

Valid for holidays booked and policies issued up to 31/12/18 with travel commencing up to 31/12/19

**Towergate Chapman Stevens**  
**HOLIDAY TRAVEL INSURANCE**



Policy Number  
**IOS/18D**  
**2018 ISSUE**

### SINGLE TRIP TRAVEL INSURANCE POLICY

#### 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](http://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
<b>1 - Cancellation</b>	£500 for trips between the United Kingdom mainland and the Isles of Scilly	£80 per family or £40 per person (both reduced to £10 for loss of deposit only)
<b>2 - Travel delay</b>	1) Delayed departure up to £75 (£25 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)	£80 per family or £40 per person for abandonment
<b>3 - Missed departure</b>	Up to £100 for trips between the United Kingdom mainland and the Isles of Scilly	No excess
<b>4 - Personal accident</b>	Up to £15,000 (subject to age)	No excess
<b>5 - Curtailment</b>	Up to £500 for curtailment of the trip including additional accommodation, travelling/repatriation expenses if you are hospitalised or have to stay beyond your return date	£80 per family and £40 per person
<b>6 - Personal property</b>	Up to £1,500 baggage, £100 delayed baggage (after 24 hours' delay), 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 NO to questions 1. to 4. and YES to questions 5. and 6. a) and b) below:

- Are **you** aware of any reason why the **trip** could be cancelled or cut short (such as the health of a **close relative**)
- Are **you** travelling:
  - against the advice of a **medical practitioner**, or
  - for the purpose of obtaining medical treatment.
- Have **you** been given a terminal prognosis.
- Are **you** receiving or awaiting treatment for any **bodily injury**, illness or disease as a hospital day case or in-patient.
- If you are on prescribed medication, are **your** medical condition(s) stable and well controlled.
- If **you** suffer from stress, anxiety, depression or any other mental or nervous disorder, have **you** received written confirmation (at **your** cost) that **you** are fit enough to take this **trip** 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 field.

**PLEASE NOTE - You** must also notify the Towergate Medical Line immediately of any changes in medical circumstances arising between the date the policy is issued and the time of departure for the **trip**. **You** may have to pay an additional premium to cover **your** medical conditions. This applies to all destinations including **trips** solely within the **United Kingdom** (being defined as England, Scotland, Wales, Northern Ireland and the Isles of Scilly).

#### 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**, 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.

#### THE CONSUMER INSURANCE (DISCLOSURE AND REPRESENTATION) ACT 2012

This act abolished the duty of disclosure, but imposes on the individual entering into an insurance contract a duty to take reasonable care not to make a misrepresentation to the insurer. In other words, this means that **you** must answer all questions posed by the insurer accurately, truthfully and to the best of **your** knowledge.

If **you** do not the insurer may cancel **your** policy, or reject or only pay a proportion of **your** claim depending on whether the misrepresentation was deliberate, reckless or simply careless.

**PLEASE REFER TO PAGE 3 FOR GENERAL EXCLUSIONS, AND PAGE 4 FOR EMERGENCY ASSISTANCE AND REPATRIATION AND 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, fiancé(e), 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 or step-sister, foster child and legal guardian.

**Curtail/Curtailment** Either:

- you** abandoning or cutting short the **trip** after **you** leave **your home** by direct early return to **your home**, in which case claims will be calculated from the day **you** returned to **your home** and based on the number of complete days of **your trip** **you** have not used, or
- you** attending a hospital as an in-patient or being confined to **your** accommodation within or outside the **United Kingdom** during a **trip** due to compulsory quarantine or on the orders of a **medical practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day **you** were admitted to hospital or confined to **your** accommodation and based on the number of complete days for which **you** were hospitalised, quarantined or confined to **your** accommodation. Curtailment claims under paragraph b) will only be paid for the ill/injured/quarantined/ confined **insured person**, but where **we** or Towergate Assistance agree for another **insured person** (including any children travelling with them) to stay with **you**, **we** will also pay for that **insured person's** proportion only of any travel and accommodation costs and expenses they have incurred, but not used by remaining with **you**.

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

**Loss of one of more limbs** 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 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/Ourselves** – ETI-International Travel Protection, the United Kingdom branch of Europäische Reiseversicherung (ERV) (in the Legal costs and expenses section **we, our, us** refers to DAS Legal Expenses Insurance Company Limited).

**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).

## 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](http://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 Isles of Scilly from the United Kingdom mainland for the unused proportion of any travel and accommodation costs or prepaid non-refundable expenses which **you** have paid or legally have to pay if cancellation of the **trip** is necessary and unavoidable as a result of any of the following events:

- The death, **bodily injury**, illness, disease, or complications arising as a direct result of pregnancy of:
  - you**
  - any person who **you** are travelling or have arranged to travel with
  - any person who **you** have arranged to stay with

d) **your close relative**

e) **your close business associate**.

- You** or any person who **you** are travelling or have arranged to travel with being quarantined, called as a witness at a Court of Law or for jury service attendance.
- Redundancy** of **you** or any person who **you** are travelling or have arranged to travel with which qualifies for payment under current **United Kingdom** redundancy payment legislation, and at the time of booking the **trip** there was no reason to believe anyone would be made redundant.
- You** or any person who **you** are travelling or have arranged to travel with, are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your/their** authorised leave cancelled or are called up for operational reasons, provided that the cancellation could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.
- The Police or other authorities requesting **you** to stay at **your** home due to serious damage to **your** home caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

### 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).
- 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 the Isles of Scilly).

### What is covered

**We** will pay **you** either:

- A benefit of £25 for the first full 6 hours **you** are delayed at the final departure point 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 mainland 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 mainland and the Isles of Scilly is cancelled and/or unavoidably delayed for more than 10 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 £80 (per family) or £40 (per person) of each and every claim, per incident claimed for, under subsection 2. of What is covered by each **insured person**.
- 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** between the United Kingdom mainland and the Isles of Scilly, for necessary hotel and travelling expenses incurred in reaching **your** booked destination (or in the case of a **crui**se joining **your** ship at the next possible port of call), 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.
- Circumstances known to **you** before **you** booked **your trip** or purchased this insurance which could reasonably have been expected to result in **you** arriving too late to board the **public transport** on which **you** are booked to travel.
- 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 one or more limbs**, **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

1. 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

This section includes assistance by Towergate Assistance who must be contacted as soon as possible in the event of death, **bodily injury**, illness, disease or if hospitalisation and/or compulsory quarantine occurs or if repatriation, abandonment of the **trip** or **curtailment** has to be considered.

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**.

### 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 £80 (per family) or £40 (per person) of each and every claim, per incident claimed for, under this section by each **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 6 – 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 24 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 at the time of the incident, 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, damage or destruction 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 covered under any other insurance.
  - 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/](http://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
  - knowingly makes a fraudulent or exaggerated claim under **your** policy; or
  - knowingly makes a false statement in support of a claim; or
  - submits a knowingly false or forged document in support of a claim; or
  - makes a claim for any loss or damage caused by **your** wilful act or caused with **your** agreement, knowledge or collusion.

Then

- we** may prosecute fraudulent claimants;
  - we** may make the policy void from the date of the fraudulent act;
  - we** will not pay any fraudulent claims;
  - we** will be entitled to recover from **you** the amount of any fraudulent claim already paid under **your** policy since the start date;
  - we** may inform the Police of the circumstances.
- We** accept as evidence of cover the booking confirmation issued to **you** by the travel company showing that the premium has been paid.
  - You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
  - 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.
  - 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.
  - 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.
  - 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.



#### EMERGENCY ASSISTANCE AND REPATRIATION

In the event of death or in the event of **bodily injury**, illness or disease resulting in any of the following, immediate contact must be made with the Medical Assistance Service: -

- Hospitalisation
- Repatriation or alteration in travel plans.

**TOWERGATE ASSISTANCE** - Telephone: **+44 (0) 20 3901 1722** Fax: **+44 (0) 20 3901 1723**

When calling state **your** identity, **your** policy number and the identity and telephone number of the treating doctor.

#### 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](http://www.fscs.org.uk)

#### 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**

If **you** wish to complain under the Legal costs and expenses section, please forward details of **your** complaint to:

**The Managing Director**  
**DAS Legal Expenses Insurance Company Limited.**  
**DAS House, Quayside,**  
**Temple Back, Bristol BS1 6NH**  
**Telephone: 0117 934 2000 Fax: +44 (0)117 934 2109**

##### 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](mailto:complaint.info@financial-ombudsman.org.uk)**  
**Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**  
**This procedure will not affect your rights in law**

#### HOW TO MAKE A CLAIM FOR ALL SECTIONS (other than Legal costs and expenses as shown below)

If **you** need to make a claim, please contact Towergate Chapman Stevens claims department on **0344 892 0081** (opening hours 9am - 5pm Monday to Friday excluding Bank Holidays) and ask for a Claim form and Claims evidence sheet or write to:

**Towergate Chapman Stevens**  
**Claims Department**  
**PO Box 5523**  
**Manchester**  
**M61 0QQ**  
**Email: [ManchesterTravelClaims@towergate.co.uk](mailto:ManchesterTravelClaims@towergate.co.uk)**

**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>

#### IN RESPECT OF LEGAL COSTS AND EXPENSES CLAIMS PLEASE CONTACT:

**DAS Legal Expenses Insurance Company Limited, DAS House, Quayside,**  
**Temple Back, Bristol BS1 6NH Telephone: +44 (0)117 934 2000 Fax: +44 (0)117 934 2109**

**You** should fill in the claim form and send it to **us** as soon as possible with all the information and documents required. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim promptly and efficiently. Please keep copies of all the documentation **you** send to **us**.

#### CONFIDENTIALITY AND DATA PROTECTION

All information about **you** of a sensitive or personal nature will be treated as private and confidential. The data controller will be Towergate Insurance Limited along with its subsidiary companies (the "Towergate Group"), Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN

If **you** have any data protection issues or queries, including if **you** wish to exercise any of **your** data protection rights, please write to the Towergate Data Protection Officer (care of the office of the CIO) at Towergate Insurance, 55 Bishopsgate, London, EC2N 3AS.

**We** will use and disclose the information **we** have about **you** in the course of arranging, placing and administering your insurance. This may involve passing information about **you** to insurers, other intermediaries, risk management assessors, uninsured loss recovery agencies and other third parties involved (directly or indirectly) in **your** insurance. **We** may also share information with anti-fraud and anti-money laundering agencies.

In the event of phone calls from **you**, **we** reserve the right to ask security questions (which **we** in **our** sole discretion deem appropriate) in order to satisfy ourselves that **you** are who **you** say **you** are. In the interests of security and to improve our service, telephone calls may be monitored and/or recorded.

As required by the Data Protection Act 1998, **we** follow strict security procedures in the storage and disclosure of information **you** have given to **us**.

The data **we** collect about **you** may be transferred to, and stored at, a destination outside of the European Economic Area ("EEA"). It may also be processed by staff operating outside of the EEA, who work for **us** or for one of our suppliers. Such staff may be engaged in, amongst other things, the provision of information **you** have requested. By submitting your personal data, **you** agree to this transfer, storing or processing. **We** will take all steps reasonably necessary to ensure that **your** data is treated securely and in accordance with this privacy policy.

Third parties may deliver some of our products to **you**, or provide all or part of the service requested by **you**. In these instances, while the information **you** provide will be disclosed to them, it will only be used for the administration of the service provided (including for example verification of any quote given to **you** and claims processing), underwriting and pricing purposes as appropriate, testing, and to maintain management information for business analysis.

If **we** provide information to a third party, **we** will require it and any of its agents and/or suppliers to:

- Maintain the security and confidentiality of the information and restrict access to those of its own employees.
- Use the data for the agreed purpose only and prevent it being used for any other purpose by any other party.
- Refrain from communicating with **you** other than concerning the product in question.
- Return the data to **us** at the conclusion of any contract term, and destroy or delete any copies made of all or any part of the information unless copies are needed to be kept to comply with regulations.

Before **you** provide any data to **us** **we** will endeavour to make it clear why **we** need it. Sometimes **we** may need sensitive personal data (for example medical conditions). When this is required **we** will obtain **your** consent first.