, etc.

You must tell the relevant transport company about any delay, loss, theft or damage to personal belongings if they are being carried by any airline or transport company. You must also get a property irregularity report (PIR). If you do not tell the airline or transport company within three days of the event, we may not be able to pay your claim. You must report immediately any loss or theft of money or loss or theft of personal belongings to the police (and hotel management if this applies). You must also get an official written report from the police, airline, transport company etc. If you do not tell the police (and hotel management if this applies) within 24 hours of the event, we may not be able to pay your claim.

General

You must register any claim to AIG Travel Assist within 31 days of your trip ending. If you do not, we may not be able to pay your claim. If you need to make a claim, please contact with a brief description of your claim:

AIG Travel Assist
P.O Box 60108
London
SW20 8US
Telephone Number: 0845 603 9892
Fax Number: 0870 130 1953
Email: travelassistclaims@aig.com

AIG Travel Assist are open every weekday from 9:00 a.m. until 5:00 p.m. and will send you a claim form as soon as you tell them about your claim. To help us prevent fraudulent claims, we store your personal details on computer and we may transfer them to a centralised system. We keep this information according to the rules of the Data Protection Act(s).

CUSTOMER SERVICE

Every effort is made to ensure you receive a high standard of service. If you are not satisfied with the service that you have received, you should contact:

In relation to sales matters:
The Complaints Officer
Downunder Worldwide Insurance Services
PO Box 55605
London W9 3UW
UK
Telephone Number: 0800 393 908
Email: info@duinsure.com

Or in relation to claims:
The Customer Care Manager
AIG Travel Assist
P.O Box 2157
Shoreham by Sea, West Sussex
BN43 9DH
Telephone Number: 0845 603 9892
Fax Number: 0870 130 1953
Email: travelassistclaims@aig.com

If you are still not satisfied with the way in which your complaint has been handled, you may refer the matter to the Financial Ombudsman Service who will investigate your complaint. This will not affect your right to take legal action against us:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone number: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). You may be able to get money from the scheme if we cannot meet our financial responsibilities. A claim under this contract of general insurance is covered for 100% of the first £2,000 and 90% of the rest of the claim with no upper limit.

You can get more information by visiting the FSCS's website at www.fscs.org.uk or by writing to:

Financial Services Compensation Scheme
7th Floor Lloyds Chambers
Portoken Street
London
E1 8BN

THE INSURANCE

General Conditions

The following conditions apply to this insurance:

1. You must have been resident in the United Kingdom, Channel Islands, Isle of Man or Eire at the time you bought or renewed your policy.
2. You must tell Downunder if you know about anything which may affect their decision to accept your insurance (for example, hazardous activities or a health condition). If you are not sure whether to tell Downunder, tell them anyway.
3. We will not pay for any loss or damage caused as a result of you not acting in a reasonable way to look after your property.
4. You must take all reasonable steps to get back any lost or stolen articles and you must help the authorities in their efforts to catch and prosecute any guilty people.
5. You must take all reasonable steps to avoid or reduce any loss which may mean that you have to make a claim under this insurance.
6. You must keep to all the terms, conditions and endorsements of this insurance. If you do not, we may not pay your claim.
7. You must help us get back any money that we have paid from anyone or from other insurers (including the Department of Social Security) by giving us all the details we need and by filling in our forms.
8. If you try to make a fraudulent claim or use any fraudulent means in trying to make a claim, you may be prosecuted and we will not cover your claim and your policy may be cancelled.
9. You must give AIG Travel Assist all the documents they need to deal with any claim. You will be responsible for any costs involved in doing this.
10. You must keep any articles which are damaged and send them to AIG Travel Assist if they ask. You must pay any costs involved in doing this.
11. You must agree to have a medical examination if we ask. If you die, we are entitled to have a post mortem examination.
12. You must pay us back, within one month of asking, any amounts that we have paid to you which are not covered by this insurance.

General Exclusions

We will not cover the following:

1. We shall not be liable for claims which arise from or result from, a trip that you take or, any person who might not be

travelling with you but whose well being your trip may depend on, if:

- a. You are aware of any medical condition or set of circumstances which could reasonably be expected to give rise to a claim.
- b. Any person, including those not travelling, whose condition might give rise to a claim:
 - i. Is receiving or awaiting consultation, investigation or treatment in a hospital or nursing home; or
 - ii. Is travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad; or
 - iii. Will be more than 24 weeks pregnant at the start of or during your trip; or
 - iv. Has been given a terminal prognosis.
- c. Further, we shall not be liable for claims in respect of a medical condition or any illness related to a medical condition which you or they knew about before you bought this insurance:
 - i. unless the claim relates to a medical condition listed under the Health Section on Page 1 of this Policy Wording and you fall within the acceptance criteria as set out on Page 1 under the Health Section; or
 - ii. unless you have declared the pre existing medical condition by contacting Downunder on 0800 393 908 and the condition has been accepted for cover.

Please Note: You must ensure that you advise Downunder of any change in circumstances of yourself or any others on whose well being your trip may depend on, occurring after the policy has been issued and prior to travel. We reserve the right to alter the terms in line with the change in risk.

2. Any claim relating to any diagnosed psychological or psychiatric disorder, anxiety or depression if you or any person, including those not travelling whose condition might give rise to a claim, have suffered from this condition before you bought this insurance.
3. Any claim arising out of War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
4. You are not covered under this policy for any trip in, to or through the following countries: Afghanistan, Cuba, Liberia or Sudan.
5. You are not covered under this policy if you are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
6. Loss or damage directly or indirectly caused by any Government, public or local authority legally taking or damaging your property.
7. Any claim arising from or as a result of civil commotions, riots or strikes of any kind (except for strikes which were not public knowledge when your trip was booked).
8. Loss, or damage to any property, or any loss, expense or liability arising from:
 - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or
 - b. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
9. If at the time of loss, damage or liability arising under this insurance there is any other insurance covering the same loss, damage or liability, we will only pay our share.
10. Any claim arising from you being in, or entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger-carrying aircraft (unless declared to Downunder and an endorsement accompanies or appears on your Insurance Validation Document to show the appropriate premium has been paid by you to fly a private/small aircraft or helicopter).
11. Any other loss connected to the event you are claiming for unless we provide cover under this insurance.
12. Any claim resulting from 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.
13. Any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act.
14. Motor Racing or Vehicle Racing of any kind.
15. Winter Sports (unless the appropriate premium has been paid by you for Winter Sports cover as shown on your Insurance Validation Document or if you have arranged an Annual Multi-Trip Comprehensive Policy, cover is available for up to 21 days during the period of insurance).
16. Any Hazardous Activity which requires the payment of appropriate additional premium unless we have agreed in writing to cover the activity as shown on an endorsement which accompanies or appears on your Insurance Validation Document and the relevant premium has been paid by you if required. You should refer to the Table showing the Hazardous Activities on Page 8 of this Document for full details in this respect.
17. Any claim arising from you travelling to a specific country or to an area where the Foreign and Commonwealth Office have advised against all (but essential) travel.
18. Any claim arising or resulting from (i) your suicide or

attempted suicide, or (ii) injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).

19. Any claim resulting from you being under the influence of, or in connection with, the use of alcohol, where it has impaired your actions or drugs unless prescribed by a doctor or you being affected by any sexually transmitted disease or condition.
20. Any claim resulting from you failing to obtain the required inoculations or vaccinations.

SECTIONS OF INSURANCE

Section 1a – Cancellation and Curtailment

(This Section is not available if you have purchased the Essentials policy option)

What you are covered for

We will pay up to the amount shown in the Schedule of Cover on page 2 for travel and accommodation expenses that you have paid or have agreed to pay under a contract and which you cannot get back if it is necessary and unavoidable for you to cancel or cut short your trip or any local pre-paid excursions, tours or activities as a result of the following:

1. You dying, becoming seriously ill or injured.
2. The death, injury or serious illness of a relative, business associate or a person with whom you have booked to travel or a relative or friend living abroad with whom you plan to stay.
3. If you are called for jury service or as a witness (but not as an expert witness) or you are put in quarantine.
4. An accident to a vehicle in which you were planning to travel which happens within seven days before the date you planned to leave which leaves the vehicle unusable (this applies to self-drive holidays only).
5. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to stay in the United Kingdom because of an emergency or you being posted overseas unexpectedly.
6. If you are made redundant as long as you are entitled to payment under the current redundancy payments law and that, at the time of booking your trip, you had no reason to believe that you would be made redundant.
7. If the police need you to remain in the UK after a fire, storm, flood or burglary at your home or place of business within 48 hours before the date you planned to leave or if the aforementioned circumstances necessitate your early return home.
8. If you are prevented from travelling to your intended destination by Government restriction following an epidemic.
9. If after the time you book your trip the Foreign and Commonwealth Office advise against all (but essential) travel to your intended destination.

Special exclusions which apply to Section 1a

We will not cover the following:

1. The applicable excess as stated in the Schedule of Cover on page 2.
2. You not wanting to travel.
3. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your holiday.
4. Pregnancy, if you are more than 24 weeks pregnant at the start of or during your trip (or arrival in your final country of destination if on a one way trip).
5. Cancelling or cutting short the trip because of a medical condition or any illness related to a medical condition, other than those outlined under the Health Section on Page 1 of this Policy Wording or unless the pre-existing medical conditions suffered from was referred to Downunder on 0800 393 908 and the condition accepted for cover. This applies to you, a relative, business associate or person you are travelling with and any person you were depending on for the trip.
6. The cost of your original return trip if this has already been paid and you need to cut short your journey.
7. The cost of returning to the original destination to complete your holiday/journey originally planned and increased expenses related to further accommodation there.
8. If you have to cut short your trip and do not return to the United Kingdom, Channel Islands, Isle of Man or Eire, or your intended final country of destination if on a One Way Trip.
9. Failure to obtain the required passport or visas.
10. The cost of visas obtained in connection with your trip.
11. Civil commotion, strike, lock-out, blockades, actions of government of any country or threat of any such event.

Please Note: claims for cutting short your holiday will be calculated from the day you return to the United Kingdom, Channel Islands, Isle of Man or Eire (or your final country of destination if on a one way trip) or you are hospitalised as an in-patient. Your claim will be based solely on the number of complete days you have not used.

Special condition which applies to Section 1a

It is a condition of the cover provided under this section that:

1. you must obtain prior authorisation from AIG Travel Assist if

you have to cut short your holiday and return early to the United Kingdom, Channel Islands, Isle of Man or Eire (or your final country of destination if on a one way trip) for an insured reason.

Section 1b – Catastrophe

(This Section is not available if you have purchased the Essentials or Backpacker policy options)

What you are covered for

We will pay up to the amount shown in the Schedule of Cover for the cost of travel expenses and providing other similar accommodation if your booked accommodation cannot be lived in because of a fire, flood, earthquake, storm, lightning, explosion, hurricane or major outbreak of infectious disease.

Special exclusions which apply to Section 1b

We will not cover the following:

1. The applicable excess as stated in the Schedule of Cover on page 2.
2. Any expenses that you can get back from any tour operator, airline, hotel or other provider of services.
3. Any expenses that you would normally have to pay during the period shown on your Insurance Validation Document.
4. Any claim resulting from you travelling against the advice of the appropriate national or local authority.

Special conditions which apply to Section 1b

It is a condition of the cover provided under this section that:

1. you must give us a written statement from an appropriate public authority confirming the reason and nature of the disaster and how long it lasted;
2. any event that results in a claim under this section was not known about before you left from your international departure point; and
3. you must give us evidence of all the extra costs you had to pay.

Please read the general conditions and exclusions.

Section 2 – Personal Accident

What you are covered for

We will pay up to the amount shown in the Schedule of Cover to you or your executors or administrators if you are involved in an accident during your trip which causes you an injury which results in you becoming disabled within 12 months of the date of the accident for one of the following:

1. Permanent total disability.
2. Loss of one or more limbs (meaning permanent loss by physical severance at or above the wrist or ankle).
3. Complete and Irrecoverable loss of sight in one or both eyes.
4. If you die, we will pay the amount shown in the Schedule of Cover on page 2 (this is limited for children aged under 18).

Please read the general conditions and exclusions.

Section 3a – Medical and Other Expenses

Please Note: This section does not apply if you become ill or are injured during trips within the country in which you reside (or the final country of destination if on a one way trip). If you go into hospital you must tell AIG Travel Assist immediately.

What you are covered for

We will pay up to the amount shown in the Schedule of Cover for the following for necessary and reasonable costs as a result of you being injured or ill during your trip.

1. Emergency medical, surgical and hospital treatment and ambulance costs. (Emergency dental treatment is covered up to £250 as long as it is to immediately relieve pain only).
2. Up to £5,000 for either the cost of returning your body or ashes to the United Kingdom, Channel Islands, Isle of Man or Eire (or the final country of destination if on a one way trip), or for the cost of a funeral in the country where you die if this is outside the United Kingdom, Channel Islands, Isle of Man or Eire (or the final country of destination if on a one way trip).
3. Up to £1,000 for the cost of returning your body or ashes to your normal place of residence if death occurs in the United Kingdom, Channel Islands, Isle of Man or Eire (or the final country of destination if on a one way trip).
4. Extra accommodation (room only) and travel expenses to allow you to return to the United Kingdom, Channel Islands, Isle of Man or Eire (or the final country of destination if on a one way trip) if you cannot return as you originally booked provided this has been approved by us.
 - a. Reasonable extra accommodation costs (room only) for someone to stay with you and travel home with you if this is necessary due to medical advice.
 - b. Or reasonable expenses for one relative or friend to travel from the United Kingdom, Channel Islands, Isle of Man or Eire to stay with you (room only costs) and travel home with you, if this is necessary due to medical advice.
5. The extra cost for you to return home following the death, serious injury or serious illness of a relative or business associate.

6. We will pay to return you to the United Kingdom, Channel Islands, Isle of Man or Eire (or final country of destination if on a one way trip) if AIG Travel Assist think this is medically necessary, and they arrange this for you.

Please Note: If due to unforeseen circumstances beyond your control which fall within the terms and conditions of this cover, your holiday cannot be completed within the Period of Insurance outlined on your Insurance Validation Document, cover will be extended for up to a maximum of 30 days at no additional cost.

Special exclusions which apply to Section 3a

We will not cover the following:

1. The applicable excess as stated in the Schedule of Cover on page 2. If you have a refund of the cost of treatment under the terms of the EC reciprocal health agreement (European Health Insurance Card), the excess is reduced to nil (unless special excess terms have been imposed).
2. Any treatment or surgery which AIG Travel Assist thinks is not immediately necessary and can wait until you return home. The decision of AIG Travel Assist is final and binding.
3. Any expenses for treatment or surgery carried out more than 12 months after the date of the incident which you are claiming for.
4. The extra cost of single or private-room accommodation unless it is medically necessary.
5. Any treatment or medication of any kind that you receive after you return to the United Kingdom, Channel Islands, Isle of Man, Eire (or the final country of destination if on a one way trip).
6. Pregnancy, if you are more than 24 weeks pregnant at the start of or during your trip (or arrival in your final destination country if on a one way trip).
7. Any extra costs after the time when, in our medical advisor's opinion, you are fit to be returned to the United Kingdom, Channel Islands, Isle of Man, Eire (or final country of destination if on a one way trip).
8. Any medical treatment of any kind occurring after an Insured Person has refused the offer of repatriation when in the opinion of the Company's medical advisors he/she is fit to travel.
9. Any search and rescue costs.
10. The cost of any telephone calls other than the first call to AIG Travel Assist to notify them of the medical problem.
11. The cost of any taxi fares other than if a taxi is used for emergency ambulance purposes.

Section 3b – Hospital Benefit

(This Section is not available if you have purchased the Essentials, Backpacker or Adventurers policy options)

This section does not apply for trips within the United Kingdom, Channel Islands, Isle of Man, Eire (or the final country of destination if on a one way trip).

What you are covered for

We will pay up to the amount shown in the Schedule of Cover if after an accident or illness that is covered under Section 3a (Medical and other expenses) of this insurance, you go into hospital as an in-patient outside the United Kingdom, Channel Islands, Isle of Man or Eire (or the final country of destination if on a one way trip).

Benefit ceases if hospitalisation continues back in the United Kingdom, Channel Islands, Isle of Man or Eire (or the final country of destination if on a one way trip).

Note: The amounts we will pay under this section are meant to help you pay extra expenses such as taxi fares and phone calls.

Please read the general conditions and exclusions.

Section 4 – Personal belongings, baggage and money

What you are covered for

We will pay up to the amount shown in the Schedule of Cover on page 2 for the following:

4a – Personal Belongings and Baggage

(This Section is not available if you have purchased the Essentials policy option)

We will pay for the following:

1. After taking off an amount for wear, tear and loss of value, we will pay or replace (at our discretion) for the loss, theft of or damage to property owned by you with a limit for any one item, pair or set of items as detailed in the Schedule of Cover.
2. After taking off an amount for wear, tear and loss of value, we will pay for loss, theft of or damage to valuables that you own. We will pay up to the amount shown in the Schedule of Cover in total.
3. We will pay up to the amount shown in the Schedule of Cover for buying essential items if your baggage is delayed during an outward journey for more than 12 hours. You must get written confirmation of the length of the delay from

the appropriate airline or transport company and receipts for any items that you buy. We will take any payment we make for delayed baggage from the amount of any claim if your baggage is permanently lost.

4b – Personal Money

(This Section is not available if you have purchased the Essentials policy option)

We will pay for the following.

1. We will pay up to the amount shown in the Schedule of Cover for the loss or theft of cash, or traveller's cheques, if you can give us evidence that you owned them and evidence of their value.

4c – Travel Documents

(This Section is not available if you have purchased the Essentials policy option)

We will pay for the following.

1. We will pay up to the amount shown in the Schedule of Cover for the cost of replacing your passport, (this includes the necessary and reasonable costs you pay overseas associated with getting a passport to allow you to return back home), travel tickets, Green Cards, visas, prepaid accommodation vouchers, pre-paid car hire vouchers and pre-paid excursion vouchers if they are lost or stolen during your trip.

Special exclusions which apply to Section 4

We will not cover the following:

1. The applicable excess as stated in the Schedule of Cover on page 2.
2. Any loss or theft which you do not report to the police within 24 hours of discovering it (or as soon as is practical) and which you do not get a written police report for.
3. Any loss, theft or damage to baggage or personal belongings during a journey unless you report this to the carrier and get a property irregularity report at the time of the loss.
4. Any loss or theft from unattended motor vehicles unless the personal belongings were in a locked boot or locked and covered luggage compartment of the vehicle and there is evidence of forcible and violent entry to the vehicle.
5. Any loss or theft from motor vehicles left unattended between the hours of 10pm and 8am.
6. Any loss or theft of money or valuables left in an unattended motor vehicle at any time.
7. Any loss, theft or damage to items carried on a vehicle roof rack.
8. Breakage of fragile articles (including china, glass, sculpture and video equipment) or sports equipment whilst in use unless being transported by a carrier and damage due to fire or other accident to the sea vessel, aircraft, or vehicle they are being carried in.
9. Theft, loss of or damage to pedal cycles, motor vehicles, marine equipment and craft, household goods and winter sports equipment (unless the appropriate winter sports premium has been paid).
10. Theft, loss of or damage to dentures, bridgework, contact or corneal lenses, spectacles, sunglasses, artificial limbs or items of a perishable nature.
11. Theft, loss of or damage to stamps and documents (other than those specifically mentioned under section 4c) or business goods or samples or business money.
12. Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by any process of cleaning, repairing or restoring, or damage caused by leaking powder or fluid carried within your baggage.
13. Shortages due to mistakes or neglect or variations in exchange rates or depreciation in value.
14. If your belongings are delayed or held by any customs or other officials legally taking your belongings.
15. Cash which you do not carry on your person (unless it is held in a locked safety deposit box).
16. Loss, theft or damage to valuables not carried in your hand baggage while you are travelling.
17. Any item, pair or set of items exceeding the value of £50 where you are unable to provide reasonable proof of ownership or value (for example an original purchase receipt or, if not available, a written pre-loss insurance valuation from a reputable dealer).
18. Property you leave unattended (other than in your locked accommodation).
19. Any claim for loss of jewellery whilst swimming or participating in hazardous activities (other than wedding rings).
20. Damage caused to suitcases, holdalls or similar carriers unless you cannot use the damaged item.
21. Loss or theft of personal belongings or baggage while not in your control or while in the control of any person other than an airline or carrier.
22. Any claim if you already have a more specific insurance covering this.
23. Loss of passport if you do not report the loss to the Consular Representative of your home country within 24 hours of discovery (or as soon as is practical) and obtain a

report confirming the date of loss and the date on which a replacement passport was obtained.

24. Traveller's cheques where the provider will replace losses without charge (other than a service charge).

Please read the general conditions and exclusions.

Please Note: If you are travelling by motor vehicle, upon payment of appropriate additional premium, cover can include a Vehicle Personal Luggage Extension. Such an endorsement will accompany or appear on your Insurance Validation Document and if arranged, exclusion number 5 will not apply provided your Personal Belongings and Baggage is stored in a locked boot (or a locked boot concealed by a parcel shelf in a fixed position if you are travelling in a hatchback or estate) at the time of loss. In the event of a claim, there must be evidence of forcible and violent entry to the vehicle and a police report must still be provided. Cover in respect of valuables and money will not be available. All other exclusions applicable to Section 4 will still apply.

Further Note: If you are travelling by Camper Van or Safari Truck, upon payment of appropriate additional premium, cover can include an Extension to reflect this mode of transport. If shown as an endorsement on your Insurance Validation Document, cover will include claims arising for the loss, theft or damage to prams, buggies, wheelchairs, pedal cycles, marine and diving equipment, surfboards, sailboards or their related accessories, equipment or fittings of any kind, provided the items were securely locked to the inside of a locked and immobilised Camper Van or Safari Truck at the time of loss. In the event of a claim, there must be evidence of forcible and violent entry to the vehicle and a police report must still be provided. **You will be responsible for 15% of the value of the claim, in addition to the usual applicable excess.** Cover is also extended to include claims arising from loss, theft or damage of Personal Belongings and Luggage provided they are stored in a securely locked compartment within a locked and immobilised Camper Van/Safari Truck (including valuables provided the valuables are stored in a locked purpose-built strongbox built into the floor of a locked and immobilised Camper Van/Safari Truck) at the time of loss. In the event of a claim, there must be evidence of forcible and violent entry to the vehicle and a police report must still be provided. All other policy limits, terms and conditions and exclusions applicable to Section 4 will still apply.

Section 5 – Abandoning Your Holiday and Travel Delay

What you are covered for

We will pay if the start of your pre-booked outward or return international journeys by aircraft, sea vessel, coach or cross-channel train are delayed, due to strike or industrial action, adverse weather conditions or mechanical breakdown. You must be delayed by at least 12 hours on each occasion.

Section 5a – Travel Delay

(This Sub-Section is not available if you have purchased the Essentials policy option)

This section does not apply for trips within the United Kingdom, except for trips to the Channel Islands and Isle of Man.

We will pay for each full 12-hour period of delay, up to the amount shown in the Schedule of Cover, as long as you eventually go on the trip.

Section 5b – Holiday Abandonment

(This Sub-Section is not available if you have purchased the Essentials or Backpacker policy options)

If it is necessary for you to have to cancel your outward trip as a result of a delay lasting more than 12 hours, we will pay an amount equal to the cost of your trip up to the amount shown in the Schedule of Cover less any amounts that we can get back.

Special exclusions which apply to Section 5

We will not cover the following:

1. The applicable excess as stated in the Schedule of Cover on page 2 for abandonment.
2. Any claim that results from strikes or industrial action which were public knowledge before your trip was booked.
3. Any claim that results from public demonstration, civil unrest or any form of protest.

Special conditions which apply to Section 5

It is a condition of the cover provided under this section that:

1. you must have checked in for your trip at or before the recommended time; and
2. you get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

Please read the general conditions and exclusions.

Section 6 – Hijack

(This Section is only available if you have purchased the Comprehensive or Winter Sports policy options)

What you are covered for

We will pay £50 for each full 24-hour period if the aircraft or sea vessel in which you are travelling is hijacked on the original, pre-booked journey for a period over 24 hours.

We will only pay up to the amount shown in the Schedule of Cover.

Special condition which applies to Section 6

It is a condition of the cover provided under this section that:

1. you must provide us with a written statement from an appropriate authority confirming the hijack and how long it lasted.

Please read the general conditions and exclusions.

Section 7 – Missed Departure

(This Section is not available if you have purchased the Essentials policy option)

This section does not apply for trips within the United Kingdom, except for trips to the Channel Islands and Isle of Man.

What you are covered for

We will pay up to the amount shown in the Schedule of Cover for the reasonable extra costs of travel and accommodation you need if you cannot reach the original departure point of your booked journey on the outward or return journey because public transport services fail (due to adverse weather conditions, strike, industrial action or mechanical breakdown) or the vehicle in which you are travelling is involved in an accident or breaks down.

Special exclusions which apply to Section 7

We will not cover the following:

1. The applicable excess as stated in the Schedule of Cover on page 2.
2. Any claim which is the result of a strike or industrial action which you knew about or was public knowledge before you booked your trip.

Special conditions which apply to Section 7

It is a condition of the cover provided under this section that:

1. you must allow enough time to arrive at your departure point at or before the recommended time;
2. you must get confirmation of the reason for the delay and how long it lasts from the appropriate authority; and
3. if your claim relates to a vehicle breaking down, you must give us evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Please read the general conditions and exclusions.

Section 8 – Personal Liability

What you are covered for

We will pay up to the amount shown in the Schedule of Cover if you are legally liable for accidentally:

1. injuring someone; or
2. damaging or losing somebody else's property.

Special exclusions which apply to Section 8

We will not cover the following:

1. The applicable excess as stated in the Schedule of Cover on page 2.
2. Any liability arising from an injury or loss or damage to property:
 - a. owned by you, a member of your family or household or a person you employ; or
 - b. in the care, custody or control of you or of your family or household or a person you employ.
3. Any liability, injury, loss or damage:
 - a. to members of your family or household or a person you employ;
 - b. arising out of or in connection with your trade, profession or business;
 - c. arising out of a contract you have entered into;
 - d. arising out of you owning, possessing, using or living on any land or in buildings except temporarily for the purposes of the trip;
 - e. arising out of you owning, possessing, or using mechanically-propelled vehicles, water craft (other than rowing boats, punts, or canoes) or air craft of any description, animals (other than horses, domestic cats, or dogs), firearms or weapons (other than guns being used for sport).

Special conditions which apply to Section 8

It is a condition of the cover provided under this section that:

1. you must give AIG Travel Assist notice of any cause for a legal claim against you as soon as you know about it and send them any other documents relating to any claim;
2. you must help AIG Travel Assist and give them all of the information they need to allow them to take action on your behalf. You must not negotiate, pay, settle, admit or deny

- any claim unless you get AIG Travel Assist's written permission; and
- we will have complete control over any legal representatives appointed and any proceedings and we shall be entitled to take over and conduct, in your name, your defence of any claim or to prosecute for our own benefit any claims for indemnity, damages or otherwise against any third party.

Please read the general conditions and exclusions.

Section 9 – Legal Expenses

What you are covered for

We will pay up to the amount shown in the Schedule of Cover for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from your death, illness or injury during your trip.

Special exclusions which apply to Section 9

We will not cover the following:

- Any claim where we or our legal representatives believe that an action is not likely to be successful or if we believe that the costs of taking action will be greater than any award.
- The costs of making any claim against us, our agents or representatives or against any tour operator, accommodation provider, carrier or any person with whom you have travelled or arranged to travel.
- Any costs or expenses which are based directly or indirectly on the amount of any award. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with your trade, profession or business, under contract or arising out of you possessing, using or living on any land or in any buildings.
- Any claims arising out of you owning, possessing, or using mechanically-propelled vehicles, water craft or aircraft of any description, animals, firearms or weapons.
- Any claims arising out of your criminal, malicious or deliberate acts.
- Any claims reported more than 180 days after the incident giving rise to the claim took place.

Special conditions which apply to Section 9

It is a condition of the cover provided under this section that:

- we will have complete control over any legal representatives appointed and any proceedings;
- you follow our advice or that of our agents in handling any claim; and
- where possible, you must get back all of our expenses. You must pay us any expenses you do get back.

Please read the general conditions and exclusions.

WINTER SPORTS COVER

The following sections (Sections 10, 11, 12, 13 and 14) are only applicable if you have paid appropriate additional premium for your Single Trip Policy to include cover for Winter Sports (as shown on your Insurance Validation Document) or if you have arranged a Comprehensive Annual Multi-Trip Policy (which allows cover for 21 days within the year).

Section 10 – Winter sports Equipment

What you are covered for

We will pay up to the amount shown in the Schedule of Cover for accidental loss, theft or damage to skis, poles, ski boots and bindings, snowboards, snowboard boots and bindings or ice skates.

Please note: claims for winter sports equipment owned by you will be calculated as follows:

- Up to 12 months old – 90% of purchase price
- Up to 24 months old – 70% of purchase price
- Up to 36 months old – 50% of purchase price
- Up to 48 months old – 30% of purchase price
- Up to 60 months old – 20% of purchase price
- Over 60 months old – 0%

Special exclusions which apply to Section 10

We will not cover the following:

- The applicable excess as stated in the Schedule of Cover on page 2.
- Any loss or theft which you do not report to the police within 24 hours of discovering it (or as soon as is practical) and which you do not get a written police report for.
- Any loss, theft or damage to winter sports equipment during a journey unless you report this to the carrier and get a property irregularity report at the time of the loss.
- Winter Sports equipment you have left unattended in a public place unless the claim relates to skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between the hours of 8am and 6pm.
- Any loss or theft from unattended motor vehicles unless the winter sports equipment was in a locked boot or locked and covered luggage compartment of the vehicle and there is evidence of forcible and violent entry to the vehicle.
- Any loss or theft from motor vehicles left unattended between the hours of 10pm and 8am.

- Any loss, theft or damage to winter sports equipment carried on a vehicle roof rack.
- Any loss or damage caused to winter sports equipment used by persons for whom it was not designed

Special condition which applies to Section 10

It is a condition of the cover provided under this section that:

- you must bring any damaged winter sports equipment owned by you back to the United Kingdom, Channel Islands, Isle of Man or Eire for inspection.

Please read the general conditions and exclusions

Section 11 – Ski Hire

What you are covered for

We will pay up to the amount shown in the Schedule of Cover for the cost of hiring other skis, poles, ski boots and bindings, snowboards, snowboard boots and bindings or ice skates if:

- the winter sports equipment that you own is lost or delayed in transit for over 12 hours; or
- the winter sports equipment that you own is lost, stolen or damaged during the course of your trip.

Special exclusions which apply to Section 11

We will not cover the following:

- Any loss or theft which you do not report to the police within 24 hours of discovering it (or as soon as is practical) and which you do not get a written police report for.
- Any loss, theft or damage to winter sports equipment during a journey unless you report this to the carrier and get a property irregularity report at the time of the loss.
- Winter sports equipment you have left unattended in a public place unless the claim relates to skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between the hours of 8am and 6pm.
- Any loss or theft from unattended motor vehicles unless the winter sports equipment was in a locked boot or locked and covered luggage compartment of the vehicle and there is evidence of forcible and violent entry to the vehicle.
- Any loss or theft from motor vehicles left unattended between the hours of 10pm and 8am.
- Any loss, theft or damage to winter sports equipment carried on a vehicle roof rack.
- Any loss or damage caused to winter sports equipment used by persons for whom it was not designed.

Special condition which applies to Section 11

It is a condition of the cover provided under this section that:

- you must bring any damaged winter sports equipment owned by you back to the United Kingdom, Channel Islands, Isle of Man or Eire for inspection.

Please read the general conditions and exclusions

Section 12 – Ski Pack

What you are covered for

We will pay up to the amount shown in the Schedule of Cover for a proportion of the cost of your ski pack (if you have already paid and can't get the money back) if you are ill or injured while you are on holiday and you are medically certified as being unable to use it. Ski pack consists of ski school fees or ski instructor fees, hired skis, ski boots and bindings, snowboards, snowboard boots and bindings or ice skates and the cost of any pre-booked lift pass.

Please read the general conditions and exclusion.

Section 13 – Piste Closure

(Cover is only applicable between 1st January and 31st March in any given year for European Cover and between 1st May and 30th September if travel is to the Southern Hemisphere)

What you are covered for

We will pay up to the amount shown in the Schedule of Cover if, as a result of high winds or not enough, or too much, snow in your pre-booked holiday resort, all lift systems are closed for more than 12 hours. We will pay for either:

- the cost of transport to the nearest resort up to the sum specified in the Schedule of Cover for each full 24-hour period; or
- up to the sum specified in the Schedule of Cover for each full 24-hour period if you are unable to ski and there is no other ski resort available.

Special conditions which apply to Section 13

It is a condition of the cover provided under this section that:

- you get a written statement from the management of the resort confirming the reason for the closure and how long it lasted;
- the pre-booked holiday resort where you are staying is at least 1,000 metres above sea level; and
- if you buy this insurance within 14 days of the date you plan to leave and if you know about any reason that could cause you to claim under this section, we will not provide cover for you.

Please read the general conditions and exclusions.

Section 14 – Avalanche Cover

What you are covered for

We will pay up to the amount shown in the Schedule of Cover for reasonable extra travel and accommodation expenses that you need to pay if your pre-booked outward or return journey is delayed for more than 12 hours from your scheduled arrival time because of an avalanche.

Special exclusion which applies to Section 14

We will not cover the following:

- The applicable excess as stated in the Schedule of Cover on page 2.

Special condition which applies to Section 14

It is a condition of the cover provided under this section that:

- you get a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.

Please read the general conditions and exclusions

GOLF COVER

This section only applies if you have paid the appropriate additional premium and a Golf Cover Endorsement accompanies or appears on your Insurance Validation Document

Section 1 – Golf Equipment

What you are covered for

We will pay up to £1,500 for loss, theft or damage to golf clubs, golf bags, non-motorised trolleys and golf shoes owned by you (subject to the single article limit for any one item, pair or set of £250) during your trip.

Section 2 – Golf Equipment Hire

What you are covered for

We will pay £20 for each full 24-hour period, up to £200 overall, if:

- golf equipment owned by you is lost or delayed in transit for over 12 hours; or
- golf equipment owned by you is lost or damaged during your trip.

Section 3 – Green Fees

What you are covered for

We will pay up to £75 per day, up to £300 overall, for a proportion of the cost of your green fees, golf equipment hire or tuition fees (if you have already paid and can't get the money back) if you are ill or injured and you are medically certified as being unable to use them or loss or theft of documentation prevents you from participating in the pre-paid golfing activity.

Special exclusions which apply to Golf Cover Sections 1-3

We will not cover the following:

- An excess of £40 for all claims in respect of Golf Equipment.
- Any loss or theft of golf equipment or documentation which you do not report to the police within 24 hours (or as soon as is practical) of discovering it and which you do not get a written police report for.
- Any loss, theft or damage to golf equipment or documentation during a journey unless you report this to the carrier and get a property irregularity report at the time of the loss.
- Golf equipment or documentation you have left unattended in a public place.
- Any loss or theft from unattended motor vehicles unless the golf equipment or documentation was in a locked boot or locked and covered luggage compartment of the vehicle and there is evidence of forcible and violent entry to the vehicle.
- Any loss or theft from motor vehicles left unattended between the hours of 10pm and 8am.
- Any loss, theft or damage to golf equipment carried on a vehicle roof rack.
- Any item, pair or set of items where you are unable to provide reasonable proof of ownership or value (for example original receipts).
- Any loss, theft or damage to golf equipment shipped as freight or under a Bill of Lading.
- If your golf equipment or documentation is delayed or held by customs or other officials legally taking your golf equipment or documentation.

Hazardous Activities

Please Note: Any activity not listed below (or any of the below sports on a professional basis), which can be considered to be a hazardous activity, sport, pastime or employment (involving an increased risk of injury) will NOT be covered under the policy UNLESS declared to, and accepted by Downunder at the time of taking out the policy in return for additional premium and/or changes in cover. Any activities for which cover has been agreed (except those which do not require declaration as per the table below) will be outlined on an endorsement which accompanies or appears on your Insurance Validation Document.

Where applicable, your activity should only be performed if conducted under the supervision of a qualified guide or organisation, with all relevant local safety requirements being observed and the relevant safety equipment being utilised.

Activity	Declare to Downunder	Additional Premium	Cover under Personal Accident and Personal Liability	Medical Excess	Activity	Declare to Downunder	Additional Premium	Cover under Personal Accident and Personal Liability	Medical Excess
3 Bungee Jumps	no	no	yes	standard	Netball	no	no	yes	standard
Abseiling	no	no	no	standard	Orienteering	no	no	yes	standard
American Football	yes	yes	no	£300	Paint balling (wearing eye protection)	no	no	no	standard
Archery	no	no	yes	standard	Parachuting	yes	yes	no	£300
Badminton	no	no	yes	standard	Paragliding	yes	yes	no	£300
Baseball	no	no	yes	standard	Parasailing	no	no	yes	standard
Basketball	no	no	yes	standard	Parascending (over land)	yes	yes	no	£300
BMX Riding	no	no	no	standard	Parascending (over water)	no	no	yes	standard
Boxing Training	no	no	no	standard	Passenger (in private/small aircraft or helicopter)	no	no	no	standard
Camel/Elephant Riding or Trekking	no	no	no	standard	Rambling	no	no	yes	standard
Canoeing	no	no	yes	standard	Rock Climbing (not mountaineering)	yes	yes	no	£500
Canopy/Tree Top Walking	no	no	no	standard	Rock Scrambling	yes	yes	no	£500
Canyoning	yes	yes	no	£500	Roller Blading (Inline Skating/Skate Boarding)	no	no	yes	standard
Cliff Walking/Jumping	yes	yes	no	£500	Rowing	no	no	no	standard
Conservation or charity work (educational and environmental – working with hand tools only)	no	no	no	standard	Rugby	no	no	no	standard
Cricket	no	no	yes	standard	Running (Sprint & Long Distance)	no	no	yes	standard
Cycle Touring	no	no	no	standard	Safari	no	no	yes	standard
Cycling	no	no	yes	standard	Sandboarding	no	no	yes	standard
Dragon Boating	no	no	no	standard	Sand Yachting	yes	yes	no	£300
Flying (piloting a private/small aircraft or helicopter)	yes	yes	no	standard	Scuba Diving (qualified or diving with a qualified instructor, max depth 30 metres) up to 14 days	no	no	yes	standard
Football	no	no	no	standard	Scuba Diving (qualified or diving with a qualified instructor, max depth 30 metres) over 14 days	yes	yes	yes	£300
Gliding	yes	yes	no	£300	Scuba Diving (qualified or diving with a qualified instructor, max depth 50 metres) up to 14 days	no	no	yes	standard
Go Karting	no	no	no	standard	Scuba Diving (qualified or diving with a qualified instructor, max depth 50 metres) over 14 days	yes	yes	yes	£300
Golf	no	no	yes	standard	Sea Canoeing	no	no	no	standard
Gorge Walking	yes	yes	no	£500	Sea Kayaking	no	no	no	standard
Hang-Gliding	yes	yes	no	£500	Shark Diving (inside a cage)	yes	yes	no	£300
High Diving	yes	yes	no	£500	Sky Diving	yes	yes	no	£300
Hiking (over 2,000 metres but under 6,000 metres altitude)	no	no	no	standard	Snorkelling	no	no	yes	standard
Hockey	no	no	no	standard	Squash	no	no	yes	standard
Horse Jumping (no Polo or Hunting)	yes	yes	no	£500	Surfing (up to 14 days)	no	no	yes	standard
Horse Riding up to 7 days (no Polo, Hunting, Jumping)	no	no	no	standard	Surfing (over 14 days)	no	no	no	standard
Horse Riding over 7 days (no Polo, Hunting or Jumping)	yes	yes	no	standard	Swimming	no	no	yes	standard
Hot-Air Ballooning	no	no	no	standard	Tall ship crewing	yes	yes	no	£300
Hot-Dogging	yes	yes	no	£300	Tennis	no	no	yes	standard
Hydro Sledding	yes	yes	no	£300	Trekking (over 2,000 metres but under 6,000 metres altitude)	no	no	no	standard
Jet Boating	no	no	no	standard	Trekking (under 2,000 metres altitude)	no	no	yes	standard
Jet Skiing	no	no	no	standard	Triathlons	no	no	yes	standard
Jogging	no	no	yes	standard	Via Ferrata	yes	yes	no	£500
Kayaking	no	no	no	standard	Volleyball	no	no	yes	standard
Kite Surfing	yes	yes	no	£300	Water Polo	no	no	yes	standard
Manual Labour (at ground level, no machinery)	no	no	no	£300	Water Skiing	no	no	yes	standard
Marathons	no	no	yes	standard	White/Black Water Rafting or Kayaking (Grades 1-4)	no	no	yes	standard
Martial Arts (training only)	yes	yes	no	standard	White/Black Water Rafting or Kayaking (Grades 5-6)	yes	yes	no	£300
Micro Lighting	yes	yes	no	£500	Windsurfing and Yachting (racing & crewing) inside territorial waters	no	no	yes	standard
Motorcycling (over 125cc) - no racing	yes	yes	no	standard	Yachting (racing or crew) outside territorial waters	yes	yes	no	£300
Motorcycling (under 125cc - no racing)	no	no	no	standard	Zip lining	no	no	no	standard
Mountain Biking	no	no	no	standard	Zorbing	no	no	no	standard