

Valid for holidays booked and policies issued up to 31/12/17 with travel commencing up to 31/12/18

Towergate Chapman Stevens
HOLIDAY TRAVEL INSURANCE
SINGLE TRIP TRAVEL INSURANCE POLICY



Policy Number
IOS/17D
2017 ISSUE

DEMANDS AND NEEDS

This travel insurance policy will suit the demands and needs of an individual, or group (where applicable) who have no excluded medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/events detailed within this insurance policy. Subject to terms and conditions and maximum specified sums insured.

IMPORTANT

This insurance policy will have been sold to **you** on a non-advised basis and it is important that **you** read this insurance policy (paying particular attention to the terms, conditions and exclusions) and ensure that it meets all of **your** requirements. If upon reading this policy **you** find it does not meet all of **your** requirements, please refer to the Statutory cancellation rights section on page 2.

This policy is underwritten by ERV, ERV is incorporated and regulated under the laws of Germany, as Europäische Reiseversicherung A.G., and trades in the UK as ETI - International Travel Protection (ERV), Companies House Registration FC 25660 and Branch Registration BR 007939.

ERV is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN-www.bafin.de) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

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YOUR POLICY

In return for having accepted **your** premium **we** will in the event of **bodily injury**, death, illness, disease, loss, theft, damage, destruction, legal liability or other specified events happening within the **period of insurance**, provide insurance in accordance with the operative sections of **your** policy. The travel company booking confirmation and any endorsement are all part of the policy. **Your** policy is evidence of the contract of insurance

Summary of cover and excesses per insured person (please see overleaf for full details of cover, limitations and excesses for each **insured person**)

Section and cover	Limits	Excess
1 - Cancellation	Up to £500 within the United Kingdom, Channel Islands, Isle of Man and Europe	See policy section for details of policy excess
2 - Travel delay	1) Delayed departure up to £75 (£20 after 6 hours and £50 per 4 hours delay thereafter) or 2) Abandonment of trip up to the amount under the Cancellation section (after 10 hours delay)	See policy section for details of policy excess
3 - Missed departure	Up to £100 within the United Kingdom, Channel Islands, Isle of Man and Europe	No excess
4 - Personal accident	Up to £15,000 (subject to age)	No excess
5 - Curtailment	Up to £500 including additional accommodation, travelling/repatriation expenses if you are hospitalised or have to stay beyond your return date (limited to £500 for trips solely within the United Kingdom)	£80 per family, £40 per person except for curtailment of trips up to 3 days
7 - Personal property	Up to £1,500 baggage, £100 delayed baggage, valuables total £200, single article limit £200 and £200 for personal money (£50 for children aged under 16)	£40 except for delayed baggage

HEALTH CONDITIONS

You must be able to comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may refuse to deal with any relevant claim or reduce the amount of any relevant claim payment.

You are not required to declare **your** medical conditions. However to be covered for any medical conditions **you** have or have had, **you** must be able to answer YES to all of the questions

1. to 5. a) and b) below:

- You** are not aware of any reason why the trip could be cancelled or cut short.
- You** are not travelling:
 - against the advice of a **medical practitioner**
 - for the purpose of obtaining medical treatment, or
- if **you** have been given a terminal prognosis.
- You** are not receiving or awaiting treatment for any **bodily injury**, illness or disease as a hospital day case or in-patient.
- If **you** are on medication at the time of travel your medical condition is stable and well controlled.
- If **you** suffer from stress, anxiety, depression or any other mental or nervous disorder, it must have been investigated and diagnosed as such by either:
 - a registered mental health professional if **you** are under the care of a Community Mental Health Team, or
 - a consultant specialising in the relevant fieldwho has confirmed in writing (at **your** cost) that **you** are fit enough to take this **trip**.

SIGNIFICANT OR UNUSUAL LIMITATIONS OR WHAT IS NOT COVERED

- The cover under this policy is only available to **United Kingdom residents** for travel to and from the **United Kingdom** and repatriation will be to the **United Kingdom** only.
- Cover is only available for the whole duration of a booked **trip** to a maximum 70 consecutive days, and cover cannot be purchased once a **trip** has already begun.
- The excess amount deductible from a claim applies to each and every claim, per incident claimed for, under certain sections by each **insured person**.
- If your **money**, **valuables**, any items of **baggage**, **your** passport or visa are lost or stolen, **you** must notify the local Police within 24 hours of discovery or as soon as possible thereafter. Please make sure **you** get a copy of the Police report. Failure to comply may result in **your** claim being rejected or the amount of any relevant claim reduced.
- You** are not covered for **valuables**, **your** passport or visa if left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
- Stolen property: You** are not covered for **baggage** stolen from:
 - an unattended coach/bus unless it was locked in the luggage compartment of the coach/bus and evidence of force or violent entry to the vehicle is available, or
 - the passenger compartment of any unattended vehicle.

STATUTORY CANCELLATION RIGHTS

You may cancel this policy within 14 days of receipt of the policy documents (the **cancellation period**) by writing to the issuer of this policy during the **cancellation period**. Any premium already paid will be refunded to **you** providing **you** have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Cancellation outside the statutory period

You may cancel this policy at any time after the **cancellation period** by writing to the issuer of this policy. If **you** cancel after the cancellation period no premium refund will be made.

Non payment of premiums

We reserve the right to cancel this policy immediately in the event of non payment of the premium.

PLEASE REFER TO PAGE 3 FOR GENERAL EXCLUSIONS, AND PAGE 4 FOR HOW TO MAKE A CLAIM

DEFINITIONS

These definitions apply throughout **your** policy wording. Where the following words and phrases appear in this policy they will appear in bold and will always have these meanings. **We** have listed the definitions alphabetically.

Baggage – **Your** suitcases (or similar luggage carriers) and their contents usually taken on a **trip**, together with the articles purchased, worn or carried by **you** for individual use during **your trip** (including golf equipment), but excluding **valuables** and **money**.

Bodily injury – An identifiable injury caused solely and directly by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

Close business associate – Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

Close relative – Mother, father, sister, brother, wife, husband, fiancée, common-law spouse (including their immediate relatives), partner, daughter, son, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, foster children and legal guardian.

Curtail/Curtailment – Return early to the **United Kingdom** or hospitalisation whilst on holiday.

Home – **Your** residential address in the **United Kingdom**.

Loss of limb – Loss by permanent severance of an entire hand or foot, or the total, complete and permanent loss of use of an entire hand or foot.

Loss of sight – The complete and irrecoverable loss of sight which shall be considered as having occurred:

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

Medical practitioner – A registered practising member of the medical profession who is not related to **you** or any person with whom **you** are travelling.

Money – Cash, bank or currency notes and coins in current use, cheques, postal and money orders, travel tickets, pre-paid coupons or vouchers, event and entertainment tickets and lift passes (in respect of winter sports **trips** where the appropriate premium has been paid) held by **you** for social, domestic and pleasure purposes.

Period of Insurance – From the date of departure to the date of return as shown on the travel company booking confirmation other than for cancellation which applies from the date of booking and terminates on the date of departure as shown on the booking confirmation. The period of insurance is automatically extended free of charge for the period of the delay in the event that **your** return to the **United Kingdom** is unavoidably delayed due to an event insured by this policy.

Permanent total disablement – Total and permanent disability which medical evidence confirms will prevent **you** from undertaking any relevant occupation.

Public transport – Any publicly licensed aircraft, sea vessel, train, coach, taxi, bus or tram on which **you** are booked or had planned to travel.

Redundancy – Any person being declared redundant, who is under 65 years and under normal retiring age for someone holding that persons position, and who has been employed for 2 continuous years with the same employer at the time of being made redundant.

Ski equipment – Skis, ski boots, ski poles and snowboards.

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

Trip(s) – Any holiday, business or pleasure trip or journey made by **you** which begins and ends in the **United Kingdom** during the **period of insurance** but excluding one way trips or journeys.

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

United Kingdom – England, Scotland, Wales, Northern Ireland and the Isles of Scilly.

United Kingdom residents – Any person who is staying in or has lived in the **United Kingdom** for more than 12 months, or if studying or working in the **United Kingdom** for more than 6 months.

Valuables – Jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic, audio, video, computer, television and telecommunications equipment and other electronic entertainment devices (including but not limited to mobile phones, MP3 or 4 players, tablets, ebooks, CD's, DVD's, tapes, films, cassettes, cartridges and headphones) computer games and associated equipment, telescopes and binoculars.

We/Our/Us – ETI-International Travel Protection, the United Kingdom branch of Europäische Reiseversicherung (ERV).

You/Your/Yourself/Insured person – Any person named on the travel company booking confirmation who is eligible to be insured and for whom a premium has been paid.

GEOGRAPHICAL LIMITS

Area A - **United Kingdom** (please see definition above).

Area B - Channel Islands and the Isle of Man.

Area C - Europe includes Republic of Ireland, Commonwealth of Independent States (west of the Ural Mountains), islands in the Mediterranean, Morocco, Algeria, Tunisia, Turkey, the Canary Islands, Madeira and the Azores.

EUROPEAN HEALTH INSURANCE CARD (EHIC)

If **you** are travelling within the European Union (EU), the European Economic Area (EEA) or Switzerland **you** should obtain a free European Health Insurance Card (EHIC). **You** can apply either online at www.ehic.org.uk or by telephoning **0300 330 1350**.

This will entitle **you** to get **free** or **reduced cost** medical treatment in state medical centres and hospitals. **You** are therefore advised to make use of these rather than private facilities.

SECTION 1 – CANCELLATION

What is covered

We will pay **you** up to £500 for **trips** to the **United Kingdom**, Channel Islands, Isle of Man and Europe for the unused proportion of any travel accommodation costs or prepaid non – refundable expenses (including ski hire, ski school and lift passes where the appropriate winter sports premium has been paid) which **you** have paid or legally have to pay if cancellation of **your trip** is:

- unavoidable and
- due to an event which is beyond **your** control.

Special conditions relating to claims

- If **you** fail to notify the travel agent, tour operator or provider of accommodation and/or transport as soon as **you** find it necessary to cancel the **trip**, **our** liability will be restricted to the cancellation charges that would have applied if a delay had not occurred.

What is not covered

- The first £80 (per family) or £40 (per person) (both reduced to £10 for loss of deposit only) of each and every claim, per incident claimed for, under this section by each insured family or **insured person**.
- Any claims on medical grounds where **you** fail to provide a medical certificate or other suitable evidence from a **medical practitioner** of the need to cancel the **trip**.
- Anything arising directly or indirectly from:
 - your** reluctance to travel or financial reasons other than involuntary **redundancy**.
 - circumstances known to **you** before **you** booked **your trip** or purchased this insurance which could reasonably have been expected to lead to cancellation of the **trip**.
 - bankruptcy or liquidation of any travel agent, tour operator, **public transport** provider or transportation company.
 - the tour operator or anyone **you** have made travel or accommodation arrangements with failing to provide such arrangements.
 - being called as an expert witness or where normal employment would require **your** attendance at a court of law.
 - your** failure to obtain the required passport or visa.
 - regulations set by the government of any country.
- Any claims for costs related to pregnancy or childbirth unless the claim is certified by a **medical practitioner** as necessary due to complications of pregnancy and childbirth.
- Anything mentioned in the General exclusions on page 3. **You** should also refer to the Health conditions on page 1.

SECTION 2 – TRAVEL DELAY

This section does not apply to **trips** within the **United Kingdom** (unless involving travel to or from Northern Ireland or the Isles of Scilly).

What is covered

We will pay **you** either:

- A benefit of £20 for the first full 6 hours **you** are delayed and £50 for each full 4 hours delay after that, up to a total payment of £75 provided **you** eventually travel, or
- Up to the amount under Section 1 – Cancellation, if **you** choose to abandon the **trip** before departure from the **United Kingdom** after the first full 10 hours **you** are delayed and no alternative form of transport is offered within that period

if the **public transport** on which **you** are booked to travel from or to the **United Kingdom** (including for residents of Northern Ireland any departure point in the Republic of Ireland) is cancelled and/or unavoidably delayed for more than 12 hours beyond the scheduled time of departure as a result of failure or disruption of the **public transport**.

Special conditions relating to claims

- You** must check in according to the itinerary given to **you** unless **your** tour operator or travel company has asked **you** not to travel to the departure point.
- You** must obtain written confirmation from the **public transport** provider stating the period and the reason for the cancellation and/or delay.

What is not covered

- The first £60 of each and every claim, per incident claimed for, under subsection 2. of What is covered by each **insured person** involving a **trip** over 3 days duration.
- Any claims arising from withdrawal from service temporarily or otherwise of the **public transport** on which **you** are booked to travel on the orders or recommendation of the Civil Aviation Authority, Port Authority or similar regulatory body in any country.
- Any claims arising from strike or industrial action existing or being publicly announced by the date **you** purchased this policy.
- Circumstances known to **you** before **you** booked **your trip** or purchased this insurance which could reasonably have been expected to lead to cancellation of, or delay to the **public transport** on which **you** are booked to travel.
- Any costs incurred by **you** which are recoverable from the **public transport** operator or accommodation provider, or for which **you** receive or are expected to receive compensation, reimbursement, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any delays caused by the failure of the tour operator to fulfil the scheduled **trip**.
- Anything mentioned in the General exclusions shown on page 3.

SECTION 3 – MISSED DEPARTURE

What is covered

We will pay **you** up to £100 in respect of **trips** within the **United Kingdom**, Channel Islands and Europe, for necessary hotel and travelling expenses incurred in reaching **your** booked destination if:

- the vehicle **you** are travelling in breaks down or is involved in an accident, is delayed by strike, industrial action or adverse weather, or
 - an accident or breakdown happening ahead of **you** on a public road which causes an unexpected delay to the vehicle in which **you** are travelling, or
 - the **public transport** **you** are using is delayed
- resulting in **you** arriving too late to board the **public transport** on which **you** are booked to travel from or to the **United Kingdom** (including for residents of Northern Ireland any departure point in the Republic of Ireland).

Special conditions relating to claims

- You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.

What is not covered

- Any claims arising from strike or industrial action existing or being publicly announced by the date **you** purchased this policy.
- Any claims arising if **you** are not proceeding directly to the departure point.
- Anything mentioned in the General exclusions shown on page 3.

SECTION 4 – PERSONAL ACCIDENT

What is covered

We will pay one of the following benefits, which will be paid to **you** or **your** legal personal representative, if **you** sustain **bodily injury** during **your trip** which shall solely and independently of any other cause, result within one year in **your** death, **loss of limb**, **loss of sight** or **permanent total disablement**.

BENEFIT	Up to age 15 years inclusive	Age 16 years to 65 years inclusive	Age 66 years and over
1. Death	£1,000	£7,500	£1,000
2. Loss of one or more limbs and or loss of sight in one or both eyes	£7,500	£7,500	£7,500
3. Permanent total disablement	£15,000	£15,000	£15,000

The total amount payable under this section is £15,000 per **insured person**.

Special conditions relating to claims

- Benefit is not payable to **you** under more than one of items 1., 2. or 3.

What is not covered

- Any claims for death, loss or disablement caused directly or indirectly by a **bodily injury** which existed prior to the commencement of the **trip**.
- Anything mentioned in the General exclusions shown on page 3.

SECTION 5 – CURTAILMENT

What is covered

We will pay **you** up to £500 for the following **curtailment** expenses as shown below:-

- The value of the portion of **your** travel and/or accommodation costs which have not been used and which were paid for before **your trip** commenced if **you** are hospitalised as an in-patient during the **trip** or if **you** have to return to **your home** earlier than planned because of:
 - your** death, **bodily injury**, illness or disease, or
 - the death, **bodily injury**, illness or disease of the person travelling with **you**, or a **close relative** or a **close business associate** resident in the **United Kingdom**.

Such proportionate value costs to be calculated for the dates of hospitalisation during the **trip** and/or from the date of return to **your home**.

Special conditions relating to claims

- All receipts must be retained and produced in the event of a claim. **Your** claim may be rejected or the amount of any relevant claim reduced if receipts are not produced.

What is not covered

- The first £60 (per family) or £40 (per person) of each and every claim, per incident claimed for, under this section by each insured family or **insured person**.
- Any claims for costs related to pregnancy or childbirth unless the claim is certified by a **medical practitioner** as necessary due to complications of pregnancy and childbirth.
- Expenses incurred as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication prior to travel, including medication to prevent malaria.
- Anything mentioned in the General exclusions shown on page 3. **You** should also refer to the Health conditions on page 1.

SECTION 7 – PERSONAL PROPERTY

What is covered

Subsection A - Baggage

- We will pay **you** up to £1,500 for the accidental loss of, theft of, damage to or destruction of **baggage** and **valuables**. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged **baggage** and/or **valuables**.

The maximum **we** will pay **you** for the following items is:

- £200 for any one article, pair or set of articles (for example golf equipment).
- £200 in total for all **valuables**.

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

Subsection B – Delayed baggage

- We will also pay **you** up to £100, for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the carrier or tour representative, confirming the number of hours the **baggage** was delayed.

Any amount **we** pay **you** under this subsection will be deducted from **your baggage** claim under Subsection A – Baggage if **your baggage** proves to be permanently lost.

Subsection C – Personal money

- We will pay **you** up to £200 if **your** own personal **money** is lost or stolen whilst being carried on **your** person or left in a locked hotel safe or safety deposit box. If **you** are aged under 16, the maximum **we** can pay **you** is £50.

Special conditions relating to claims

- You** must exercise reasonable care for the safety and supervision of **your** property.
- You** must get a written report from the local Police in the country where the incident occurred within 24 hours or as soon as possible thereafter of the discovery in the event of loss, theft or attempted theft of all **baggage**, **valuables** or personal **money**. Failure to comply may result in **your** claim being rejected or the amount of any relevant claim reduced.
- You** must get a written carriers report if **your baggage** is lost, damaged or destroyed in transit (or a Property Irregularity Report (PIR) in the case of an airline).
- You** must provide suitable evidence of purchase/ownership and value of all items lost, stolen, damaged or destroyed.

What is not covered

- The first £40 of each and every claim, per incident claimed for, under this section by each

insured person (not applicable to Subsection B – Delayed baggage).

- Loss, theft of, damage or destruction:

- due to delay, confiscation or detention by customs or other officials or authorities.
- of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind (other than as defined in the personal **money** definition), vehicles or accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, sports gear whilst in use (other than ski equipment in respect of winter sports **trips** where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment.
- caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning or restoring, mechanical or electrical breakdown.
- of **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.

- Loss or damage due to cracking, scratching breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles being transported by a carrier, unless the breakage is due to fire, theft or an accident to the vessel, aircraft, sea vessel, train or vehicle in which they are being carried.

- Baggage** stolen from;

- an unattended coach/bus unless it was in the locked luggage compartment of the coach/bus and evidence of force and violent entry to the vehicle is available.
- the passenger compartment of any unattended vehicle.

- Any shortages due to error, omission or depreciation in value.
- Any property more specifically insured or recoverable under any other source.
- Anything mentioned in the General exclusions shown on page 3.

GENERAL EXCLUSIONS

You are not covered for anything caused directly or indirectly by:

- Your** suicide, deliberately injuring **yourself**, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism, drug abuse and/or addiction, solvent abuse and putting **yourself** at needless risk (unless **you** are trying to save someone's life).
- Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
- You** participating in professional or organised sports, winter sports (unless the appropriate premium has been paid), racing, speed or endurance tests or dangerous pursuits.
- Air travel other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft.
- Bankruptcy/liquidation of any tour operator, travel agent, **public transport** provider or transportation company.
- Unless **we** provide cover under this insurance, any other loss, damage or additional expense following on from the event for which **you** are claiming. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury**, illness or disease.
- War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion and/or civil unrest assuming the proportions of or amounting to an uprising, military or usurped power.
- Loss or damage to any property and expense or legal liability caused by or contributed to or arising from;
 - ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning nuclear fuel.
 - the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it
 - pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
- You** travelling on motorcycles up to 125cc but not wearing a crash helmet (whether legally required locally or not) and travelling on any quad bike, all-terrain vehicle or motorcycle over 125cc.
- You** mountaineering or rock climbing using picks, ropes or guides or pot-holing.
- Your** manual work or hazardous occupation of any kind.
- You** taking part in dangerous expeditions or the crewing of a vessel outside European waters.
- Any payment which **you** would normally have made during **your** travels, if nothing had gone wrong.
- Your** participation in any illegal act.
- Your** travel to a country or specific area or event to which the travel advice unit of the Foreign & Commonwealth Office (FCO) has advised against all, or all but essential travel. **You** can go online at: www.fco.gov.uk/en/travel-and-living-abroad/travel-advice-by-country/

GENERAL CONDITIONS

You must comply with the following conditions to have the full protection of **your** policy. If **you** do not comply **we** may cancel the policy or refuse to deal with relevant claims or reduce the amount of any relevant claim payments.

- No payment will be made under Section 1, 4 or 5 without appropriate medical certification.
- If **we** require medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
- In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination both at **your** expense.
- If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than our proportional share (not applicable to Section 4 – Personal accident).
- You** must take all reasonable steps to avoid **bodily injury**, death, illness, disease, loss, theft, damage, destruction or legal liability and take all reasonable steps to safeguard **your** property and to recover any lost or stolen articles.
- Throughout **your** dealings with **us** **we** expect **you** to act honestly.

If **you** or anyone acting for **you**:

- knowingly provides information to **us** as part of **your** application for **your** policy that is not true and complete to the best of **your** knowledge and belief; or

- b) knowingly makes a fraudulent or exaggerated claim under **your** policy; or
- c) knowingly makes a false statement in support of a claim; or
- d) submits a knowingly false or forged document in support of a claim; or
- e) makes a claim for any loss or damage caused by **your** wilful act or caused with **your** agreement, knowledge or collusion.

Then

- a) **we** may prosecute fraudulent claimants;
 - b) **we** may make the policy void from the date of the fraudulent act;
 - c) **we** will not pay any fraudulent claims;
 - d) **we** will be entitled to recover from **you** the amount of any fraudulent claim already paid under **your** policy since the start date;
 - e) **we** may inform the Police of the circumstances.
7. **We** accept as evidence of cover the booking confirmation issued to **you** by the travel company showing that the premium has been paid.
 8. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
 9. **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.
 10. **We** may at any time pay to **you our** full liability under the policy after which no further payments will be made in any respect.
 11. If at the time of making a claim there is any other policy covering the same risk **we** are entitled to contact that insurer for a contribution.
 12. **You** and **we** are free to choose the laws applicable to this policy. As **we** are based in England, **we** propose to apply the laws of England and Wales and by purchasing this policy **you** have agreed to this.

Complaints procedure

If **you** have cause for complaint, it is important **you** know **we** are committed to providing **you** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

WHEN YOU CONTACT US

Please give **us your** name and a contact telephone number.

Please quote **your** policy and/or claim number, and the type of policy **you** hold.

Please explain clearly and concisely the reason for **your** complaint.

INITIATING YOUR COMPLAINT

Any enquiry or complaint **you** have regarding **your** policy or a claim notified under **your** policy, may be addressed to:

**The Managing Director,
Towergate Chapman Stevens,
P.O. Box 417, West Byfleet, Surrey KT14 7XQ.**

Telephone: 01932 344300

BEYOND TOWERGATE CHAPMAN STEVENS – REFERRAL TO THE FINANCIAL OMBUDSMAN SERVICE

If **we** have given **you our** final response and **you** are still dissatisfied **you** may refer **your** case to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after **we** have provided **you** with written confirmation that **our** complaints procedure has been exhausted.

The Financial Ombudsman can be contacted at:

**Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square, London E14 9SR.
Telephone: 0800 023 4567 or 0300 123 9123 Fax: (020) 7964 1001.
email: complaint.info@financial-ombudsman.org.uk**

This procedure will not affect your rights in law.

How to make a claim for all sections

If **you** need to make a claim please contact Towergate Chapman Stevens claims department on 0344 892 1697 (opening hours 9am - 5pm Monday - Friday excluding weekends and Bank Holidays) and ask for a Claim form and Claims evidence sheet or write to:

**Towergate Chapman Stevens
Claims Department
PO Box 417
West Byfleet
KT14 7XQ**

You can also download a pdf of the Claim form and the Claims evidence sheet at:
<http://www.towergatechapmanstevens.co.uk/coach-travel-insurance.aspx>

Financial Services Compensation Scheme (FSCS)

Towergate Chapman Stevens and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If **we** are unable to meet **our** obligations, **you** may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information is available from the FSCS at www.fscs.org.uk