



travel

policy

## CONTACT DETAILS

To report a claim or to use one of the additional helpline services, please refer to the contact details provided below. When reporting a claim, please also refer to the section of this policy called 'How to make a claim'.

When reporting a claim, please quote 'Horizon Travel' and **your** policy number so that your call can be dealt with as promptly and efficiently as possible.

### 24-hour emergency assistance and pre-travel advice

Worldwide emergency assistance and pre-travel advice is provided 24 hours per day by CEGA Assistance (**assistance company**): they employ a team of trained, multi-lingual assistance coordinators. To comply with policy conditions **you** must notify the **assistance company** quoting reference Horizon Travel prior to

- 1 an **insured person** being admitted as an inpatient at any hospital, clinic or nursing home: if this is not possible because of the seriousness of the condition, then **you** must contact the **assistance company** as soon as is reasonably practicable after they are admitted
- 2 any repatriation arrangements being made
- 3 burial or cremation or transportation of the **insured person's** body
- 4 any hospital transfer being arranged or return home costs incurred under 'UK hospital transfer and additional costs and expenses', sections 2.1 and 2.2.

Once contacted, an experienced assistance coordinator will ensure that necessary medical fees are guaranteed and where appropriate repatriation and/or transportation is arranged by the most suitable method.

Contact details for the **assistance company** are as follows:

T: +44 (0)1243 621070

E: [assistance@cegagroup.com](mailto:assistance@cegagroup.com)

When contacting the **assistance company** please advise them that **you** are insured under scheme reference Horizon Travel and quote the policy number stated in the policy schedule.

The **assistance company** can provide advice and assistance in many other circumstances. For instance they can

- liaise with medical staff and hospitals
- guarantee medical fees if necessary
- arrange emergency repatriation with medical escort if necessary
- advise other members of the party if **you** are unfortunate enough to go into hospital
- advise on how to locate lost or delayed baggage with carriers
- refer **you** to an Embassy, Consulate or other source of legal consultation
- organise onward travel tickets following missed departure
- provide advice before **you** travel such as
  - which currencies and/or travellers cheques to take
  - banking hours
  - any visa entry requirements and permits required
  - inoculation requirements
  - the language spoken and the time zones in the countries being visited.

### Claims

Contact the **claims handler** as soon as is reasonably practicable but in any event within 30 days of such circumstances arising (or within 30 days of returning from the **journey** if such circumstances arise during the **journey**) giving brief details of the circumstances and requesting a claim form. When contacting the **claims handler** please quote scheme reference Horizon Travel and the policy number stated in the policy schedule.

CEGA Claims Services Limited

PO Box 127

Chichester

West Sussex, PO18 8WQ

T: 01243 218452

For your protection and to help monitor service standards, calls will be recorded (unless stated otherwise).

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Caring for your future today

## Welcome

I am delighted that you have chosen to trust Horizon (UW) Ltd to provide insurance for your holidays, business trips and other travel requirements.

I take our responsibility extremely seriously and we have an experienced team of experts to ensure we are able to accommodate your lifestyle and associated insurance requirements.

Whilst I hope that you do not suffer a loss, I want you to know that we will do our utmost to ensure that any loss you suffer minimises any inconvenience to you. Our claims team is here to assist to enable your loss to be dealt with as quickly and efficiently as possible when you need us most.

Please do read the contents of this policy and I hope you appreciate the scope of our cover.

I am always looking to improve our offering to you so should you find any aspect of our service less than satisfactory, please do not hesitate to contact us.

Horizon (UW) Ltd - caring for your future...today.

A handwritten signature in black ink that reads "Wendy Travers". The signature is written in a cursive, flowing style.

Wendy Travers  
Underwriting Director  
Horizon (UW) Ltd

## Essential information prior to booking a trip or travelling

Please read the following information before booking or arranging a trip. If **you** have any questions relating to the following information please contact **your** insurance intermediary.

### Leisure and sporting activities covered by this insurance

In respect of each **insured person** the following leisure and sporting activities are covered if undertaken on an incidental basis as part of **your** leisure holiday during the **period of insurance** (excluding organised sports trips or tours or engaging in an activity as a professional or where an **insured person** receives any financial reward or gain).

Abseiling	Horse riding (not competition, racing, jumping or hunting)
Aerial safaris (with licensed organisation)	Hot air ballooning (as passenger, not piloting)
Aerobics	Ice hockey
Angling (fishing)	Ice-skating (on rink)
Archery (with professional supervision)	Indoor climbing (climbing wall only)
Athletics	Jet boating
Badminton	Jet skiing
Ballooning – hot air (as passenger, not piloting)	Kayaking (grades 1-3, river only)
Banana boating	Lacrosse
Baseball	Marathon running
Basketball	Mono-skiing
Beach games	Mountain biking (not competition)
Biathlon	Netball
Big foot skiing	Off-piste skiing (in areas designated safe by resort management)
Boardsailing	Off-piste skiing (with a qualified guide)
Bobsleighting	Off-piste snowboarding (with a qualified guide)
Bowls	Orienteering
Bowling	Paintballing
Bungee jumping (with licensed organisation)	Parachuting (static line or tandem, with licensed organisation)
Camel riding	Paragliding (tandem, with licensed organisation)
Canoeing (grades 1-3, river only)	Parasailing
Clay pigeon shooting (with professional supervision)	Parascending (towed by boat)
Climbing (indoor climbing wall only)	Pistol shooting (at a licensed range under supervision)
Cricket	Polo
Croquet	Pony trekking
Cross country skiing (on recognised paths)	Racquetball
Curling	Rafting (grades 1-3, river only)
Cycling (but not BMX, competition or stunting)	Rambling
Dance	Rifle range shooting (at a licensed range under supervision)
Diving (man-made pools only)	Roller-blading
Dog sledging (passenger, with licensed organisation)	Roller-skating
Dry slope skiing	Rounders
Elephant riding/trekking (with professional supervision)	Rowing
Fell running	Rugby (recreational)
Fell walking	Safari (with licensed organisation, no firearm use)
Fencing	Sail boarding
Flying (in light aircraft as passenger, not piloting)	Sand safaris
Fishing (angling)	Sand surfing
Football (recreational or incidental soccer)	Scuba diving (no flying within 24 hours of last dive):
Glacier walking:	- up to 10 metres as standard
- below 2,000 metres	- up to 30 metres if Professional Association of Diving Instructors (PADI) qualified or equivalent
- with licensed operator and professional guide	Skateboarding (recreational)
Gliding (as passenger, not piloting)	Skating
Go karting	Ski boarding
Golf	Skidooing
Gymnastics	Skiing (on-piste, excluding freestyle)
Handball	Skin diving
Hang gliding (tandem, with licensed organisation)	Sledging
High diving (purpose-made diving board over man-made pool)	Sleigh riding (with licensed organisation)
Hiking:	Snooker
- below 5,000 metres or 2,000 metres for glacier	Snorkelling
- established, documented paths/tracks/mapped routes	Snowboarding
Hill walking:	Snowmobiling
- below 5,000 metres	Snowshoeing
- established, documented paths/tracks/mapped routes	Snow skiing
Hockey	

## Essential information prior to booking a trip or travelling

Please read the following information before booking or arranging a trip. If **you** have any questions relating to the following information please contact **your** insurance intermediary.

### Leisure and sporting activities covered by this insurance

In respect of each **insured person** the following leisure and sporting activities are covered if undertaken on an incidental basis as part of **your** leisure holiday during the **period of insurance** (excluding organised sports trips or tours or engaging in an activity as a professional or where an **insured person** receives any financial reward or gain).

Softball	Tug-of-war
Squash	Underground activities (as part of an organised excursion or tour)
Surfing	Via ferrata
Swimming	Volleyball
Table tennis	Water polo
Ten pin bowling	Water skiing
Tennis	War games
Tobogganing	Weightlifting
Trampoline	White water canoeing/rafting (grades 1-3, river only)
Trekking:	
- below 5,000 metres or 2,000 metres for glacier	
- established, documented paths/tracks/mapped routes	
- with a professional guide	

This insurance also covers **you** and any person insured under this policy to undertake the sports and activities listed below on an amateur basis but only within 12 miles of any coastline.

Boating	Sailing
Catamaran sailing	Windsurfing
Deep-sea fishing	Yacht
Dinghy sailing	

### Leisure and sporting activities excluded by this insurance

All other leisure and sporting activities, including those listed above involving organised sports trips or tours or engaging in an activity as a professional or where an **insured person** receives any financial reward or gain, are excluded by this insurance, which would include the following:

Big game hunting	Racing (other than as shown in ski-racing below)
Black water rafting	Rock climbing
BMX stunt riding	Safaris (that are not with a licensed organization or that include firearms)
Boxing	Sailing (offshore — more than 12 miles from coastline)
Bungee jumping (unless with a licensed organisation)	Scuba diving
Canyoning	- below 30 metres
Extreme skiing	- when flying within 24 hours of last dive
Extreme snowboarding	Show jumping
Free climb mountaineering	Skeleton
Freestyle skiing	Ski acrobats
Gymnastics (competitive)	Ski flying
Heli-skiing	Ski jumping
High diving (unless from purpose-made diving board over man-made swimming pool)	Ski-racing competitions and training for that purpose (other than properly supervised competitions organized and held on-piste by a ski school as part of their official course)
Horse riding (competition, racing, jumping or hunting)	Ski stunting
Jousting	Ski-touring
Kite-bugying	Sky diving
Kite flying (traction)	Sky surfing
Kite surfing	Stunt events
Luge	Underground activities (other than as part of an organised excursion or tour)
Martial arts	Water-ski jumping
Micro lighting	White water rafting (above grade 3)
Motor rallies or competitions	Wrestling
Mountaineering (ordinarily necessitating the use of ropes or guides)	
Outdoor endurance	
Outward-bound courses	

# Essential information prior to booking a trip or travelling

Please read the following information before booking or arranging a trip. If **you** have any questions relating to the following information please contact **your** insurance intermediary.

## Winter sports

Cover for winter sports is optional and will only apply if the winter sports extension is shown in **your** policy schedule as being included.

### Helpful hints for your winter sports journey

- 1 Whilst skiing is fun there are rules and regulations that apply and **you** can be prosecuted for behaving in a reckless or dangerous manner. **You** should read and understand International Ski Federation (FIS) rules before **you** ski.
- 2 If **you** are not skiing with an instructor or guide **you** should check that the area **you** wish to ski in is suitable for a skier of **your** level – obtain advice from the local ski school.

Never ski in closed areas — it is extremely dangerous and **your** insurance cover may be invalidated.

- 3 When leaving skis in racks try to liaise with a friend to ensure that skis are not left in pairs – mix and match them as thieves prefer only to take pairs.



# Important information you need to know

## Introduction

With the exception of headings, wherever words appear in bold in this Policy they will have the meanings shown in the Definitions on pages 16-18. This Policy, the Policy Schedule, the Statement of Fact and the Demands and Needs statement, together with any **endorsements** that apply, form the contract of insurance between **you** and **us**. This document sets out the full terms and conditions of the contract between **you** and **us**. It should be kept in a safe place. Please read **your** Insurance documents carefully to ensure that all details are correct. It is important that **you** check that the information **you** have given to **us** is accurate and complete - see Information you have given to **Insurers**. **You** must comply with **your** duties under each section and under the insurance as a whole.

## Insurer information

Cover under this Insurance is provided by Arch Insurance Company (UK) Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Number: 229887. Registered office is located at 6<sup>th</sup> Floor, 60 Great Tower Street, London, EC3R 5AZ. Registered Number 4977362. A member of the Association of British Insurers, and as such is covered by the Financial Ombudsman Service. Full details are available on the Financial Services register which is held on the Financial Conduct Authority's (FCA) website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on telephone number 0800 111 6768.

## Administrator information

Horizon (UW) Limited (the **administrator**) is registered in England and Wales under company number 09259292 at The Mill House, Boundary Road, Loudwater, High Wycombe, HP10 9QN. It is authorised and regulated by the Financial Conduct Authority. Full details are available on the Financial Services register, which is held on the Financial Conduct Authority's (FCA) website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on telephone number 0800 111 6768.

## Information you have given to Insurers

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

If **we** establish that **you** deliberately or recklessly provided **us** with false or misleading information, **we** will treat this insurance as if it never existed and decline all claims.

If **we** establish that **you** carelessly provided **us** with false or misleading information, it could adversely affect **your policy** and any claim. For example, **we** may:

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

**We** or **your administrator** will write to **you** if **we**:

- intend to treat **your** insurance as if it never existed, or
- need to amend the terms of **your** policy.

If **you** become aware that information **you** have provided to **us** is inaccurate, **you** must inform **your administrator** as soon as is reasonably practicable.

### Notifying us of any changes or inaccuracies

**You** must notify **your administrator**:

- without delay if **you** become aware that information **you** have provided to **us** is inaccurate
- within 14 days of **you** becoming aware about any changes in the information **you** have provided to **us** which happens before or during the **period of insurance**.

When **we** are notified that information **you** previously provided is inaccurate, or of any changes to that information, **we** will tell **you** if this affects **your** insurance. For example, **we** may amend the terms of **your** insurance, or require **you** to pay more for **your** insurance, or cancel **your** insurance in accordance with the 'right to cancel' section below.

If **you** fail to notify **us** that information **you** have provided is inaccurate, or **you** fail to notify **us** of any changes, this insurance may become invalid and **we** may not pay **your** claim, or any payment could be reduced.

## Important information you need to know

### Right to cancel

If having purchased this insurance **you** decide that it does not meet **your** requirements please return all documentation within 14 days of the **date of issue** to

Horizon (UW) Ltd  
Basepoint Business Centre  
Crab Apple Way  
Evesham, WR11 1GP

And, provided that no claim has been made or **you** do not intend making a claim and **you** have not travelled, the premium will be refunded in full. **You** can also cancel this insurance at any time by writing to **us** but no refund of premium will be given after expiry of the 14 day cooling off period, unless **you** choose to cancel this insurance where **we** cannot provide cover for a newly diagnosed medical condition in which case **we** shall return premium to **you** on a pro-rata basis for the unexpired **period of insurance**.

**We** can cancel this insurance by giving 30 days written notice to **you** at **your** last known address and in such an event the premium for the period up to the date of the cancellation shall be returned to **you** on a pro-rata basis. **We** will only do this for a valid reason. Examples of valid reasons include:

- non-payment of premium;
- a change in risk occurring which means that **we** can no longer provide **you** with insurance cover;
- non-cooperation or failure to supply any information or documentation requested by **us**;
- threatening or abusive behaviour or the use of threatening or abusive language.

In the event of **you** receiving a terminal prognosis, all cover under this insurance shall cease in respect of any future trips booked and paid for with the exception of the cancellation cover provided under Section 3 – Cancellation or Curtailment.

No return of premium will be made to **you** if any claim has been paid or is outstanding under this insurance.

### Health information

This insurance operates on the basis that **you** are not travelling against medical advice nor with the intention of obtaining medical treatment abroad.

This insurance contains certain exclusion and conditions relating to **your** state of health and, in addition, will not cover **you** if **you** have a **pre-existing medical condition(s)** unless all such medical conditions are referred to the Medical Screening Helpline and such **pre-existing medical condition(s)** are accepted in writing.

If **you** are in any doubt as to whether **you** are eligible for full cover, please contact the Medical Screening Helpline.

Please call the Medical Screening Helpline on 01243 218453 quoting scheme reference 'Horizon Travel'. The Medical Screening Helpline is available Monday to Friday, 9.00am to 6.00pm and Saturday 9.00am to 12.00pm (excluding public holidays).

**Your** enquiry will be handled confidentially and **you** will be advised of the extent of cover that can be provided. In the event that cover is required for **your pre-existing medical condition(s)** **you** will be asked to contact **your** insurance intermediary direct to arrange payment should an additional premium become due.

In the event that **you** are diagnosed as having a medical condition during any period detailed in the 'Change in health conditions' appearing in sections 1, 2, 3, 4 and 10 of this insurance, **we** will then decide if **we** can provide **you** with cover on existing terms. **We** will ask **you** to pay an additional premium, add special conditions to the insurance or exclude cover for that medical condition. If **we** cannot provide cover **you** can make a cancellation claim under section 3 if **you** have booked and paid for a **journey** that **you** have not yet made. Alternatively, **you** can cancel this insurance in accordance with the 'Right to cancel' section.

Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover.

**This is not a private medical insurance.** **We** will pay for private treatment only if there is no appropriate reciprocal health agreement such as the European Health Insurance Card (EHIC) in existence and no public service available. **We** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate. In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all **your** medical records and information.

# Important information you need to know

## Eligibility for this insurance

This insurance is available to residents of the **United Kingdom**. A resident is deemed to be an individual who has been resident in the **United Kingdom** for at least 6 months at the start date of this insurance and whose main home is in the **United Kingdom** and is registered with a doctor in the **United Kingdom**.

## Foreign and Commonwealth Office

**You** must observe travel advice provided by the Foreign and Commonwealth Office (FCO). No cover is provided under any section of this insurance in respect of travel to a destination to which the FCO has advised against all or all but essential travel or where **you** remain to contrary advice. Travel advice can be obtained from the FCO by visiting their website at [www.fco.gov.uk](http://www.fco.gov.uk).

## Reciprocal health agreement

When travelling to European Economic Area (EEA) countries and Switzerland **you** are strongly advised to obtain a European Health Insurance Card (EHIC) online at: [www.ehic.org](http://www.ehic.org) or by telephone on 0300 330 1350. This EHIC entitles **you** to benefit from the reciprocal health agreements which exist between European Economic Area (EEA) and Switzerland. Where medical expenses have been reduced by the use of an EHIC, or by a contribution from any other source and PROVIDED THAT liability has been accepted by the **insurers** for such reduced medical expenses, the GBP250 **excess** under Section I – Medical and Emergency Expenses will be reduced by the amount of such reduction or contribution up to a maximum reduction of GBP250. The **United Kingdom** has reciprocal health arrangements with certain other non- EEA countries including but not limited to Australia, New Zealand and Russia. Visit [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) for a list of those countries in which **you** may be entitled to free treatment or treatment at reduced cost.

## Maximum excess

The maximum **excess** payable in respect of any one incident or series of related incidents during a **journey**, resulting in a claim, will be limited to GBP250 irrespective of the number of sections involved.

## Questions about your insurance and complaints procedure

If **you** have any questions or concerns about **your** insurance or the handling of a claim, in the first instance please contact, via **your administrator**:

Horizon (UW) Ltd  
Unit 59 Basepoint Business Centre  
Crab Apple Way  
Evesham, WR11 1GP

T: 01242 505670  
E: [admin@horizonuw.co.uk](mailto:admin@horizonuw.co.uk)

However, if **you** wish to make a complaint, **you** may do so in writing or verbally at any time using the contact details below:

Arch Insurance Company (UK) Limited  
5<sup>th</sup> Floor,  
60 Great Tower Street  
London  
EC3R 5AZ

E: [complaints@archinsurance.co.uk](mailto:complaints@archinsurance.co.uk)

If **you** remain dissatisfied with **our** response to **your** complaint, **you** may direct **your** complaint to :

Financial Ombudsman Service  
Exchange Tower  
1 Harbour Exchange Square  
London, E14 9SR

T: 0800 023 4567 or 0300 123 9123  
E: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

If **you** are unsure whether the FOS will consider **your** complaint, please contact them directly for advice.

The service the FOS provides is free and impartial, and contacting them at any stage does not affect **your** legal rights to take action.

## Financial Services Compensation Scheme (FSCS)

Arch Insurance Company (UK) Limited are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **your** insurer is unable to meet its obligations to **you** under this insurance. If **you** are entitled to compensation under the scheme, the level and extent of the compensation will depend on the nature of this insurance. Further information about the scheme is available from the FSCS using the contact details below:

Financial Services Compensation Scheme  
10<sup>th</sup> Floor, Beaufort House  
15 St Botolph Street  
London, EC3A 7QU

T: 0800 678 1100 – freephone  
0207 741 4100

W: [www.fscs.org.uk](http://www.fscs.org.uk)

## Insurance Contract

In consideration of **your** having paid the premium stated in the policy schedule, **we** agree to provide the insurance in the manner and to the extent specified in this insurance provided that:

- 1 **you** shall be subject to all the terms, conditions, limitations and/or exclusions contained in this insurance, the policy schedule or by additional **endorsement**
- 2 **our** liability shall not exceed the benefit levels, sums insured or limits of liability expressed herein
- 3 there shall be no cover under sections 12, 13, 14, 15 and 16 unless the winter sports extension is stated in the policy schedule as being included.



Peace of mind

## How to make a claim

If there are any circumstances that may give rise to a claim under this insurance the **insured person** (or their legal or personal representatives) must in respect of any claim

- i contact the **claims handler** as soon as is reasonably practicable but in any event within 30 days of such circumstances arising (or within 30 days of returning from the **journey** if such circumstances arise during the **journey**) giving brief details of the circumstances and requesting a claim form. When contacting the **claims handler** please quote scheme reference 'Horizon Travel' and the policy number stated in the policy schedule.

### Cega Claims Service Limited

PO Box 127  
Chichester  
West Sussex, PO18 8WQ

T: 01243 218452

- 2 complete and return the claim form together with all receipts, reports and evidence requested on the claim form. All claims must be substantiated by receipts, valuations, medical, police or other report(s) as applicable. Please note that in certain circumstances more immediate action is required to ensure that **your** claim is not prejudiced as follows:

### Medical expenses

The **assistance company** must be notified prior to

- i the **insured person** being admitted as an inpatient at any hospital, clinic or nursing home
- ii any repatriation arrangements being made
- iii burial, cremation or transportation of the **insured person's** body
- iv any hospital transfer being arranged or return home costs incurred under this section.

When contacting the **assistance company** please advise them that **you** are insured under scheme reference 'Horizon Travel' and quote the policy number stated in the policy schedule. For assistance, please contact

T: +44 (0) 1243 621070

E: [assistance@cegagroup.com](mailto:assistance@cegagroup.com)

### Cancellation

Notification of cancellation of the **journey** must be given

- i verbally or in writing to the **claims handler**
- ii in writing to the tour operator or travel agent or in respect of **journeys** not arranged via a tour operator or travel agent to the accommodation and transport providers immediately or as soon as reasonably practicable the circumstances giving rise to the claim.

### Curtailement

Notification of **curtailment** of the **journey** must be given to the **assistance company** prior to departing to return home.

### Loss of passport

Loss of passport must be notified immediately on discovery or as soon as reasonably practicable to the nearest British Consulate (or if not holding a British passport to the **insured person's** nearest Embassy) and a written report of the loss obtained from them.

### Delayed baggage and/or Ski equipment hire charges

The non-arrival of the **insured person's** baggage and/or **ski equipment** must be reported immediately or as soon as is reasonably practicable to the carrier, transport company or authority and a written report (or in the case of an airline a Property Irregularity Report) obtained from them.

### Travel delay

The **insured person** must check in at the international coach terminal, rail terminal, port or airport according to the official itinerary supplied and obtain written confirmation from the carriers (or their handling agents) of the number of hours delay in departure of the coach, train, sea vessel or aircraft in which the **insured person** was booked to travel and the reason for such delay.

#### Missed departure

The **insured person** must check in at the coach terminal, rail terminal, port or airport according to the official itinerary supplied and obtain

- i written confirmation from the carriers (or their handling agents) of the number of hours delay and the reason for such delay
- ii a repairer's report in the event of a claim in respect of accident, damage to or breakdown of the private motor vehicle in which the **insured person** was travelling.

#### Hospital and detainment

**You** must provide the **insurers** within 30 days of returning from the **journey** with the appropriate medical certificate, police report and/or written evidence.

#### Winter sports: ski equipment

Loss or damage occurring in transit must be reported immediately on discovery to the carrier (for example, airline) and a written report (or in the case of an airline a Property Irregularity Report) obtained from them. All other losses must be reported to the local police within 24 hours of discovery or as soon as is reasonably practicable and a written report obtained from them.

Please refer to the appropriate section for full details. **You** must also

- give all information and assistance that the **insurers** may require
- comply with all reasonable deadlines set by the **insurers**
- comply with all deadlines set by any court or legally empowered authority for the disclosure of information, production of proof, evidence and/or documentation and provision of assistance.

Failure to comply with the terms of this policy may prejudice any claim.



## Definitions

Throughout this insurance, some words and phrases have the same meaning wherever they appear. To ensure their meaning is clear and to avoid misunderstanding, these words and phrases are defined below (unless more specifically defined elsewhere in this insurance) and are highlighted by **bold** type throughout the insurance.

### Administrator

means: Horizon (UW) Ltd, Unit 59 Basepoint Business Centre, Crab Apple Way, Evesham, WR11 1GP

### Assistance company

means: Cega Assistance, PO Box 127, Chichester, West Sussex, PO18 8WQ.

### Claims handler

means: Cega Claims Services Limited, PO Box 127, Chichester, West Sussex, PO18 8WQ.

### Close business colleague

means: a person employed by the same company as the **insured person** and in whose absence from the business it will be essential that the **insured person** be present in their place.

### Curtailment

means: Returning to the **insured person's** home or place of business in the **United Kingdom** prior to the policy schedule date of return from the **journey**.

### Damages

means: Unliquidated damages but excluding punitive, exemplary or any multiple of compensatory damages.

### Date of issue

means: The date this insurance was issued as stated in the policy schedule.

### Defence costs

means:

- The costs of legal representation at
  - a a coroner's inquest or any inquiry in respect of any death
  - b proceedings in any court arising out of any alleged breach of statutory duty
- and expenses incurred with the **insurers'** written consent and relating to any claim which be the subject of indemnity cover under Section 6 – Contingent liability (jet bikes and jet skis) and Section 16 – Winter sports: contingent liability (snowmobiles and skidoos).

### Endorsement

means: A change in details or a variation in the terms, conditions and/or exclusions of this insurance.

### Excess(es)

means: The first amount(s) of any claim, as shown in this insurance, that **we** will deduct from any claims settlement **we** make. All claims arising out of one incident or series of related incidents will be treated as one claim and only one **excess** (whichever is the greatest) will apply, irrespective of the number of sections involved.

### Family

means: **You**, **your** husband, wife or **partner** plus all **your** unmarried dependant children aged under 25 years at the start date of this insurance, who are all permanently residing at the same address in the **United Kingdom** (and/or residing elsewhere in the **United Kingdom** if in full time education).

### Geographical limits

means: Worldwide.

### Insured person

means: Each person stated in the policy schedule as being insured who meets the 'Eligibility' criteria of this policy .

### Insurers

means: Arch Insurance Company (UK) Limited

# Definitions

## Journey

means: A trip of up to 90 days duration that takes place during the **period of insurance** (or continues into the next **period of insurance** if **your** contract is renewed with **us** and is in force at the time of any incident resulting in a claim) and with the **geographical limits** for social, domestic, pleasure, educational or commercial business purposes commencing from **your** home or place of business within the **United Kingdom** (whichever is the later) and returning to **your** home or place of business within the **United Kingdom** (whichever is the earlier) and involving travel:

- 1 outside the **United Kingdom** or
- 2 solely within the **United Kingdom** provided that the **journey** involves at least:
  - a one night stay for commercial business purposes  
or
  - b two nights stay for all other trips at pre-booked accommodation not owned by or leased to any person covered by this insurance.

A trip that exceeds 90 days duration shall NOT be deemed a **journey**.

## Loss of limb

means: Total and permanent loss of use by physical separation or otherwise of one or both hands at or above the wrist joint and/or one or both feet at or above the level of the ankle (talo-tibular joint).

## Loss of sight

means: Total and permanent loss of sight, which shall be deemed to have occurred

- i in both eyes when the **insured person's** name has been added to The Register of Blind Persons on the authority of a qualified ophthalmic specialist
- ii in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale and the **insurers** are satisfied that the condition is permanent and without expectation of recovery.

## Operative time of cover

means: The insurance provided under all applicable sections of this policy commence when during the **period of insurance** the **insured person** leaves their home or place of business (whichever is left last) in the **United Kingdom** to commence a **journey** and terminates upon

- the **insured person's** direct return to such home or place of business (whichever is reached first) at the end of such **journey** or
- the expiry of the **period of insurance**

whichever is the earlier, except for the cancellation insurance provided under Section 3 – Cancellation or curtailment, where cover is effective from the date of booking a **journey** or the date of commencement of the **period of insurance** (whichever is the later) and terminates when during the **period of insurance** the **insured person** leaves their home or place of business (whichever is left last) within the **United Kingdom** to commence such **journey** or upon expiry of the **period of insurance** (whichever is the earlier).

## Partner

means: a person who is not related to **you** or a civil partner with whom **you** have shared a home at the same address in a marriage-like relationship for at least 6 months.

## Period of insurance

means: The period stated in the policy schedule. The **period of insurance** is automatically extended for up to 30 days in the event that completion of the **journey** is delayed due to any circumstances beyond the **insured person's** control provided that

- the **insured person** is not being detained by the police or any other lawful authority for any criminal act or breach of any law or enactment
- the **insured person** makes all reasonable efforts to complete the **journey** as soon as is reasonably practicable after the original scheduled completion date of the **journey**.

## Permanent total disablement

means: Total and permanent disablement which prevents the **insured person** from engaging in or giving attention to any business or occupation of any and every kind having lasted for 12 consecutive months from the date of the accident and having been proved to the **insurers'** satisfaction to be beyond the hope of improvement.

## Pre-existing medical condition

means: Any past or current medical condition that has given rise to symptoms or for which any form of treatment, hospital admission or prescribed regular medication, medical consultation or supervision, tests or investigation or follow up/check up has been required or received during the 12 months prior to the start date of the **period of insurance**.

# Definitions

## Relative

means: The

- spouse, fiancé(e), **partner**
- parent, step-parent, parent-in-law, grandparent
- child, step-child, son-in-law, daughter-in-law, grandchild
- brother, sister, step-brother, stepsister, brother-in-law, sister-in-law

of the **insured person** or of the person with whom the **insured person** is travelling or had arranged to stay.

## Ski equipment

means: Snowboards, skis, bindings, sticks and boots.

## Unattended vehicle

means: A motor vehicle that contains neither a driver nor a passenger.

## United Kingdom

means England, Wales, Scotland, Northern Ireland and the Isle of Man.

## We/us/our

mean: The **insurers**.

## You/your

mean: Each person stated in the policy schedule as being insured who meets the 'Eligibility' section of this policy.

# Policy conditions

The following conditions apply to all sections of cover in this policy wording. In each section of cover within this policy wording, additional conditions may apply and will be stated in the relevant section of cover.

## 1 Precautions

The **insured person** must

- take all reasonable precautions to prevent anything happening that may give rise to a claim under this policy
- not book or undertake a **journey** against medical advice or if the **insured person** has any reason to believe that such **journey** may have to be cancelled or curtailed.

## 2 Claims

If there are any circumstances that give rise to a claim under this policy the **insured person** must follow the procedure in the section 'How to make a claim' and supply at the request of and without cost to the **insurers** all such proof, information and evidence and provide all such assistance as the **insurers** may require, complying with all reasonable deadlines set by the **insurers** and complying with all deadlines set by any court or legally empowered authority for the disclosure of information, production of proof, evidence and/or documentation and provision of assistance. No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the **insured person** without the written consent of the **insurers**.

## 3 Insurers' rights in the event of a claim in respect of all sections

- The **insurers** shall be entitled but not bound to take over and conduct in the name of the **insured person** the defence or settlement of any claim or to prosecute in the name of the **insured person** for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim.
- The **insurers** shall be entitled at any time in its own name or in the name of the **insured person** to take action to effect the recovery of any part for securing reimbursement in respect of any loss or damage and the **insured person** shall give the **insurers** all information and assistance in so doing.
- Upon payment of any claim under Section 12 – Ski Equipment, if applicable (other than for repair) any part of the property in respect of which payment is made shall belong to the **insurers** subject to the **insured person's** right to reclaim it upon repayment to the **insurers** of the amount paid by the **insurers**.

## 4 Fraud

If **you**, or anyone acting on **your** behalf, make a claim knowing it to be false or fraudulent in amount or in any other respect, this insurance will become invalid. This means:

- **we** will not pay the false or fraudulent claim and be entitled to recover any payment(s) that have been made in respect of such fraudulent claim; and
- **we** have the option to treat this insurance as having been terminated at the time of the fraudulent act (not the discovery of it) and **we** will not return any premium; and
- **we** will be entitled to refuse all claims arising after the fraud; but **we** shall remain liable for legitimate losses before such a fraud.

## 5 Law and jurisdiction

This policy shall be governed by and construed in accordance with English law and the parties agree to submit to the exclusive jurisdiction of the English courts in the event of a dispute arising under this insurance.

## 6 Uninsured expenses

If any costs and/or expenses not covered by this policy have been incurred by **us** on **your** behalf or any additional or increased costs and/or expenses incurred by **us** as a result of **your** failure to comply with the terms, provisions, conditions and limitations of this policy then **you** shall repay all such costs and/or expenses to **us** within 30 days of **you** being requested to do so by **us**.

## 7 Dual insurance

If at the time of any incident that 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** proportionate share (not applicable to section 4 – Personal accident)

## 8 Data Protection Notice

In this notice **We**, **Us** and **Our** means Horizon (UW) Limited and the **Insurers** who underwrite **Your** policy – each a separate data controller in respect of **Your** personal data. **Your** personal data means any information **We** hold about **You**, and any information **You** give **Us** about anyone else, including, identification details, financial information, policy information, credit and anti-fraud data and information about previous and current claims. Personal data processed may include sensitive personal data (e.g. health data) and criminal convictions data. Please read this notice carefully as it contains important information about **Our** use of **Your** personal data. Please note that if **You** decline to provide information when requested or **You** give **Us** false or inaccurate information this could give **Us** the right to void **Our** insurance policy with **You** or it could impact **Your** ability to claim.

Security of **Your** data is very important to **Us**. **We** will ensure that **Your** data is processed with appropriate security measures in place. **We** will collect and process data about **You** and any other persons insured under this insurance policy, as necessary for performance of the policy, or at **Your** request prior to entering into the policy, or in order to provide **You** with **Our** services in accordance with **Our** legitimate interests. These interests include but are not limited to administering **Your** policy, improving **Our** service, preventing financial crime, general risk modelling and analysis and transferring books of business.

## Policy conditions (cont'd.)

In some circumstances, **We** may need to collect and use sensitive personal data (e.g. health data) or information relating to criminal convictions and offences. Where this is required, unless another ground applies, **We** may need **Your** consent to this processing. **You** may withhold or withdraw **Your** consent or ask **Us** not to continue processing at any time by contacting **Us** using the details below. However, if **You** do this, **We** may be unable to process **Your** enquiry or claim or continue to provide **You** with insurance.

**We** will exchange data about **You** with other parties in order to provide **You** with and administer this insurance and any claims. This may include **Your** intermediary (if **You** used one), their supplier, the **Insurers**, service suppliers, underwriting agents, credit reference agencies, anti-fraud databases, solicitors, claims administrators and their suppliers and agents, public and regulatory bodies. Depending on the circumstances, this may involve a transfer of data outside the UK and the European Economic Area (“EEA”) to countries that have data protection laws not equivalent to those in the UK or the EEA. Any such transfer will be made with appropriate contractual safeguards in place and **You** can obtain a copy of these by contacting **Us** using the details below.

**We** will not use **Your** data or pass it to any other party for marketing products or services to **You** unless **You** have given consent.

**We** will not keep **Your** data for longer than necessary. **We** will delete data about **You** within eight years after **Your** cover ends, though for some types of insurance, **We** may be required to retain data for longer due to **Our** legal or regulatory obligations.

**You** have the right to access a copy of **your** personal data held by **us** (and have this transferred to a third party) or request rectification of **Your** personal data if it is inaccurate or incomplete. In certain circumstances, **You** also have the right to object to the processing of **Your** personal data, to request erasure of **Your** personal data or to restrict **Our** use of **Your** personal data. If

**You** wish to exercise **Your** rights about how **We** process **Your** data, please write to

The Data Protection Controller, The Mill House, Boundary Road, Loudwater, High Wycombe, HP10 9QN, or email [admin@horioznuw.co.uk](mailto:admin@horioznuw.co.uk). Please advise **Us** of as much detail as possible to enable **Us** to deal with **Your** request.

If **You** are not satisfied with the way **We** have managed **Your** personal data, **You** may complain to the Information Commissioners Office. **You** can contact them by:

Visiting the website [www.ico.org.uk/concerns](http://www.ico.org.uk/concerns) or alternatively telephoning on **0303 123 1113**

### 9 Sanction limitation

**We** shall not provide any benefit under this policy to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

## Policy exclusions

The following exclusions apply to all sections of cover in this policy wording. In each section of cover within this policy wording, additional exclusions may apply and will be stated in the relevant section of cover.

- I This insurance does not cover
  - i any person aged 70 years or over at the **date of issue**
  - ii any person who does not meet the 'Eligibility' criteria of this policy
  - iii loss, damage, bodily injury, death, disease, illness, liability costs or expenses arising out of or in connection with any
    - a manual work or any occupation with an increased risk of death, injury or illness, in connection with any business, trade or profession, undertaken by the **insured person** during their **journey**
    - b willful, malicious or criminal act of the **insured person** or breach of any law or enactment by the **insured person**
    - c engagement in any leisure activity either as a professional or where **you** receive any financial reward or gain or where **you** engage in organised sports trips or tours
  - iv any claim arising if at the time of purchasing this insurance the **insured person** or a travelling companion has been advised of a terminal prognosis
  - v any claim caused by or arising from
    - a pregnancy or childbirth in respect of any **journey** starting and/or finishing within 8 weeks of the expected date of birth but shall cover the complications of pregnancy or childbirth whilst on any **journey** starting and/or finishing outside of such 8-week period
    - b willfully self-inflicted illness or injury
    - c the influence of intoxicating liquor or drugs (except drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner other than for drug addiction)
    - d alcoholism, drug addiction or solvent abuse
    - e sexually transmitted disease
    - f travel contrary to medical advice or where the purpose of travelling is to obtain medical treatment
    - g mental illness, anxiety or depression
  - vi loss, damage, bodily injury, death, disease, illness, liability costs caused by or resulting from Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivatives or variations thereof
  - vii **journeys** to a destination where the FCO advise against all or all but essential travel or where **you** have remained contrary to that advice
  - viii death, injury, illness or disablement caused by or arising from or consequent upon the **insured person's** own suicide or attempted suicide or deliberate exposure to danger (except in an attempt to save human life) or the **insured person's** own criminal act
  - ix additional costs or supplements arising from single or private room(s) not approved in advance by the **assistance company**
  - x war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war or any act, condition or war like operation incident to war
  - xi war like action by a regular or irregular military force or civilian agents, or any action taken by any government, sovereign or other authority to hinder or defend against an actual or expected attack
  - xii insurrection, rebellion, revolution, attempt to usurp power or popular uprising or any action taken by governmental or martial authority in hindering or defending against any of these
  - xiii 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
  - xiv loss, destruction, damage, liability costs or expenses by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds
  - xv any claim caused by or resulting from
    - a ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
    - b the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
  - xvi Any claim directly or indirectly related to a pandemic and/or epidemic as announced by the World Health Organisation (WHO), including but not limited to Coronavirus (COVID-19), including any related and/or similar condition(s) or any mutation or variation of these. This Policy Exclusion applies to all sections of cover with the exception of Section I Medical and Other Expenses, Journeys outside the United Kingdom 1i, 2i, 2ii only, provided prior to **your Journey** commencing the Foreign, Commonwealth & Development Office (FCDO) have not advised against all or all but essential travel to **your** intended destination(s) including any country or area **you** are travelling through
- 2 This insurance does not apply whilst the **insured person** is
  - i motorcycling as either a driver or a passenger
    - unless the person driving the motorcycle holds a current valid full motorcycle driving licence permitting them to drive such motorcycle, the motorcycle has an engine capacity of 2000cc or less and that, as driver or passenger, the **insured person(s)** is wearing a crash helmet
    - or, for **insured person(s)**, who hold a current valid full motorcycle driving licence permitting them to drive such motorcycle, have held the licence for a minimum of 2 years without incident, the motorcycle has an engine capacity of 2000cc or less and that, as driver or passenger, the **insured person(s)** is wearing a crash helmet
  - ii engaging in air travel other than as a passenger in a licensed aircraft being operated by a licensed commercial air carrier
  - iii winter sports of any kind unless stated in the policy schedule as being included

## Policy exclusions (cont'd.)

- iv engaging in
  - big game hunting
  - black water rafting
  - BMX stunt riding
  - boxing
  - bungee jumping (unless with a licensed organisation)
  - canyoning
  - extreme skiing
  - extreme snowboarding
  - free climb mountaineering
  - freestyle skiing
  - gymnastics (competitive)
  - heli-skiing
  - high diving (unless from a purpose built diving board over a man-made swimming pool)
  - horse riding (competition, racing, jumping or hunting)
  - jousting
  - kite buggying
  - kite flying (traction)
  - kite surfing
  - luge
  - martial arts
  - micro-lighting
  - motor rallies or competitions
  - mountaineering (ordinarily necessitating the use of ropes or guides)
  - outdoor endurance
  - outward bound courses
  - racing (other than as shown in ski-racing below)
  - rock climbing
  - safaris (that are not with a licensed organisation or that include firearms)
  - sailing (offshore – more than 12 miles from coastline)
  - scuba diving below 30 metres or when flying within 24 hours of last dive
  - show jumping
  - skeleton
  - ski acrobatics
  - ski flying
  - ski jumping
  - ski-racing competitions and training for that purpose (other than properly supervised competitions organised and held on-piste by a ski school as part of their official course)
  - ski stunting
  - ski-touring
  - sky diving
  - sky surfing
  - stunt events
  - underground activities (other than as part of an organised excursion or tour)
  - water-ski jumping
  - white water rafting (above grade 3)
  - wrestling
- v participating in any organised sports trip or tour whilst the **insured person** is playing (if the winter sports extension is stated in the policy schedule as being applicable, this exclusion shall not apply in respect of amateur winter sports not otherwise excluded) or any variations thereof unless declared to and accepted in writing by the **insurers**.
- 3 The **insurers** shall not be liable for any claim caused by or arising from the failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date. This exclusion does not apply to Section I – Medical and Other Expenses, or Section 4 – Personal Accident.
- 4 The **insurers** shall not be liable for claims caused by or arising from any **journeys** that are expected to exceed 90 days duration unless declared to and accepted in writing by the **insurers**.

## Section I – Medical and other expenses

### Change in health condition

It is a requirement of this section that all **your pre-existing medical condition(s)** are declared to **us**. If between the start date of this insurance and the date of commencement of a **journey you** are first diagnosed as having a medical condition, **you** must give details of the condition prior to travelling by calling the Medical Screening Helpline on **01243 218453** quoting 'Horizon Travel' and **your** policy number appearing on **your** policy schedule. **We** reserve the right to impose special terms in the light of any such details disclosed.

### Cover

#### Journeys outside the United Kingdom

##### To pay

- 1 up to GBP10,000,000 in total in respect of
    - i medical, hospital and treatment expenses (including the cost of emergency dental treatment for the immediate relief of pain only but limited to GBP400 in total), ambulance charges, cost of rescue services, reasonable accommodation and/or travelling and/or repatriation expenses to the **United Kingdom** (including such reasonable and necessary additional accommodation and travelling expenses including those of one **relative** or friend required on medical advice to stay or travel with the **insured person** or if **you** are a child and require an escort) necessarily and reasonably incurred outside the **United Kingdom** on medical advice as a direct result of the **insured person** sustaining accidental bodily injury or suffering the onset of illness during the **operative time of cover**
    - ii reasonable additional hotel and travel costs incurred in the event of the necessary repatriation of the **insured person** to their home or place of business within the **United Kingdom** as a result of the sudden and unexpected death, serious injury or serious illness occurring during the **operative time of cover** of the **insured person's relative** or **close business colleague**
  - 2 the reasonable charges in the event of death occurring during the **operative time of cover** of
    - i burial or cremation of the **insured person** in the locality where death occurs not exceeding GBP1,000 in total, or
    - ii transporting the **insured person's** remains or ashes to their home in the **United Kingdom** (excluding funeral or interment costs) not exceeding GBP5,000 in total subject to the prior approval of the **insurers**
- provided that
- cover under this section shall apply only in respect of **journeys** outside the **United Kingdom**
  - the amount payable shall not exceed the amounts stated or

GBP10,000,000 in total and shall only be in respect of costs incurred within 12 months of the date of the incident giving rise to the claim

- the **insurers** reserve the right to repatriate to the **United Kingdom** when in the opinion of the **insurers'** medical advisers the **insured person** is fit to travel
- the **assistance company** is notified prior to
  - the **insured person** being admitted as an inpatient to

### Exclusions

This section does not cover claims:

- i
  - a caused by or resulting from any **pre-existing medical condition** of **you** unless **you** have declared all **pre-existing medical conditions** to **us** and **we** have written to **you** accepting them for insurance
  - b if **you** are awaiting the results of any tests or investigations
- ii for the following costs and expenses unless they have been authorised by the **assistance company**
  - a inpatient, hospital, clinic or nursing home expenses
  - b repatriation transportation or additional hotel or travel costs and expenses
  - c burial or cremation costs outside the **United Kingdom**  
charges levied for services rendered or treatment received in the **United Kingdom** for any elective medical or dental treatment or exploratory tests
- iii for dental work involving precious material
- iv for treatment which in the opinion of a medical or dental practitioner could reasonably be delayed until **you** return to **your** home or place of business in the **United Kingdom**
- v for medical, hospital or treatment expenses which **you** knew at the time of departure on the **journey** will be required or required to be continued during the course of such a **journey**
- vi for charges levied for services rendered or treatment received after 12 months from the date of any incident giving rise to a claim
- vii for expenses incurred more than 12 months after completion of a **journey**
- viii for expenses caused by the treatment of alcoholism, alcohol abuse, drug abuse or from taking drugs not prescribed by a registered qualified medical practitioner. Expenses caused by taking drugs prescribed for the treatment of drug abuse or drug dependency are also excluded
- ix for expenses incurred in replenishing supplies of medication that were prescribed and supplied to **you** prior to the commencement of a **journey**.
- x

### Excess

An **excess** of GBP250 applies, as shown in the policy schedule unless, in respect of **journeys** outside of the **United Kingdom**, **you** used an EHIC card or there has been a contribution from any other source, as stated in 'Reciprocal health agreement' under **Important information you need to know**.



## Section I – Medical and other expenses

any hospital, clinic or nursing home. If this is not possible because of the seriousness of the condition then **you** must contact the **assistance company** as soon as possible after being admitted

- any repatriation arrangements being made
- burial, cremation or transportation of the **insured person's** remains to the **United Kingdom** in the event of the death of the **insured person** and has authorised any costs to be incurred.

### Journeys within the United Kingdom

To pay up to

- 1 GBP250 in total in respect of emergency medical and treatment expenses (including the cost of emergency dental treatment for the immediate relief of pain only but limited to GBP100 in total) necessarily and reasonably incurred within the **United Kingdom** on medical advice as a direct result of the **insured person** sustaining accidental bodily injury or suffering the onset of illness during the **operative time of cover**
- 2 GBP10,000 in total in respect of reasonable accommodation and/or travelling and/or repatriation expenses to the **insured person's** home or to the most suitable hospital or nursing home near to the **insured person's** home within the **United Kingdom** (including reasonable and necessary additional accommodation and travelling expenses of one **relative** or friend required on medical advice to stay or travel with the **insured person** or if **you** are a child and require an escort) necessarily and reasonably incurred on medical advice as a direct result of the **insured person** sustaining accidental bodily injury or suffering the onset of illness during the **operative time of cover**
- 3 GBP1,000 in total in respect of reasonable charges for the cost of transporting the **insured person's** remains or ashes to the **insured person's** home in the **United Kingdom** (excluding funeral or interment costs) in the event of death occurring during the **operative time of cover**
- 4 GBP500 in total in respect of all reasonable additional hotel and travel costs incurred in the event of the necessary repatriation of the **insured person** to their home or place of business within the **United Kingdom** as a result of the sudden and unexpected death, serious injury or serious illness occurring during the **operative time of cover** of the **insured person's relative** or **close business colleague**

provided that

- cover under this section shall apply only in respect of **journeys** solely within the **United Kingdom**
- the amount payable shall not exceed the amounts stated or GBP10,000 in total and shall only be in respect of costs incurred within 12 months of the date of the incident giving rise to the claim
- the **assistance company** is notified prior to any repatriation or transportation arrangements being made and has authorised any costs to be incurred.

## Section 2 – UK hospital transfer, additional costs and expenses

### Change in health condition

It is a requirement of this section that all **your pre-existing medical condition(s)** are declared to **us**. If between the start date of this insurance and the date of commencement of a **journey you** are first diagnosed as having a medical condition, **you** must give details of the condition prior to travelling by calling the Medical Screening Helpline on **01243 218453** quoting 'Horizon Travel' and **your** policy number appearing on **your** policy schedule. **We** reserve the right to impose special terms in the light of any such details disclosed.

#### Cover

##### Hospital transfer expenses

If during the **operative time of cover** the **insured person** sustains accidental bodily injury or suffers the onset of illness which during the **operative time of cover** results in them being

- 1 repatriated to the **United Kingdom** by the **assistance company** and admitted as an inpatient
- 2 directly admitted as an inpatient at a hospital or nursing home within the **United Kingdom** but more than 35 miles from their home within the **United Kingdom** the **insurers** will at the request of the **insured person** pay up to GBP5,000 in total in respect of costs reasonably and necessarily incurred on behalf of the **insurers** by the **assistance company** in transferring the **insured person** to the most suitable hospital or nursing home nearest to their home within the **United Kingdom**, such costs to include the cost of medical, surgical or remedial treatment given or prescribed by a qualified medical practitioner and hospital and nursing home treatment and ambulance charges necessary to enable such transfer to be undertaken but without which such transfer could not be undertaken provided that

- such transfer is made with the consent of the qualified medical practitioner attending the **insured person**
- in the professional opinion of the qualified medical practitioner attending the **insured person** and/or the **insurers'** medical advisers the **insured person** will remain continuously hospitalised for at least 72 hours following completion of such transfer
- prior to the commencement of such transfer an available bed has been arranged and confirmed at the hospital to which the **insured person** is to be transferred
- the **insurers** shall not be liable for the cost of
  - a any medical, surgical or remedial treatment or any other costs
    - i incurred following completion of such transfer
    - ii which would have been incurred had such a transfer not been undertaken
  - b transferring the **insured person** more than once in respect of any one occurrence of bodily injury or illness
  - c all costs reasonably and necessarily incurred by the **assistance company** in returning
    - i the **insured person's** personal baggage
    - ii if applicable, the private motor vehicle driven by the **insured person** on the **journey** during which such accidental bodily injury or illness occurred

to the **insured person's** home or place of business within the **United Kingdom** (whichever is reached first).

#### Exclusions

This section does not cover:

- i any **pre-existing medical condition** of **you** unless **you** have declared all **pre-existing medical conditions** to **us** and **we** have written to **you** accepting them for insurance
- ii repatriation, transportation and additional travel, subsistence and accommodation costs and expenses not authorised by the **assistance company**
- iii costs incurred or charges levied for services rendered or treatment received after 12 months from the date of any incident giving rise to a claim
- iv all costs recoverable under Section I – Medical and other expenses.

#### Excess

An **excess** of GBP250 applies, as shown in the policy schedule.

## Section 2 – UK hospital transfer, additional costs and expenses

### Return home costs

If, during the **operative time of cover**, the **insured person** sustains accidental bodily injury or suffers the onset of illness which in the opinion of the qualified medical practitioner attending the **insured person** directly results in the **insured person** being physically unable to return for more than 72 hours after their scheduled date and time of return to their home or place of business within the **United Kingdom** by the same means of transport by which they undertook the **journey** during which such accidental bodily injury or illness occurred the **insurers** will, at the request of the **insured person**, pay up to GBP5,000 in total in respect of all costs reasonably and necessarily incurred

- 1 with the authority of the **assistance company** in respect of the **insured person's** additional travel, subsistence and accommodation expenses incurred from the time of the occurrence of such accidental bodily injury or onset of illness until the time of return to such home or place of business within the **United Kingdom** (whichever is reached first)
- 2 by the **assistance company** to return
  - i the **insured person**
  - ii the **insured person's** personal baggage
  - iii if applicable, the private motor vehicle driven by the **insured person** on the **journey** during which such accidental bodily injury or illness occurred to such home or place of business within the **United Kingdom** (whichever is reached first).

### Additional expenses – accompanying travellers and visiting family

If, during the **operative time of cover** the **insured person** sustains accidental bodily injury or suffers the onset of illness which results in a valid claim under Section 2, the **insurers** will pay up to

- 1 GBP1,000 in total in respect of the additional travel, subsistence and accommodation expenses reasonably and necessarily incurred by any person or persons with whom the **insured person** was travelling on the **journey** when such bodily injury or illness occurred provided that it would not have been necessary to incur such additional costs and expenses had such bodily injury or illness not occurred
- 2 GBP1,000 in total in respect of the additional travel, subsistence and accommodation expenses reasonably and necessarily incurred by the **insured person's** parent(s) or legal guardian(s), **partner** or spouse or the children of either of them for the purposes of visiting the **insured person** whilst they remain in a hospital or nursing home within the **United Kingdom** as a direct result of such bodily injury or illness.

## Conditions

- 1 As soon as is reasonably practicable after the occurrence of any accidental bodily injury or onset of illness which may be the subject of a claim under this section the **insured person** shall place themselves under the care of a qualified medical practitioner whose advice they must follow.
- 2 All such additional travel, subsistence and accommodation expenses must be authorised by the **assistance company** prior to being incurred.

## Section 3 – Cancellation or curtailment

### Change in health condition

It is a requirement of this section that all **your pre-existing medical condition(s)** are declared to **us**. If between the start date of this insurance and the date of commencement of a **journey you** are first diagnosed as having a medical condition, **you** must give details of the condition prior to travelling by calling the Medical Screening Helpline on **01243 218453** quoting 'Horizon Travel' and **your** policy number appearing on **your** policy schedule. **We** reserve the right to impose special terms in the light of any such details disclosed.

#### Cover

To pay up to GBP10,000\* in total for each **insured person** in respect of the otherwise irrecoverable loss of deposits, instalments and balances paid or contracted to be paid by the **insured person** for the **journey** in respect of travel, accommodation and non-refundable excursions or attractions booked prior to the scheduled date of departure of such **journey** and incurred as a result of the necessary and unavoidable cancellation or **curtailment** of such **journey** during the **operative time of cover** due to

- 1 the death, serious injury or serious illness occurring or manifesting itself during the **operative time of cover** of the
  - i **insured person**, or
  - ii person with whom the **insured person** is travelling or had arranged to stay, or
  - iii **relative** or **close business colleague** of the **insured person** or of the person with whom the **insured person** is travelling or had arranged to stay
- 2 the **insured person** or person with whom they had arranged to travel or stay
  - being summoned for jury service
  - subpoenaed as a witness at a court of law
  - involuntarily made redundant from permanent employment and entitled to payment under the current redundancy payments law
  - compulsorily quarantined during the **operative time of cover**
- 3 the **insured person's** permanent home within the **United Kingdom** or the permanent home within the **United Kingdom** of any person with whom the **insured person** is travelling being rendered uninhabitable by fire, storm or flood up to 14 days before the departure date
- 4 the presence of the **insured person** or travelling companion being required by the police following burglary at their home or normal place of business in the **United Kingdom**.

\*higher limits available upon request

#### Exclusions

This section does not cover claims:

- i caused by or resulting from
  - a any condition or set of circumstances known to **you** or a travelling companion where such condition or set of circumstances could reasonably have been expected to give rise to the cancellation or **curtailment** of a **journey**
  - b any **pre-existing medical condition** of **you** unless **you** have declared all **pre-existing medical conditions** to **us** and **we** have written to **you** accepting them for insurance
  - c a lack of reasonable care over means of travel, route or departure time.
- ii **We** shall not be liable for more than
  - a GBP15,000 or the otherwise irrecoverable loss of deposits, instalments and balances paid or contracted to be paid (whichever is less)
  - b in respect of **curtailment** claims only, the proportionate part of the total contracted **journey** cost for each day of the **journey** foregone up to a maximum of GBP15,000.
- iii Cover under this section shall not apply in respect of
  - a death, injury or illness of any persons not specifically mentioned under sub-section 1 of this section
  - b **curtailment** not notified to and authorised by the **assistance company**
  - c the disinclination to travel by **you** or any person with whom **you** are travelling.

#### Excess

An **excess** of GBP250 applies, as shown in the policy schedule.

### Conditions

- 1 Notifications:
  - i Cancellation – notification of cancellation of a **journey** must be given
    - a verbally or in writing to the **claims handler**
    - b in writing to the tour operator or travel agent (or in respect of a **journey** not arranged via a tour operator or travel agent, to the accommodation and transport providers) immediately or as soon as is reasonably practicable the circumstances **giving** rise to the claim occurring.
  - ii **Curtailment** – notification of **curtailment** of the **journey** must be given to the **assistance company** PRIOR TO **you** arranging to return from a **journey**.
- 2 **We** will have the option to replace any incentive gift or promotional vouchers or points that form the subject of a claim under this section with alternative gift or promotional vouchers or to pay for an equivalent replacement for the unused proportion of travel or accommodation or pay the cash equivalent thereof.

## Section 4 – Personal accident

### Change in health condition

It is a requirement of this section that all **your pre-existing medical condition(s)** are declared to **us**. If between the start date of this insurance and the date of commencement of a **journey you** are first diagnosed as having a medical condition, **you** must give details of the condition prior to travelling by calling the Medical Screening Helpline on **01243 218453** quoting 'Horizon Travel' and **your** policy number appearing on **your** policy schedule. **We** reserve the right to impose special terms in the light of any such details disclosed.

#### Cover

To pay to the **insured person** the applicable undermentioned benefit if during the **operative time of cover** the **insured person** sustains accidental bodily injury by violent external and visible means (including unavoidable exposure to the natural elements) which independently of any other cause results within 12 months from the date of such bodily injury in the death, **loss of limb, loss of sight or permanent total disablement of the insured person**.

#### Benefit

1	Death	GBP50,000
2	<b>Loss of limb</b>	GBP50,000
3	<b>Loss of sight</b>	GBP50,000
4	<b>Permanent total disablement</b>	GBP50,000

#### Exclusion

This section does not cover claims caused by or resulting from:

- i a **pre-existing medical condition** of **you** unless **you** have declared all **pre-existing medical conditions** to **us** and **we** have written to **you** accepting them for insurance.

### Conditions

- 1 The **insurers** shall not pay more than one benefit in connection with the same accident.
- 2 In respect of any **insured person** under the age of 16 years at the time of bodily injury Benefit 1 – Death, will be limited to GBP5,000.
- 3 In respect of any **insured person(s)** motorcycling as either a driver or a passenger the benefits will be limited to GBP5,000.

## Section 5 – Loss of passport

#### Cover

To pay up to GBP1,000 in total in respect of replacement cost of passport plus reasonable additional accommodation and travel expenses incurred only by the **insured person** as a result of the loss of their passport occurring whilst outside the **United Kingdom** during the **operative time of cover** provided that

- 1 upon discovery immediate or as soon as reasonably practicable notification shall be given to the nearest British Consulate or if not holding a British passport to the **insured person's** nearest Embassy and a written report of the loss obtained from them
- 2 when not being carried by the **insured person** the passport must be kept in a safe or safety deposit box if one is available within the booked accommodation occupied by the **insured person**.

#### Exclusions

This insurance does not cover:

- i loss, damage, theft or attempt thereof of an **insured person's** passport
  - a if left unattended in the open or any public place
  - b from any **unattended vehicle** or from personal baggage unless carried by hand and under the personal supervision of the **insured person**
- ii loss or damage caused by or arising from
  - a delay, confiscation or detention by Customs or other officials or authorities
  - b fraud or deception
- iii loss or damage due to wear and tear, gradual deterioration, atmospheric or climatic conditions, insects, parasites, vermin, mechanical or electrical breakdown, scratching, denting or any process of cleaning, drying, alteration or repair.

## Section 6 – Contingent liability (jet bikes, jet skis)

### Cover

The **insurers** will pay the **insured person** should the **insured person** become legally liable to pay **damages** (and claimant's costs) and **defence costs** in respect of

- 1 accidental bodily injury to or death of any person
- 2 accidental physical loss of or damage to material property caused by the **insured person**

occurring during the **operative time of cover** and arising from the possession or use of any jet bike or jet ski not owned by the **insured person** on inland waterways or coastal waters provided that:

- i there is no other insurance in force covering the same legal liability
- ii no other insurance is available to the **insured person** at the time of hiring or borrowing such watercraft to cover the **insured person's** legal liability arising out of its use
- iii the **insured person** is using such watercraft with the permission of and in accordance with any instructions given by the owner or hirer or person loaning it to the **insured person**
- iv the **insurers** shall not be liable for loss of or damage to such watercraft

and subject otherwise to the terms, conditions, provisions, limitations and exclusions of this policy.

### Limit of indemnity

The liability of the **insurers** under this section for **damages** and claimant's costs in respect of one occurrence or of a series of occurrences consequent on or attributable to one source or original cause or incident shall not exceed GBP2,000,000 in total.

### Exclusions

This section does not cover claims caused by or resulting from:

- i accidental bodily injury to or death, disease or illness of any person under a contract of service or apprenticeship with the **insured person** arising out of and in the course of such contract of service or apprenticeship
- ii liability in respect of loss of or damage to property belonging to or held in trust by or in the charge, care, custody or control of the **insured person** or any member of the **insured person's family** other than temporary accommodation
- iii liability caused by, through or in connection with the
  - a ownership of any premises, land or building
  - b ownership, possession, control or use by or on behalf of the **insured person**, other than jet ski or jet bike not owned by the **insured person**, of any
    - mechanically propelled vehicle or motorised vehicle, aircraft or other aerial or aerospace device, hovercraft or watercraft (other than the use [but not ownership] on inland waterways of pontoons hand propelled watercraft or watercraft less than five metres long powered by sail or an unmodified outboard engine rated by the original manufacturer at not more than 10hp)
    - firearm
    - animal
- iv liability caused by, through or in connection with the transmission of any communicable disease or Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivatives or variations thereof
- v liability which attaches to the **insured person** by reason of an agreement or contract unless such liability would have attached in the absence of such agreement or contract
- vi punitive, exemplary or any multiple of compensatory damages
- vii liability arising out of or in connection with the **insured person's** business, profession or employment.

### Excess

An **excess** of GBP250 applies, as shown in the policy schedule.

## Section 7 – Delayed baggage

### Cover

To pay up to GBP1,000 in total for the emergency purchase of essential items of clothing and personal requisites if, during the **operative time of cover**, the **insured person** is deprived of their personal baggage taken on the **journey** for 12 hours or more from the time of arrival at the pre-booked destination on the outward leg of the **journey** due to delay or misdirection by the carrier, transport company or authority, such payment being made at the rate of

- GBP400 for the first full 12 hour period
- GBP400 for the next full 12 hours
- an additional GBP200 if the period reaches or exceeds 36 consecutive hours

provided that

### Exclusions

- 1 the non-arrival of the **insured person's** personal baggage is reported immediately or as soon as is reasonably practicable to the carrier, transport company or authority and a written report (or in the case of an airline, a Property Irregularity Report) obtained from them
- 2 the **insured person** submits to the **insurers** receipts for all items purchased together with the carrier's, transport company's or authority's written report (or Property Irregularity Report) and written confirmation from the carrier of the number of hours delay.

## Section 8 – Travel delay

### Cover

To pay up to the limits shown below in total in respect of additional expenses incurred directly as a result of

- a strike
- industrial action
- riot or civil commotion
- adverse weather conditions
- mechanical breakdown of the booked mode of transport resulting in a delay of at least 12 hours in the departure of any coach, train, sea vessel or aircraft in which the **insured person** is booked to travel during the **operative time of cover** on any leg of the **journey**.

#### 1 Compensation

The **insurers** will pay the **insured person**

- GBP50 for the first 12 hours delay in any single leg of the **journey**
- GBP50 for each subsequent period of 12 hours delay in the same leg of the **journey**
- GBP50 for each period of 12 hours delay on any subsequent leg of the **journey**

subject to an overall maximum payment of GBP500 for all legs of the **journey**.

#### 2 Cancellation

If, after 24 hours delay in departure on the initial outward leg of the **journey**, the **insured person** wishes to cancel their **journey**, the **insurers** will reimburse the irrecoverable loss of deposits, instalments and balances paid or contracted to be paid of such **journey** in respect of travel and accommodation up to but not exceeding GBP15,000 in total

provided that:

- i the **insured person** checks in at the coach terminal, rail terminal, port or airport according to the itinerary and obtains written confirmation from the carrier (or their handling agents) of the number of hours delay in departure of such conveyance from the time shown in the itinerary and the reasons for such delay
- ii no warning of any such strike, riot, civil commotion, industrial action or inclement weather resulting in a claim under this section had been given prior to booking the **journey** or commencement of the **period of insurance** (whichever is the later)
- iii in respect of sub-section 2 – Cancellation, if any part of the **journey** has been booked using incentive, gift or promotional vouchers or points the **insurers** will have the option to replace any incentive, gift or promotional vouchers or points that form the subject of a claim under this section with alternative gift or promotional vouchers or to pay for an equivalent replacement for the unused proportion of travel or accommodation or pay the cash equivalent thereof.

### Exclusions

This section does not cover claims:

- i arising if the **insured person** fails to
  - a take all reasonable steps to arrive at the coach terminal, rail terminal, port or airport according to the official itinerary supplied
  - b check in at the coach terminal, rail terminal, port or airport according to the official itinerary supplied and/or obtain
    - written confirmation from the carriers (or their handling agents) of the number of hours delay and the reason for such delay
    - a repairer's report in the event of a claim in respect of accident, damage to or breakdown of the private motor vehicle in which the **insured person** was travelling.

### Excess

An **excess** of GBP250 applies in respect of sub-section 2 - **Cancellation**, as shown in the policy schedule.

## Section 9 – Missed departure

### Cover

To reimburse the **insured person** up to GBP1,000 (or 100% of the final invoiced cost of the **journey** whichever is less) in respect of reasonable additional and otherwise irrecoverable travel expenses which the **insured person** necessarily and reasonably incurs during the **operative time of cover** to purchase a ticket for an alternative **journey** to reach their overseas destination or return from their overseas destination to their home or place of business within the **United Kingdom**

from such overseas destination as a consequence of

1 interruption of scheduled public transport services caused by

- a strike
- industrial action
- riot or civil commotion
- adverse weather conditions
- mechanical breakdown

commencing during the **period of insurance** provided that no warning of any such strike, riot, civil commotion, industrial action or inclement weather resulting in a claim under this section had been given prior to booking the **journey** or commencement of the **period of insurance** (whichever is the later)

2 accident or mechanical failure of the private motor vehicle in which the **insured person** is travelling provided that the private motor vehicle has been serviced in accordance with the manufacturer's recommendations

3 abnormal and unforeseeable traffic congestion which the **insured person** can prove resulted in an increase of more than 2 hours in the time that such **journey** would normally take occurring during the **operative time of cover** and which causes the **insured person** to arrive at the coach terminal, rail terminal, port or airport too late to board the coach, train, sea vessel or aircraft upon which they had been booked to travel on their

- final international departure on the outbound **journey** from the **United Kingdom**
- final international departure on the return **journey** to the **United Kingdom**
- for Northern Ireland residents final international departure on the outbound **journey** from an airport in the Republic of Ireland to a destination outside the **United Kingdom**
- for Northern Ireland residents final international departure on the return **journey** to an airport in the Republic of Ireland from a destination outside the **United Kingdom**.

### Exclusions

This section does not cover claims:

- arising if the **insured person** fails to
  - take all reasonable steps to arrive at the coach terminal, rail terminal, port or airport according to the official itinerary supplied
  - check in at the coach terminal, rail terminal, port or airport according to the official itinerary supplied and/or obtain
    - written confirmation from the carriers (or their handling agents) of the number of hours delay and the reason for such delay
    - a repairer's report in the event of a claim in respect of accident, damage to or breakdown of the private motor vehicle in which the **insured person** was travelling.

### Excess

An **excess** of GBP250 applies, as shown in the policy schedule.



## Section 10 – Hospital and detainment benefit

### Change in health condition

It is a requirement of this section that all **your pre-existing medical condition(s)** are declared to **us**. If between the start date of this insurance and the date of commencement of a **journey you** are first diagnosed as having a medical condition, **you** must give details of the condition prior to travelling by calling the Medical Screening Helpline on **01243 218453** quoting 'Horizon Travel' and **your** policy number appearing on **your** policy schedule. **We** reserve the right to impose special terms in the light of any such details disclosed.

#### Cover

To pay to the **insured person** GBP100 for each full period of 24 hours during the **operative time of cover** that the **insured person**

- I spends in hospital as an inpatient or is confined to their room on the orders of a qualified medical practitioner as a result of physical medical incapacity (other than over exposure to the natural elements) provided that
  - i the **insurers** have accepted liability under Section I – Medical and other expenses (Journeys outside the United Kingdom), for the costs of such hospitalisation or consultation with a qualified medical practitioner or treatment received from a qualified medical practitioner or would have accepted liability for such costs had they been incurred outside of the **United Kingdom** or were it not for the **excess** under that section of this policy
  - ii the **insured person** provides the **insurers** within 30 days of returning from the **journey** with a medical certificate confirming the period they were hospitalised or confined to their room and the cause of such hospitalisation or confinement.

In the event that the **insured person** is hospitalised as a direct result of malicious and unprovoked assault by any person or persons not known to the **insured person**, this benefit will be doubled provided that the **insured person** reports the matter to the police immediately they are able to do so and provides the **insurers** within 30 days of returning from the **journey** with a police report confirming such.

- 2 is unlawfully detained against their will (whether hijacked, kidnapped or otherwise) by any person or persons not known to the **insured person** provided that the **insured person** reports the matter to the police immediately upon their release and provides the **insurers** within 30 days of returning from the **journey** with a police report confirming that they were unlawfully detained and the dates of such detention

subject to a maximum overall benefit of GBP1,000 (proportionately increased in respect of any successful claim under sub-section I above due to malicious and unprovoked assault by any person or persons not known to the **insured person** subject to an overall maximum benefit of GBP2,000).

#### Exclusion

This section does not cover claims caused by or resulting from:

- i any **pre-existing medical condition** of **you** unless **you** have declared all **pre-existing medical conditions** to **us** and **we** have written to **you** accepting them for insurance.

## Section 11 – Catastrophe

### Cover

To pay the **insured person** GBP100 for each full period of 24 hours up to a maximum of GBP1,000 in total in respect of reasonable additional and otherwise irrecoverable accommodation expenses incurred by the **insured person** as a result of being forced to move from the accommodation booked in advance for the **journey** following a government, provincial government, municipal or local declaration of an emergency occurring during the **operative time of cover**.

### Exclusions

## Section 12 – Winter sports: ski equipment

The following section only applies if the winter sports extension is shown in **your** policy schedule as being included.

### Cover

To pay up to GBP1,000 in total (after taking in to account a deduction for wear and tear and depreciation) in respect of accidental, permanent loss of or damage to **ski equipment** being the property or responsibility of the **insured person** occurring during the **operative time of cover** provided that

- 1 the **insurers** shall not be liable for more than
  - i GBP750 in total in respect of **ski equipment** hired by or to the **insured person**
  - ii GBP750 in total in respect of any one article, pair or set irrespective of single or joint ownership
- 2 the **insurers** shall have the option of repair, replacement, reinstatement or cash payment based on the intrinsic value of the article(s) in question.

### Exclusions

This section does not cover:

- i loss or damage caused by or arising from
  - a delay, confiscation or detention by Customs or other officials or authorities
  - b fraud or deception
- ii loss of or damage to **ski equipment** whilst in use
- iii loss or damage due to wear and tear, gradual deterioration, atmospheric or climatic conditions, insects, parasites, vermin, mechanical or electrical breakdown, scratching, denting or any process of cleaning, drying, alteration or repair
- iv shortages due to error, omission or depreciation in value
- v theft or threat of **ski equipment** from any **unattended vehicle**
  - a between the hours of 8.00pm and 9.00am local time
  - b at any other time unless such vehicle has been secured from unauthorised entry and the **ski equipment** is
    - hidden from view within the vehicle or
    - secured within a purpose-built lockable container fastened to the exterior of the vehicleand there is evidence that such theft involved violent and forcible means
- vi theft or loss of **ski equipment** not reported to the local police within 24 hours of discovery or as soon as is reasonably practicable and a written report obtained from them.

### Excess

An **excess** of GBP250 applies, as shown in the policy schedule.

## Section 13 – Winter sports: ski equipment hire charges

The following section only applies if the winter sports extension is shown in **your** policy schedule as being included.

### Cover

To pay up to GBP500 in total in respect of the reasonable and necessary charges for the emergency hire of **ski equipment** if during the **operative time of cover** the **insured person** is deprived of the **ski equipment** taken on the **journey** for 12 hours or more from the time of arrival at the booked destination on the outward leg of the **journey** due to delay or misdirection by the carrier (for example airline) provided that

- 1 the non-arrival of the **insured person's ski equipment** is reported immediately to the carrier and a written report (or in the case of an airline a Property Irregularity Report) obtained from them
- 2 the **insured person** submits to the **insurers** the receipts for all hire charges together with the carrier's written report (or in the case of an airline a Property Irregularity Report) and written confirmation from the carrier of the number of hours delay.

### Exclusions

## Section 14 – Winter sports: piste closure

The following section only applies if the winter sports extension is shown in **your** policy schedule as being included. **IMPORTANT** – this section is only valid for **journeys** during peak season for the ski resort the **insured person** is skiing and/or snowboarding in.

### Cover

To pay up to GBP500 in total if, during the **operative time of cover**, it is not possible for the **insured person** to ski in the resort to which they had pre-booked to travel and in which they had intended to ski due to the total closure of all on piste skiing facilities solely and directly as a result of

- lack of snow
- excessive snow
- avalanche
- threat of avalanche

such payment being in respect of

- 1 the cost of transfer to an alternative ski area up to a maximum of GBP50 per day for each full day that the **insured person** is unable to ski in such resort plus up to GBP50 per day for the purchase of a lift pass or if no alternative on piste skiing areas are available
- 2 compensation at the rate of GBP50 per day for each full day that the **insured person** is due to ski in such resort but is unable to do so as a result of such total closure of all on piste skiing facilities up to the maximum stated above provided that the **insured person** provides the **insurers** within 30 days of returning from the **journey** with written confirmation from the tour operator's representative (or if unavailable, the ski lift operators) of the dates of closure and reason for closure of such on piste skiing facilities.

### Exclusions

## Section 15 – Winter sports: unused ski pack

The following section only applies if the winter sports extension is shown in **your** policy schedule as being included.

### Cover

To pay up to GBP750 in total in respect of the proportional return of the irrecoverable pre-booked cost of the lift pass, ski-school or **ski equipment** hire as a direct result of the **insured person** sustaining accidental bodily injury or suffering the onset of illness during the **operative time of cover** which prevents the **insured person** from using skiing facilities whilst certified medically unfit to do so provided that the **insurers** have accepted liability under Section I – Medical and other expenses, for the medical, hospital or treatment costs or expenses incurred in respect of such injury or illness or would have accepted liability for such costs or expenses had they been incurred outside of the **United Kingdom** or were it not for the **excess** under that section of this policy.

### Exclusions

## Section 16 – Winter Sports: contingent liability (snowmobiles, skidoos)

The following section only applies if the winter sports extension is shown in **your** policy schedule as being included.

### Cover

The **insurers** will pay the **insured person** should the **insured person** become legally liable to pay **damages** (and claimant's costs) and **defence costs** in respect of

- 1 accidental bodily injury to or death of any person
- 2 accidental physical loss of or damage to material property caused by the **insured person**

occurring during the **operative time of cover** and arising from the possession or use of any snowmobile or skidoo not owned by the **insured person** in circumstances where compulsory insurance or security is not required under any Road Traffic Act or similar legislation provided that:

- i there is no other insurance in force covering the same legal liability
- ii no other insurance is available to the **insured person** at the time of hiring or borrowing such vehicle to cover the **insured person's** legal liability arising out of its use
- iii the **insured person** is using such vehicle with the permission of and in accordance with any instructions given by the owner or hirer or person loaning it to the **insured person**
- iv the **insurers** shall not be liable for loss of or damage to such vehicle

and subject otherwise to the terms, conditions, provisions, limitations and exclusions of this policy.

#### Limit of indemnity

The liability of the **insurers** under this section for **damages** and claimant's costs in respect of one occurrence or of a series of occurrences consequent on or attributable to one source or original cause or incident shall not exceed GBP2,000,000 in total.

### Exclusions

This section does not cover claims caused by or resulting from:

- i accidental bodily injury to or death, disease or illness of any person under a contract of service or apprenticeship with the **insured person** arising out of and in the course of such contract of service or apprenticeship
- ii liability in respect of loss of or damage to property belonging to or held in trust by or in the charge, care, custody or control of the **insured person** or any member of the **insured person's family** other than temporary accommodation
- iii liability caused by, through or in connection with the
  - a ownership of any premises, land or building
  - b ownership, possession, control or use by or on behalf of the **insured person**, other than snowmobile or skidoo not owned by the **insured person**, of any
    - mechanically propelled vehicle or motorised vehicle, aircraft or other aerial or aerospace device, hovercraft or watercraft (other than the use [but not ownership] on inland waterways of pontoons hand propelled watercraft or watercraft less than five metres long powered by sail or an unmodified outboard engine rated by the original manufacturer at not more than 10hp)
    - firearm
    - animal
- iv liability caused by, through or in connection with the transmission of any communicable disease or Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivatives or variations thereof
- v liability which attaches to the **insured person** by reason of an agreement or contract unless such liability would have attached in the absence of such agreement or contract
- vi punitive, exemplary or any multiple of compensatory damages

## Section 16 – Winter Sports: contingent liability (snowmobiles, skidoos)

vii liability arising out of or in connection with the **insured person's** business, profession or employment.

### Excess

An **excess** of GBP250 applies in respect of loss of or damage to material property, as shown in the policy schedule.

# travel policy

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