

Holiday and Business Multi-Trip Travel Insurance

Certificate of Insurance

Agent/Broker

Annual Travel Insurance
Covering up to 60 consecutive days each trip

LLOYD'S

Underwritten by certain underwriters at Lloyd's and arranged by
Lloyd's Coverholders Marcus Hearn and Co Ltd

This certificate is valid only when issued with a numbered, signed and dated insurance schedule which forms part of this insurance.

Please read this certificate and insurance schedule carefully. If the schedule is incorrect please return it immediately to your issuing agent for alteration.

Contents

Certification and summary of benefits	2
Eligibility	3
Geographical area	3
Pre-existing medical conditions	3
Effective period of cover	3
Automatic extension	3
Compensation	3
General exclusions for all sections of cover	4
Definitions	4
Notice to the Insured Person	5
Law	5
Complaints Procedure	5
Fraud	5
The claims excess	5
Who to contact	5
Medical and additional expenses	6
What to do in the event of a medical emergency	6
Cancellation, curtailment, delay and disruption	7/8
Money, traveller's cheques, passports, credit cards	9
Personal Effects	9
Personal Liability	10
Personal Accident	10
Legal Expenses	11
Hi-jack, kidnap and detention	11
Skiing trips	11

Cancellation Rights

If you feel this insurance does not suit your requirements then a full refund will be allowed if this certificate and insurance schedule are returned to the issuing agent/broker within 14 days, provided you have not made a claim or no trips have commenced.

THIS IS TO CERTIFY that in accordance with the authorisation granted under the Contract WF0842259T by certain underwriters at Lloyd's (hereafter referred to as the Underwriters), whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the Seal of Lloyd's Policy Signing Office, and in consideration of the payment of the premium specified herein, the said Underwriters are hereby bound, severally and not jointly, their Executors and Administrators, to insure the person(s) named in the Insurance Schedule, for the Benefits detailed herein.

In witness whereof this Certificate has been signed by the Underwriters.

SUMMARY OF BENEFITS

Cover section	£ maximum
A) Medical & Additional Expenses	£5,000,000
Hospital benefit (£50 per day)	£1,500
B) Cancellation & Curtailment	£5,000
Temporary delay	£150
Inability to reach departure point	£500
C) Cash, currency, bank notes	£300
Passports, Traveller's Cheques	£750
Credit cards, charge cards, banker's cards	£750
D) Personal Effects	£2,000
Each article/set	£300
Business samples	£300
Valuables	£500
E) Personal Liability	£2,000,000
F) Personal Accident	£25,000
Death of children under 18	£2,500
G) Legal Expenses	£25,000
H) Hi-jack (not ransom monies)	£15,000
£50 per day of detention	£1,000

Additional benefits

I) Skiing Trips	
Ski-passes, Ski & Clothing Hire, Tuition Fees	£250

Introduction

This document is the Certificate of Insurance and combined with the Insurance Schedule it contains the full terms and conditions. Please read both documents carefully and keep them safe. The words and expressions in bold type have the same meaning wherever they appear. They are explained either within the text itself or in the “Definitions” Section and will help explain the cover.

Eligibility

To be eligible for this insurance cover, the following conditions must be met: -

- Each trip must have an original intended duration of no more than 60 consecutive days at the outset.
- At the commencement of the **Period of Insurance** the **Insured Person** must be a permanent United Kingdom resident under the age of 65.
- An **Insured Person** must not book a trip or travel:-
 - (a) against medical advice or after a terminal prognosis has been made, or
 - (b) to obtain medical treatment.
- Any **Insured Person** under the age of 18 is only covered whilst they are on a trip with, or are travelling to or from a visit to, another **Insured Person** who is over the age of 18 or whilst they are accompanied by a relative or other responsible adult person who is formally charged to look after them (for example a teacher over the age of 18).

Geographical area

Worldwide excluding trips within the United Kingdom.

Pre-existing medical conditions

In respect of Sections A, B & F, the Underwriters will not pay any claims or expenses arising directly or indirectly from any medical condition of an **Insured Person** or those persons in whose state of health any proposed journey depends for which medical advice or treatment has been given by a medical practitioner or hospital during the 12 months prior to any trip covered by this insurance, unless disclosed to and accepted by Underwriters.

Effective period of cover

Provided each trip commences during the period of insurance shown in the Insurance Schedule, cover will last from the time the **Insured Person** leaves home (or place of work if later), for the whole trip until returning home (or place of work if earlier). Cover for Cancellation of a trip operates from the date of booking or from the date of issue of this insurance as shown in the Insurance Schedule, whichever is the later.

Automatic extension

If an **Insured Person** is unable to return home before the expected return date of a trip because of reasons outside their control, cover will be extended for up to 21 days without charge. If the reason the **Insured Person** is unable to return before the expected return date is that they have been **hi-jacked**, kidnapped, detained or interned, cover will be extended for up to a maximum of 12 months from the date of the **hi-jack** whilst they remain **hi-jacked**, kidnapped, detained or interned or are returning home or are completing their original intended trip.

Compensation

The Underwriters are covered by the Financial Service Compensation Scheme (FSCS). The **Insured Person** may be entitled to compensation from the scheme if Underwriters cannot meet their obligations. This depends on the type of business and circumstances of the claim. The **Insured Person** can get more information about the compensation scheme arrangements from the FSCS.

General exclusions for all sections of cover

What is not covered

The Underwriters will not pay any claims or expenses arising directly or indirectly from any medical condition of an **Insured Person** or those persons on whose state of health any proposed journey depends for which medical advice or treatment has been given by a medical practitioner or hospital during the 12 months prior to any trip covered by this insurance, unless disclosed to and accepted by Underwriters.

Any trip involving Non **Sedentary Business duties** unless declared and agreed with Underwriters.

Cover will not apply for any event directly or indirectly caused or contributed by , to, or arising from:

- (1) ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or
- (2) pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

The Underwriters will not be liable under any section of this Certificate in respect of any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

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

The Underwriters will not be liable for any claims arising because of the **Insured Person's** visas and documents not being in order.

Definitions

These words and phrases will always have the same meaning wherever they appear in this Certificate of Insurance and in the Insurance Schedule:

“Sedentary Business duties”

Working duties involving clerical and administrative duties only.

“Accident/accidental”

A sudden unexpected, unusual, specific event which occurs at an identifiable time and place during an Insured trip within the period of this insurance.

“Bodily injury”

An identifiable physical injury which is caused solely by an **accident**, during an insured trip within the period of insurance.

“Hi-jack/hi-jacked”

Unlawful seizure or wrongful exercise of control of an aircraft or conveyance, or the crew thereof, in which the **Insured Person** is travelling as a passenger (or was booked to travel, in respect of cover for travel delays leading to the trip being cancelled).

“Loss of limb”

(a) the loss by permanent physical separation of a hand at or above the wrist or of a foot at or above the ankle, or (b) the total and irrecoverable loss of use of hand, arm or leg.

“Permanent total disablement”

Disablement which entirely prevents the **Insured Person** from attending to any business or occupation for which the **Insured Person** is reasonably suited by training, education or experience and which lasts twelve months and at the expiry of that period is beyond hope of improvement.

“Insured Person”

The person insured as shown in the Insurance Schedule.

“Valuables”

Watches, furs, jewellery, precious or semi-precious stones, articles made of or containing gold, silver or other precious metal, musical instruments, sports equipment, telescopes, binoculars, portable phones, antiques and photographic, video, audio or computer equipment and accessories.

“Close Relative”

Partner, fiancée, parent, parent-in-law, brother, brother-in-law, sister, sister-in-law or child.

Notice to the Insured Person

Law Applicable

The cover referred to in this insurance is subject to English law.

Complaints Procedure

Any complaint should be addressed in the first instance to:

Compliance Officer of the Agent who issued the Certificate to you or alternatively you can write to Lloyd's Coverholders:

Marcus Hearn , Marcus Hearn House, 65-66 Shoreditch High Street , London E1 6 JL

If the complaint concerns a claim please, in the first instance, write to:

Compliance Officer,
Claims International Ltd,14th Floor, Leon House,201-241 High Street,Croydon,CR9 1ER

In the event that you remain dissatisfied and wish to take the matter further you can do so at any time by referring to the Complaints Department at Lloyd's as follows:

Policy Holder and Market Assistance, Lloyd's, One Lime Street,London,EC3M 7HA

Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

This complaint procedure will not affect the **Insured Person's** rights in law.

Fraud

Any fraud, mis-statement or concealment in the statements made by the **Insured Person** or on their behalf, when arranging this insurance or when making a claim shall render all cover null and void and any claim payments shall be forfeited.

The Claims Excess

Should the same occurrence give rise to a claim under more than one section only one amount of £50 will be deducted per **Insured Person**.

Who to contact

24 Hour Medical Emergency Advisors

To be contacted immediately in the event of an **accident** or illness resulting in hospitalisation or change to travel arrangements.

Voyager Assistance Worldwide

Telephone: UK +44 (0)20 8466 9191 Fax UK+44(0) 20 8313 9062

Please have the following ready when you notify the claim:-

- the Certificate Number, which is shown on the Insurance Schedule
- the dates of outward and return journey
- details of the **Insured Person's** problem
- a telephone number on which the **Insured Person** or their representative can be contacted

Failure to consult with Voyager Assistance and to act in accordance with their instructions will prejudice your claim.

Claims Administrators

To be contacted for non-emergency claims and queries on claims payments.

Claims International Ltd,14th Floor, Leon House,201-241 High Street,Croydon,CR9 1ER

Telephone No. 020 8680 5142 Fax No. 020 8760 0298 e-mail info@cilint.com

Please note that calls may be recorded for training purposes.

A. Medical and additional expenses

What is covered

Whilst on a trip, if an **Insured Person** suffers **accidental bodily injury** or illness, including compulsory quarantine, or is **hi-jacked** then the Underwriters will pay an amount, not exceeding £5,000,000 for :-

normal and necessary expenses, incurred outside the United Kingdom, for medical or surgical treatment including specialist's fees, ophthalmic fees, hospital, nursing home and nursing attendance charges, physiotherapy, massage and manipulative treatment, medical and surgical requisites and ambulance charges. This also includes an amount up to £500 for emergency dental treatment for the immediate relief of pain.

reasonable additional hotel and repatriation expenses incurred by the **Insured Person** or any member of the **Insured Person's** family who has to remain with or travel with the injured or ill **Insured Person**.

the travel and reasonable hotel expenses of one person to travel from the United Kingdom provided their presence is necessary on medical grounds.

the cost of transporting an **Insured Person's** remains or ashes home or reasonable funeral expenses incurred outside the United Kingdom.

the charter of an air ambulance or the use of air transport, including qualified attendants, for an **Insured Person's** repatriation to the United Kingdom provided it is certified as medically necessary by a doctor and has been authorised by the Medical Advisors.

Hospital Benefit – if an **Insured Person** has a valid claim under this Section the Underwriters will pay £50 per day up to a maximum of £1,500 whilst the **Insured Person** remains an in-patient in a hospital outside the United Kingdom. This benefit is payable in addition to the hospital charges covered.

What is not covered

1. The first £50 of each and every loss, each **Insured Person**.
2. Pre-existing medical conditions -see page 4, unless declared and agreed with Underwriters.
3. Any trip involving Non **Sedentary Business duties** unless declared and agreed with Underwriters.
4. Costs of in-patient care and repatriation which have not been pre-authorised by the Medical Advisors.
5. Costs in respect of treatment which could have been delayed until return to the United Kingdom.
6. Expenses incurred more than 12 months after the date the first expense was incurred.
7. Intentional self-injury, suicide or attempted suicide, alcohol or drug abuse.
8. The cost of continuing regular medication for any condition in respect of which medical advice or treatment is being followed at the commencement of a trip.
9. Taking part in mountaineering, rock climbing or riding or driving in any kind of race.
10. Venereal disease or expenses incurred either directly or indirectly in the treatment or diagnosis of either Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC).
11. Deliberate exposure to exceptional danger except in an attempt to save human life.
12. Any trip that is booked or commenced contrary to medical advice or contrary to health and safety restriction (s) from an airline/carrier with whom you booked to travel or after receipt of a terminal prognosis or wholly or partly for the purpose of obtaining medical treatment or convalescent care.
13. Any claims attributable to any set of circumstances known to you at the time of effecting this insurance or booking a trip, whichever is the later where such set of circumstances could reasonably have been expected to give rise to a claim.
14. Any claim arising from any health condition that you have, where such condition has already been the subject of a claim under this certificate in respect of any previous period of travel.

What to do in the event of a medical emergency

The **Insured Person** or their representative must contact the Medical Advisors immediately any serious **accident** or illness abroad requires in-patient hospitalisation or before any arrangements are made for repatriation. They are available 24 hours a day and will try to solve the problem in the most practicable way to minimise inconvenience.

IMPORTANT: to qualify for benefit, the claim must be pre-authorised by the Medical Advisors. Please refer to “**Who to Contact**” on page 5 for details. Failure to consult them and follow their instructions will affect entitlement to benefit or compensation.

B. Cancellation, curtailment, delay and disruption

What is covered

If an **Insured Person** has to cancel or curtail a trip the Underwriters will pay an amount not exceeding £5,000 for irrecoverable expenses in respect of travel and accommodation. This will include any reasonable extra payments which have to be made for travel and accommodation for the **Insured Person's** return home. Cancellation or curtailment must be due to: -

1. Death or **accidental bodily injury**, illness, compulsory quarantine or **hi-jack** of: -
 - An **Insured Person**,
 - Any member of the travel party,
 - Any person with whom an **Insured Person** intends to reside or conduct business with during a trip, or
Any **close relative** including fiancé(e), of the **Insured Person** or close business associate, necessitating the **Insured Person's** presence in the United Kingdom.
2. Compulsory redundancy (as defined in United Kingdom Employment law) of: -
 - An **Insured Person**, or
 - Any member of the travel party.
3. The summoning to jury service or witness attendance in the United Kingdom or the unavoidable need to be present in the United Kingdom for service in any military or civil emergency of: -
 - An **Insured Person**, or
 - Any member of the travel party.
4. Major damage or burglary at the home or place of business of: -
 - An **Insured Person**,
 - Any member of the travel party, or
Any person with whom an **Insured Person** intends to reside or conduct business with during a trip.
5. Adverse weather conditions making it impossible for the **Insured Person** to travel to the point of departure of a trip.

Where delays lead to cancellation – if a trip is delayed for more than 24 hours because of an interruption or curtailment of scheduled services as a direct result of strikes, locked out workers, industrial action, riot or civil commotion, **hi-jack**, avalanches, landslides, adverse weather or mechanical breakdown of aircraft, sea vessel, train or coach due to circumstances outside of the **Insured Person's** control and such a trip is cancelled, the Underwriters will pay an amount, not exceeding £5,000 for irrecoverable deposits or charges paid in advance or contracted to be paid by the **Insured Person**.

Temporary delays – in the event of temporary delay to a trip for the reasons given in the previous paragraph, the Underwriters will pay (a) £30 for the first full 12 hours of delay and (b) £15 for each further full 12 hours of delay. The maximum payable is £150 in all.

Inability to reach departure point - if, due to failure of public transport services, the **Insured Person** does not reach the original departure point of a trip, the Underwriters will pay an amount, not exceeding £500 for any reasonable additional accommodation and transport costs incurred by the **Insured Person**.

Package Holidays – if a trip is an all-in-Package Holiday/Journey, the Underwriters will pay benefit on a proportionate basis only, with the commencement of the curtailment period being dated from the **Insured Person's** arrival back home.

What is not covered

1. The first £50 of each and every loss, each **Insured Person** (this excess will not apply in respect of claim payments effected under temporary delays detailed in page 8).
2. Pre-existing medical conditions see page 4, unless declared and agreed with Underwriters.
3. Any trip involving Non **Sedentary Business duties** unless declared and agreed with Underwriters.
4. Intentional self-injury, suicide or attempted suicide, alcohol or drug abuse.
5. Any condition or set of circumstances known to the **Insured Person** when this insurance was effected, or when a trip was booked, which the **Insured Person** could reasonably expect to give rise to cancellation or curtailment of a trip.
6. Failure to check in as specified in the itinerary supplied to the **Insured Person** or the **Insured Person's** failure to obtain written confirmation from the carriers, or their agents, of the number of hours delay and the reason.
7. Deliberate exposure to exceptional danger except in an attempt to save human life.

8. Any trip that is booked or commenced contrary to medical advice or contrary to health and safety restriction (s) from an airline/carrier with whom you booked to travel or after receipt of a terminal prognosis or wholly or partly for the purpose of obtaining medical treatment or convalescent care
9. Any claims attributable to any set of circumstances known to you at the time of effecting this insurance or booking a trip, whichever is the later where such set of circumstances could reasonably have been expected to give rise to a claim.
10. Any claim arising from any health condition that you have, where such condition has already been the subject of a claim under this certificate in respect of any previous period of travel.

•

C. Money, traveller's cheques, passports, credit cards

What is covered

The Underwriters will pay an amount not exceeding: -

- £300, should the **Insured Person** lose cash, bank or currency notes;
- £750 for the loss of the **Insured Person's** traveller's cheques, passports, green cards, petrol coupons or travel tickets, including necessary and directly associated costs;
- £750 for the fraudulent use of lost credit cards, charge cards or banker's cards (the Underwriters will not pay for any amount of loss which is already covered by any guarantee given to the **Insured Person** by the issuing bank or company).

What is not covered

1. The first £50 of each and every loss, each **Insured Person**.
2. Loss or theft if not reported to the police within 24 hours and a written report obtained.
3. Monies whilst in the custody of a carrier.
4. Loss or theft of money left unattended unless in a locked hotel room, apartment, holiday residence or secured in a locked boot of a motor vehicle.
5. Shortages due to error or omission or depreciation in value.
6. Confiscation or detention by the Customs or other authority.
7. Any claim arising from the fraudulent use of credit cards, charge cards or banker's cards if the **Insured Person** has not reported the loss to the issuing bank or company and/or not complied with the terms and conditions under which the card was issued.

Special Extension

Cover in respect of money or traveller's cheques shall be effective from the time of collection from the **Insured Person's** bank or travel agent or from the date 3 days before the trip whichever is the later and up to 2 days after completion of the trip or time of conversion or encashment, whichever is the earlier.

D. Personal Effects

What is covered

The Underwriters will pay an amount, not exceeding £2,000, for the loss of, or damage to, the **Insured Person's** personal luggage, clothing or other personal effects provided that the **Insured Person** is travelling with such articles. The Underwriters liability for any one article or pair or set of articles will be limited to £300. A limit of £500 will apply in respect of **Valuables**. A limit of £300 also applies to business samples. The Underwriters will pay for the comparable replacement of any lost or damaged article if such article is less than 2 years old provided the **Insured Person** can provide evidence of the original purchase. If the article was more than 2 years old or if it is not actually replaced or if the **Insured Person** cannot provide proof of purchase then payment will be based upon either the value at the time of loss or the cost of repair.

If the **Insured Person's** baggage is temporarily lost for more than 12 hours by an airline, railway or shipping company the Underwriters will pay up to £150 for the purchase of immediate necessities, subject to appropriate receipts being provided. Any amount so paid will be deducted from the final claim settlement if the loss becomes permanent.

What is not covered

1. The first £50 of each and every loss, each **Insured Person**.
2. Damage due to moth, vermin, wear and tear and gradual deterioration.
3. Loss or theft of **valuables** if not reported to the police within 24 hours and a written report obtained.
4. Loss of cash, bank or currency notes, traveller's cheques, prepaid petrol coupons and travel tickets.
5. Confiscation or detention by the Customs or other authority.
6. Property otherwise insured.
7. Any baggage lost or damaged whilst in the custody of a carrier unless such loss or damage is reported to the carrier within 24 hours and a report obtained.
8. hours and a report obtained.
9. Loss of **valuables** whilst in the custody of a carrier.
10. Loss of baggage or personal effects left unattended unless in a locked hotel room, apartment, holiday residence or secured in
11. a locked boot of a motor vehicle.
12. Loss or damage to hired sports and ski equipment.

E. Personal Liability

What is covered

The Underwriters will indemnify the **Insured Person** in respect of legal liability to the public for injury to persons, not being an employee of the **Insured Person** or a member of the **Insured Person's** family or household, and/or damage to property, other than the **Insured Person's** property or property of the **Insured Person's** family or household. Such indemnity will be up to an amount not exceeding £2,000,000 any one **accident** or series of **accidents**, including legal expenses, arising from **accidents** occurring in connection with a trip. No liability will be admitted and no admission, arrangements, offer, promise or payment shall be made by the **Insured Person** without written consent of the Underwriters. The Underwriters shall be entitled to take over and conduct in the **Insured Person's** name the defence of any claim or to prosecute in the **Insured Person's** name for their own benefit of any claims for indemnity or damages or otherwise against any third party. The Underwriters shall have the full discretion in the conduct of any negotiations or proceedings or the settlement of any claim and the **Insured Person** shall, whenever possible, give all such information and assistance as the Underwriters may require.

What is not covered

1. The **Insured Person's** liabilities arising out of the ownership or use of any horse drawn or mechanically propelled vehicle (other than golf buggies), waterborne craft or aircraft, firearms or animals.
2. The **Insured Person's** liabilities arising out of the ownership or use of lands and /or buildings.
3. Any professional and contractual liabilities and liabilities to employees.

F. Personal Accident

What is covered

If the **Insured Person** sustains **bodily injury** solely as a result of an **accident** the Underwriters will pay £25,000 if, within 12 months of the **accident**, such **bodily injury** results in: -

1. Death, or
2. **Loss of limb**, or
3. Total and irrecoverable loss of sight of one or both eyes, or
4. **Permanent total disablement:**

Benefit shall not be payable under more than one of the items (1) to (4) in respect of any one **accident**.

Cover for death includes the **Insured Person's** disappearance. If the **Insured Person** disappears during a trip and the body is not found within 90 days it will be presumed that death has occurred by reason of **bodily injury**, provided the Underwriters have been given sufficient proof to lead them inevitably to this conclusion. In this event the Underwriters will pay the death benefit provided the recipient signs an undertaking to refund such benefit to them if the **Insured Person** is subsequently found to be living.

Compensation for death of children under 18 years of age is restricted to £2,500.

What is not covered

1. Pre-existing medical conditions see page 4, unless declared and agreed with Underwriters.
2. Any trip involving Non **Sedentary Business duties** unless declared and agreed with Underwriters.
3. Engaging in or taking part in naval, military or air force service or operations.
4. Taking part in mountaineering, rock climbing or riding or driving in any kind of race.
5. Aeronautics or aviation other than as a passenger.
6. Intentional self-injury, suicide or attempted suicide, alcohol or drug abuse.
7. Deliberate exposure to exceptional danger except in an attempt to save human life.
8. Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC).

G. Legal Expenses

What is covered

The Underwriters will pay the **Insured Person's** legal expenses including all and any taxes and duties payable thereon, up to an amount not exceeding £25,000, incurred by the **Insured Person** in the pursuit of legal proceedings for damages directly arising from or out of the **Insured Person's** injury, illness or death on a trip during the **Period of Insurance** shown in the Insurance Schedule. Claims for Legal Expenses will be handled by Claims International Ltd. They shall be entitled to nominate and appoint a Legal Representative to act on the **Insured Person's** behalf and to have direct access at all times to such Legal Representative.

What is not covered

1. Actions against travel agents, tour operators, the Underwriters or their agents, the **Insured Person's** spouse or immediate family.
2. Legal costs and expenses incurred without the Insurer's written consent.
3. Any claim reported to the Underwriters more than 180 days after the incident giving rise to a claim,.
4. Travelling expenses, medical fees and other incidental expenses.
5. Any claim where the Underwriters or their appointed Legal Representative consider that the prospect of success in achieving a reasonable benefit are insufficient and/or where the laws or practices and/or financial regulations of the country in which the incident occurred preclude the **Insured Person** from obtaining a material financial benefit or from exporting the damages recovered to the United Kingdom.

H. Hi-jack, kidnap and detention

What is covered

If during a trip the **Insured Person** is **hi-jacked**, kidnapped, detained or interned for more than 3 days the Underwriters will (a) pay £50 per day until the **Insured Person's** release, subject to a maximum benefit of £1,000, and (b) reimburse additional legal, hotel, travel and related incidental expenses up to a maximum of £15,000 which are necessarily and reasonably incurred to effect such release. Item (b) shall exclude reimbursement of any ransom monies paid. It is a condition of this Section that the **Insured Person** has not engaged in any political or other activity which could lead to a claim hereunder and that the **Insured Person** has no family or business connections which could increase the likelihood of a claim.

What is not covered

1. Any act by the **Insured Person** which would be considered an offence by United Kingdom Courts if it were committed in the United Kingdom.

I. Skiing Trips

What is covered

The cover described in Sections (A) through to (I) applies for a maximum of 17 days during the period of insurance shown in the Insurance Schedule for each **Insured Person** and claims will not be paid for any event after those 17 days. It is also important to note that this cover applies only for leisure skiing and will not include any form of racing or training or practice for racing, ski jumping, ice hockey or the use of skeletons or bob sleighs or skiing off piste.

Additional Benefits

Ski passes, ski hire, ski clothing hire and tuition fees

The Underwriters will pay up to £250 each **Insured Person** for any irrecoverable payments in respect of: -

1. Any lost and unused ski pass,
2. Any unused ski pass, ski hire, ski clothing hire and tuition fees if: -
 - (a) an **Insured Person** suffers illness or injury certified by a local medical registered physician, or
 - (b) the trip is cancelled for any of the reasons detailed in Section B.

What is not covered

Cover excludes claims arising from any of the events listed for the previous Sections A through to H under "What Is Not Covered" along with those in the General Exclusions.

