

POLICY SUMMARY

The Policy Summary does not contain the full details of the contract. Full terms & conditions can be found in the Policy Wording. *Please note this summary does not form part of the contract.*

Your Travel Insurance Policy

This policy is underwritten by Millstream Underwriting Ltd on behalf of Elvia Travel Insurance International (NV) Ltd.

Main Features & Benefits	
Who is Covered Single trip policies available to customers of Skybus who purchase the insurance at the time of booking.	
What is Covered The main sections of cover are:	
<ul style="list-style-type: none"> ▪ Trip curtailment (return trips only) up to £500 ▪ Personal Accident up to £25,000 ▪ Baggage & Personal Belongings up to £1,000 ▪ Cash and Documents up to £500 ▪ Travel Delay up to £20 ▪ Trip cancellation up to £500 ▪ Missed Departure * up to £100 	
Full details of the cover limits provided under each section and policy excess (if applicable) are set out in the Policy Wording.	
Main Exclusions and Conditions	Policy Section
We bring your particular attention to the following	
<ul style="list-style-type: none"> ▪ Cover is provided for baggage whilst in transit only, valuables and jewellery are not covered unless kept on the person 	Section 3
<ul style="list-style-type: none"> ▪ There are maximum limits within the baggage section for any one article, pair or set, jewellery and valuables. Baggage claims are paid based on the value of the goods at the time they are lost and not on a 'new for old' basis. 	Section 3
<ul style="list-style-type: none"> ▪ Money & Documents are not covered unless kept on the person, there are maximum limits for Cash 	Section 4
PRE EXISTING MEDICAL CONDITIONS	
We will not pay any claims or expenses arising directly or indirectly as a result of: <ul style="list-style-type: none"> ▪ Travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment ▪ At the time of booking, you, your travelling companion or an immediate relative is receiving, recovering from, or on a waiting list for inpatient treatment or if a terminal prognosis has been given. 	

Cooling Off Period

If your cover does not meet your requirements, please notify us within 14 days of purchasing your policy or before your trip starts, whichever is the sooner, for a refund of your premium.

Policy Limits

Most sections of the 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 to take expensive or valuable items on your trip

Reasonable Care

You need to take all reasonable care to protect yourself and your property otherwise your claim will be refused.

Policy Excesses

Under some sections of the policy claims will be subject to an excess. This means that you will be responsible for paying the first part of the claim. The amount you have to pay is called the excess.

Conditions, Exclusions and Terms

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

Claims Notification

If you wish to make a claim please call 0845 643 2629. Please note documentary evidence will be required to support any claim.

How to Complain

For all complaints please write to The Managing Director, Millstream Underwriting Limited, P.O. Box 18381, London, EC3M 7AU

You can refer your complaint to the Financial Ombudsman Service (FOS) in the event that we are unable to resolve the differences between us. Full details of the complaints procedure can be found within the policy wording.

POLICY WORDING

Scheme Number: ST08/1170

SUMMARY OF COVER			
	Section	Cover Limit	Excess
	Age Limit	No age limit	
Section 1	Trip Curtailment (return trips only)	up to £500	10% of cost
Section 2	Personal Accident Death Benefit (over 16's) Death Benefit (under 16's)	£25,000 £5,000 £1,000	NIL
Section 3	Baggage & Personal Belongings (whilst in transit) Single Item Limit Total Valuables Limit	up to £1,000 £250 £250	£50
Section 4	Cash and Documents Cash Limit	£500 £250	£50
Section 5	Travel Delay Trip Cancellation (outward leg only)	up to £20 after 6 hours up to £75 after 12 hours up to £500 after 24 hours	NIL NIL 10 % of cost
Section 6	Missed Departure	up to £100	NIL

This policy wording and any endorsements form a contract of insurance between **you** (the persons named on the booking invoice) and **us**, (Millstream Underwriting Ltd on behalf of Elvia Travel Insurance International N.V. (Netherlands)) and explains the definitions, conditions, exclusions and limits of cover **we** provide. This contract is only valid when **you** have paid the appropriate premium.

WHO IS COVERED

Cover is only available to customers of Skybus who purchase the insurance at the time of booking and is only valid for trips of no more than 31 days duration within the **United Kingdom** or France.

WHAT IS COVERED

It is very important that **you** carefully read the terms, conditions and exclusions of this insurance to ensure that **you** are properly covered for **your** planned trip. It is **your** duty to inform **us** of any fact, which is likely to influence **us** in the acceptance, assessment or continuance of this insurance. Failure to do so may invalidate this insurance, leaving **you** with no right to make a claim. *Please note that items of value are more appropriately covered under a household All Risks Section where the full value may be insured.*

DURATION OF COVER

You are covered for the dates as shown on **your** booking confirmation.
For return trips cover operates from when **you** leave **your home** to start **your** trip. In the event of early return **home** the policy shall become void upon **your** arrival **home**.
For one way trips cover ceases upon arrival at **your** destination airport.

PRE EXISTING MEDICAL CONDITIONS

- You** are not covered for anything caused directly or indirectly by as a result of
1. **you** travelling against the advice of a **medical practitioner** or for the purpose of obtaining medical treatment
 2. at the time of booking **you**, **your** travelling companion or an **immediate relative** receiving, recovering from or on a waiting list for in-patient treatment in a hospital or nursing home or if a terminal prognosis has been given

IMPORTANT NOTES

1. **You** may cancel this insurance for a full refund within 14 days of purchase provided **you** have not travelled and/or do not intend to make a claim.
2. The levels of cover under each section are shown on the Summary of Cover and apply to each insured person.
3. This policy has an excess as shown on the Summary of Cover and will be deducted in the event of a claim under certain sections. The excess will be charged for each person making a claim.
4. This insurance is only valid for trips in the **United Kingdom** & France which is scheduled to include either an **Skybus** flight as detailed on **your** booking confirmation.
5. If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 days maximum.
6. All claims must be submitted within 60 days of **your** return **home**.

DEFINITIONS:

Whenever the following words appear in bold in this policy they will always have these meanings:

Curtail/Curtailment	Return early to home in the United Kingdom or France. Your residential address in the United Kingdom or France or if you are not a resident in the United Kingdom or France, your international point of arrival / departure in the United Kingdom or France.
Home	Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister resident in the United Kingdom or France.
Immediate relative	

In transit	Travelling on public transport
Loss of limb	Physical, permanent and total loss of use at or above the wrist or ankle.
Loss of sight	The complete, irrecoverable and irremediable loss of all sight in one or both eyes.
Medical practitioner	A registered practising member of the medical profession who is not travelling with you , who is not related to you or to any person with whom you are travelling or intending to stay with.
Money	Cash, travel tickets and passports held by you for social domestic and/or pleasure purposes.
Permanent total disablement	Disablement as a result of which there is no business or occupation, which you are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.
Personal accident	Accidental bodily injury caused solely and directly by outward violent and visible means.
Personal baggage	Your suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by you for your individual use during your trip.
Public Transport	Any fare paying passenger on the following regular scheduled forms of transport: train, coach, bus, aircraft and sea vessel.
Skybus United Kingdom	Isles of Scilly Skybus Limited England, Scotland, Wales, Northern Ireland and the Isle of Man
Valuables	Watches, furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, video equipment, camcorders and audio equipment (including personal stereos, DVD & mini-disc players, MP3 players), CDs, DVDs, tapes, films, cassettes, cartridges and headphones.
We / us / our	Millstream Underwriting Ltd on behalf of Elvia Travel Insurance International N.V. (Netherlands)
You / your	Each insured person as shown on your booking confirmation.

SECTION 1 TRIP CURTAILMENT

Covered

If **you** have to **curtail** a trip, **we** will pay an amount not exceeding £500 for irrecoverable expenses in respect of travel and accommodation. This will include any reasonable extra payments which have to be made for travel and accommodation for **your** return **home**. **Curtailment** must be due to:

- injury, serious illness, death of **you**, any person with whom **you** are travelling with, or of an **immediate relative of yours**;
- your home** or place of business being made uninhabitable, during **your** trip, or the police asking to see **you** after theft from **your home** which occurred during **your** trip;

Not covered

- the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim; medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that **curtailment** of the trip is medically necessary;
- additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to **curtail** the trip. **We** will only pay the charges that would have applied at the time **you** knew it was necessary to **curtail your** trip, if a valid claim exists;
- any costs recoverable from another source;
- any costs incurred on behalf of other party members who are not specified on the booking invoice;
- anything mentioned in the General Exclusions.

SECTION 2 PERSONAL ACCIDENT

Covered

You are covered up to the limit of £25,000 as shown on the Summary of Cover in respect of **loss of limb, loss of sight, permanent total disablement**, **you** are also covered up to the limit of £5,000 in respect of death (which will be paid to **your** legal representative), if **you** have a **personal accident** during **your** trip which, up to 12 months from the date of the accident, is the sole cause of **your** consequent death or disability.

NOTE: If **you** are aged under 16 years at the time of the accident the death benefit will be £1,000 and the **permanent total disablement** benefit will not apply.

We will only pay the benefit for **permanent total disablement** if **your medical practitioner** or specialist confirms that **you** cannot do any paid work for 12 months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by **our** doctor or specialist should **we** consider it necessary to validate the claim.

Not covered

- any claims for death, loss or disablement caused directly or indirectly by:
 - Disease or any physical defect or illness
 - An injury which existed prior to the beginning of the trip;
- any injury or death as a result of any sports or hazardous activities;
- anything mentioned in the General Exclusions.

SECTION 3 BAGGAGE & PERSONAL BELONGINGS (whilst in transit)

Covered

Personal Baggage

You are covered up to the limit as shown on the Summary of Cover for the value or repair to any of **your personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation) whilst **in transit** by air, sea or land limited to:

- the single item limit as shown on **your** Summary of Cover for any one item, pair or set of items
- the **valuables** limit as shown on **your** summary of cover for all **valuables** in total

Conditions

- Loss or theft not reported to the police within 24 hours of discovery.
- In the event of a claim for damaged items, proof of the damage must be supplied.

- In the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

- If the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.

Not covered

- the policy excess shown on the Summary of Cover. This applies to each person making a claim; of any incident.
- if **you** do not exercise reasonable care for the safety and supervision of **your personal baggage**;
- any item, pair or set of items with a value of over £50, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support **your** claim;
- in the event of a claim for damaged items, proof of the damage must be supplied. The damaged articles must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
- if **your personal baggage** is lost or damaged **in transit** and **you** do not:
 - notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier's report (or Property Irregularity Report in the case of an airline); or
 - follow up in writing within 7 days to obtain a written carrier's report (or Property Irregularity Report in the case of an airline) if **you** are unable to obtain one immediately.
- loss, destruction, damage or theft of the following property:
 - contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses.
 - antiques, precious stones that are not set in jewellery, glass or china, pictures, musical instruments.
 - electrical equipment including mobile telephones, computers and/or accessories, (including games and gaming consoles, PDA's, personal organisers, laptops and electronic navigation equipment) and portable televisions.
 - pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs).
 - tools of trade.
 - perishable items such as food.
- loss, destruction, damage or theft:
 - due to confiscation or detention by customs or other officials or authorities.
 - due to wear and tear, denting or scratching, moth or vermin.
 - transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.
- mechanical breakdown or derangement, for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessels, aircraft or vehicle in which they are being carried.
- any shortage due to error, omission or depreciation in value;
- any property more specifically insured or recoverable under any other source;
- valuables** left in checked-in luggage
- stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind, sports gear or activity equipment.
- anything mentioned in the General Exclusions.

SECTION 4 CASH & DOCUMENTS

Covered

You are covered up to the limit as shown on the Summary of Cover for accidental loss or theft of **your own money** whilst being carried on **your** person. Cash is limited to the amount shown on the Summary of Cover unless **you** are under 16 years, in which case the maximum payable is £100.

Condition

In the event of a claim for loss or theft of cash **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you** coped financially immediately after the loss (e.g. currency exchange/ withdrawal slips, bank/credit card statements).

Not covered

- the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
- if **you** do not exercise reasonable care in protecting **your money** and documents against loss, theft or damage;
- losses not reported to the police within 24 hours of discovery;
- any shortages due to error, omission or depreciation in value;
- anything mentioned in the General Exclusions.

SECTION 5 TRAVEL DELAY AND TRIP ABANDONMENT

Covered

If as a result of:

- strike or industrial action (provided that when this policy was taken out, and / or when the trip was booked there was no reasonable expectation that the trip would be affected by such cause);
- adverse weather conditions;
- mechanical breakdown or technical fault of the **Skybus** aircraft.

You are covered for reasonable additional expenses of up to £20, if **your** outward or return flights operated by **Skybus** are delayed for more than 6 hours and up to £75 if delayed more than 12 hours beyond the intended departure time (as specified on **your** booking confirmation)

You are covered up to £500 for unused travel and accommodation **you** have paid or have contracted to pay if **you** abandon **your** trip due to **your** outward flight operated by **Skybus** being delayed for more than 24 hours beyond the intended departure time (as specified on **your** booking confirmation)

Not covered

- if **you** have not checked-in in sufficient time for **your** outward or return journey;
- any claims arising from withdrawal from service temporarily or otherwise of the aircraft on the order or recommendation of the Civil Aviation Authority or similar body;

3. internal flights which do not form part of **your** outbound or inbound journey;
4. additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists;
5. any costs recoverable from another source;
6. anything mentioned in the General Exclusions.

SECTION 6 MISSED DEPARTURE

Covered

You are covered up to the limit as shown on the Summary of Cover, for necessary hotel and travelling expenses incurred in reaching **your** booked destination, if **you** arrive too late to commence **your** booked flight with **Skybus** as a result of: -

- a. the **public transport** in which **you** are travelling is delayed (**you** must obtain written confirmation from the transport company);
- b. the car in which **you** are travelling being involved in an accident or breakdown. (**You** must obtain a police report or roadside assistance report);
- c. adverse weather conditions making it impossible to travel to the outbound departure point;

Conditions

1. In the event of a claim due to delayed **public transport you** must provide documentation from the transport company, confirming the period of and the reason for the delay.
2. In the event of a claim due to vehicle breakdown, **you** must provide a police or roadside assistance report.
3. In the event of a claim due to **your** vehicle being involved in an accident, **you** must provide a police report.

Not covered

1. the policy excess shown on the Summary of Cover . This applies to each person making a claim;
2. if sufficient time has not been allowed for **your** journey;
3. if **you** are not proceeding directly to the departure point;
4. any costs claimed under Travel Delay section;
5. anything mentioned in the General Exclusions.

GENERAL CONDITIONS

1. All claims must be submitted within 60 days from the date of **your** return **home**.
2. It is a condition of this insurance that all material facts have been disclosed to **us**. Failure to do so may invalidate this insurance, leaving **you** with no right to make a claim. A material fact is one, which is likely to influence **us** in the acceptance or assessment of **your** application. If **you** are in any doubt about whether a fact is material, **you** should disclose it.
3. **You** are covered for reasonable activities **you** partake in on an unplanned or incidental basis provided that **you** are supervised by a qualified instructor or have subscribed to an accredited organisation for the activity and that **you** act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary.
4. **We** may at any time pay to **you** our full liability under this insurance, after which no further payments will be made in any respect.
5. **You** must take all reasonable steps to recover any lost or stolen article.
6. Original receipts and or proof of ownership and value must be supplied in the event of a claim.
7. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
8. In the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The post mortem would be at **our** expense.
9. If any claim is found to be fraudulent in any way, this insurance will not apply and all claims will be forfeited.
10. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
11. If at the time of making a claim there is any other insurance covering the same risk, **we** are entitled to contact that insurer for a contribution.
12. Damaged articles must be retained by **you** and if requested submitted to the Claims Handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.

GENERAL EXCLUSIONS

You are not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. a set of circumstances which **you** knew about at the time the trip was booked unless **you** could not reasonably have expected such circumstances to result in a claim;
2. if **you** are travelling against the advice of a **medical practitioner** or for the purpose of obtaining medical treatment (whatever the nature of this treatment);
3. if **you, your** travelling companion or an **immediate relative** is receiving, recovering from or on a waiting list for in-patient treatment in a hospital or nursing home or if a terminal prognosis has been given
4. any criminal act by **you**;
5. suicide, deliberate self-injury being under the influence of drink or drugs (unless prescribed by a **medical practitioner**), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life).
6. any emotional or psychiatric disorder or condition;
7. pregnancy 12 weeks before and 12 weeks after the estimated date of delivery.
8. any claim arising from sexually transmitted diseases.
9. any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused.
10. bankruptcy/liquidation of a tour operator, travel agent or transportation company.

11. consequential loss of any kind.
12. loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
 - a. ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel.
 - b. The radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it.
 - c. Pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
13. any payment, which **you** would normally have made during **your** travels, if no claim had arisen;
14. any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity, civil war, rebellion, revolution, insurrection, blockade, military or usurped power.
15. air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
16. hazardous activities
17. travelling on motorcycles
18. **your** manual work or hazardous occupation of any kind.
19. professional or organised sports, racing, speed or endurance tests, dangerous pursuits.
20. mountaineering or rock climbing, ordinarily necessitating the use of picks ropes or guides, pot holing or caving.

CLAIMS PROCEDURE

First, check this wording to make sure **your** claim is valid:

Trip Curtailment Claims

All original booking confirmation or itinerary/receipts should be retained and submitted to support **your** claim. Contact the Claims Service for a claim form on 0845 643 2629 when **you** return **home**. They will advise **you** of any additional supporting documentation required (this will be dependent upon the reason for the **curtailment**).

Baggage & Personal Belongings and Money Claims

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. If the loss occurs during travel, **you** must obtain a property irregularity report from the carrier. Contact the Claims Service for a claim form on 0845 643 2629 when **you** return **home**.

Travel Delay & Trip Cancellation Claims

Written confirmation must be obtained from **Skybus** stating the period of the delay and the reason for the delay. Please remember that cover for travel delay is provided for specific reasons only. Contact the Claims Service for a claim form on 0845 643 2629 when **you** return **home**.

Missed Departure Claims

If due to public transport being delayed written confirmation must be obtained from the transport company, confirming the period of and the reason for the delay. If due to vehicle breakdown or accident, obtain a police or roadside assistance report. Contact the Claims Service for a claim form on 0845 643 2629 when **you** return **home**.

COMPLAINTS PROCEDURE

We aim to provide a first class level of service at all times. If, for any reason, **you** feel that our service is not of the standard **you** would expect, please tell us. **You** should address any enquiries or complaints, in writing to:-

Millstream Underwriting Limited
PO Box 18381,
London, EC3M 7AU
(quoting the scheme number shown on the first page).

If **you** are still dissatisfied, at this stage **you** may contact:

The Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall
London, E14 9SR

Please note that the Financial Ombudsman Service will not consider **your** complaint until **you** have received a final decision from Millstream Underwriting Limited.

This policy is governed by English law.

DETAILS ABOUT OUR REGULATOR

Millstream Underwriting Limited, 40 Lime Street, London EC3M 7AY is authorised and regulated by the Financial Services Authority (FSA Firm Ref: 308584). ELVIA Travel Insurance International N.V. (Netherlands) is authorised by the Dutch Insurance Chamber in Holland and regulated by the Financial Services Authority for the conduct of UK Business.

FINANCIAL SERVICES COMPENSATION SCHEME

In the event that the insurer, Elvia Travel Insurance International N.V. (Netherlands) is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk