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Welcome to ANZplus.com Annual Travel Insurance

This insurance is underwritten by MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, Sociedad Anonima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS. Company Number: FC021974. Branch Number BR008042. Trading under the name MAPFRE Assistance.

We (MAPFRE Asistencia) are authorised by the Dirección General de Seguros y Fondos de Pensiones and are subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of regulation by the Financial Conduct Authority and the Prudential Regulation Authority are available on request.

MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, S.A. branch in the United Kingdom (trading as MAPFRE Assistance) has registered offices at 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS. MAPFRE Asistencia main office is based in Spain which forms part of the EEA (European Economic Area) as a member state. The Kingdom of Spain is responsible for controlling the insurance activity of MAPFRE Asistencia S.A., through the Spanish Ministry of Economy and the Treasury, and specifically the General Directorate for Insurance Matters and Pensions Fund (Dirección General de Seguros y Fondos de Pensiones). Its branch in the United Kingdom is also under the United Kingdom FCA (Financial Conduct Authority) and PRA (Prudential Regulation Authority) supervision in certain situations according to the European Union Regulation.

Each **Insured Person** should read this policy, policy certificate and any endorsements carefully, keep them in a safe place and take them when they go on holiday.

ANZplus.com act as agents of the insurer in collecting premiums due from clients, such monies are deemed to be held by the insurers with which your insurance is arranged.

Important information

Your right to cancel:

If, having purchased this insurance, you decide that it does not meet your requirements please return this policy at once to:

ANZplus.com Travel Insurance

Brookwood House

2b West Street

Ewell Village

Epsom, Surrey KT17 1UU

Or telephone 0208 770 2772 or email info@anzplus.com.

Provided that this is done within **14 days** of the date of issue, you have not started your holiday and no claim has been made by you then the premium will be refunded in full.

Health:

This insurance excludes claims related to the pre-existing medical conditions of all **Insured Persons**, their **Relatives**, their travelling companions and also **Close Business Colleagues**, other than those conditions listed on page 17. This policy contains certain exclusions and conditions which will relate to the medical information provided. If you are in any doubt about what information you need to disclose, or whether you are eligible for cover, you should contact ANZplus.com on tel. 0208 770 2772. Your enquiry will be handled confidentially and you will be advised of the extent of cover which can be provided.

Material facts:

You have a responsibility to act honestly and provide accurate details taking reasonable care not to make a misrepresentation.

Insurer information:

This insurance is underwritten by **MAPFRE** Asistencia Compañía Internacional de Seguros y Reaseguros Sociedad Anonima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS.

Auto-renewal service

To ensure you have continuous cover under your policy, we will aim to automatically renew (auto-renew) your annual multi-trip policy when it runs out, unless you tell **Us** not to. Each year we will write to you 21 days before the renewal date of your policy, and tell you about any changes to the premium or the policy terms and conditions. If you do not want to auto-renew your policy, just call **Us** on **0208 770 2772** or email info@anzplus.com. Otherwise we will collect the renewal premiums from your credit card or debit card.

Please note that your renewed policy will only be valid when:

- you have told **Us** about any changes to your policy details (including any changes in health conditions); and
- your credit card or debit card details have not changed.

In some cases we may not be able to automatically renew your policy. We will let you know at the time if this is the case.

We are entitled to assume that your details have not changed and you have the permission of the card holder, unless you tell **Us** otherwise. We do not hold your payment details. We will contact the relevant processing bank that have your payment details to charge the relevant premium to your debit or credit card on or before the renewal date.

You can tell **Us** about any changes to your policy details or opt out of automatic renewal at any time by phoning **Us** on **0208 770 2772** or emailing info@anzplus.com.

How to complain:

It is our intention to provide an excellent service to our policyholders, however we recognise that there may be occasions when you believe that this may not have been achieved. If you are unhappy with any aspect of the customer service that you received in relation to the policy purchase or received documentation, please contact:

The Customer Service Manager

The Medical Screening Company Ltd
 Brookwood House
 2b West Street
 Ewell Village
 Epsom, Surrey
 KT17 1UU
 Email: complaints@anzplus.com
 Tel: 0208 770 2772

If your complaint relates to a claim please contact:

The Customer Relations Manager

MAPFRE Assistance
 Maitland House
 Warrior Square
 Southend-on-Sea
 Essex, SS1 2JY
 E-mail: complaints@travelclaimsservices.com
 Tel: 0330 400 1283

Please state the nature of your complaint, the policy reference and/or claim number/reference (if appropriate).

If after taking this action you are still unhappy with the response, you may be entitled to refer it to the Financial Ombudsman Service (FOS).

The Financial Ombudsman Service

Exchange Tower
 London E14 9SR
 Tel: 0800 023 4567
 Email: complaint.info@financial-ombudsman.org.uk
 Website: www.financial-ombudsman.org.uk

Emergency helpline: This policy entitles the **Insured Person(s)** to the use of a 24 hour emergency medical assistance service. This service is provided by MAPFRE Assistance who employs a team of trained multi lingual assistance co-ordinators.

To comply with the conditions of this policy you must notify MAPFRE Assistance:

1. If you are admitted to hospital and you are likely to remain in hospital for more than 24 hours.
2. If you believe that you may incur medical costs not covered by the Medicare/EHIC scheme or appropriate reciprocal health agreement.
3. If you have to return to your normal country of residence under Section 1 (Cancellation and Curtailment), or Section 2 (Emergency Overseas Medical Care and Repatriation Expenses).

If you do not notify MAPFRE Assistance, this could mean that we will not provide cover or we may reduce the amount we pay for your claim.

Once MAPFRE Assistance have been informed, an experienced assistance co-ordinator will ensure that necessary medical care expenses are guaranteed and where appropriate repatriation/transportation is arranged by the most suitable method.

Emergency medical assistance service can be contacted on:

MAPFRE Assistance

Tel: +44 207 748 2979

Email: irlcosiam@mapfre.com

Geographical Limits

Area 1: Worldwide excluding USA and Canada

Area 2: Worldwide

Medicare – all **Insured Persons** must use Medicare services (or other appropriate reciprocal health agreement) for medical treatment in Australia and New Zealand.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be able to get money from the scheme if we cannot meet our financial responsibilities. Further information about compensation scheme arrangements is available from the FSCS website at www.fscs.org.uk.

Policy Wording

Provided you have paid the appropriate premium as shown in your travel insurance certificate, you are covered in accordance with the full wording shown herein up to the limits indicated in the Schedule of Cover below. The limits apply per person. The excesses apply for each person and each section of each claim.

Definitions

Listed below are certain words that appear throughout the policy. In all cases they will have the meanings shown below.

Breakdown (for the purpose of Section 3) means that the vehicle in which you are travelling stops as a result of mechanical or electrical failure due to any cause other than lack of fuel, oil or water.

Business Equipment means Laptop, notebook, PDA, mobile phone, projector.

Civil unrest means any activities inclusive of organised protests, riots, arson, looting, occupation of institutional buildings, border infringements and armed insurrection (excluding where civil war has been declared).

Close Business Colleague means any person that you work closely with whose absence for a period of one or more complete days necessitates the cancellation or curtailment of the trip as certified by a director of the business.

Complications of pregnancy and childbirth means the following conditions:

- Toxaemia (toxins in the blood)
- Gestational diabetes (diabetes arising as a result of pregnancy)
- Gestational hypertension (high blood pressure arising as a result of pregnancy)
- Pre-eclampsia (where you develop high blood pressure, carry abnormal fluid and have protein in your urine during the second half of pregnancy)
- Ectopic pregnancy (a pregnancy that develops outside of the uterus)
- Molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue)
- Post-partum haemorrhage (excessive bleeding following childbirth)
- Retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery)
- Placental abruption (part or all of the placenta separates from the wall of the uterus)
- Hyperemesis gravidarum (excessive vomiting as a result of pregnancy)
- Placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix)
- Stillbirth
- Miscarriage
- Emergency Caesarean section
- A termination needed for medical reasons

- Premature birth more than 8 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date

Curtailment means cutting your planned journey short by early return to your normal country of residence, admission to an overseas hospital as an in-patient or prevention of further travel so that you lose the benefit of your pre-paid accommodation.

Emergency Purchase means the purchase of immediate necessities.

Excess

Under most sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy you claim under. This amount is shown in the Schedule of Cover table for each of the sections where it applies.

Government legislation, regulation or action shall include recommendations by NATS or similar organisations within Europe where not overruled by governmental or regulatory bodies.

Insured Person(s)/You/Your

Each person stated in the policy certificate as being insured (provided that such person is resident in the United Kingdom and registered with a doctor).

Journey

Annual Policy cover only.

The pre-booked trip, for which this insurance policy was issued, in respect of **Insured Persons** aged up to 74 years at the Date of Issue within the Geographical Limits for social, domestic, pleasure, educational or commercial business purposes commencing from and returning to the United Kingdom.

This gives you cover to travel as many times as you like during any one period of insurance, as long as no single trip lasts longer than 24 or 31 days (as shown in your travel insurance certificate).

Cover within the UK applies to pre-booked trips only and must require payment for at least one overnight stay in a commercial accommodation facility such as hotel, bed & breakfast, hostel etc.

Everyone on an annual multi-trip policy is entitled to travel independently, but children under 18 must be accompanied by an insured adult.

Cover for cancellation will not begin until the policy start date.

Known event

A known event is an existing or expected publicly announced occurrence, such as a named tropical storm, a hurricane or a strike voted upon by union members.

Period of Insurance

Your holiday or journey must begin and end in your home area, (unless you have arranged cover for a one-way trip). Cover cannot start after you have left your home area.

Cover for cancellation starts at the time you book your trip or the start date shown on your validation certificate, whichever is the later.

All other sections commence when you leave your usual place of residence or business, or from the start date shown on your validation certificate, whichever is the later, to commence the journey until the time you return to your usual place of residence or business on completion of your journey, or the end of the period shown on your validation certificate, whichever is the earlier.

Cover cannot start more than 24 hours before your booked departure time or end more than 24 hours after your return.

For a one-way trip, cover ends 24 hours after you leave immigration control in the final country you go to or at the end of the period shown on your validation certificate, whichever is earlier.

Personal Effects means personal belongings, including clothing worn and personal luggage owned by you that you take with you on your trip.

Personal Money means cash (banknotes and coins), Travellers Cheques, Postal Orders, travel vouchers carried by you for your personal use.

Pre-existing Medical Condition means any medical condition, defect or disease suffered by you or any other person upon whose state of health the trip depends:

1. for which advice or treatment (including prescribed medication), or investigation has been received or prescribed in the twelve (12) months prior to the issue of this policy;
2. of which you are aware or could reasonably be expected to be aware at the time of applying for insurance; and/or
3. is of an ongoing nature or any complication directly attributable to the condition.

A Pre-existing Medical Condition includes complications directly attributable to conditions, defects or diseases described above.

Public Transport means any aircraft, ship, train or coach on which you are booked to travel.

Relative means husband, wife, civil partner (or de facto partner with whom you are living permanently at the same address), parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law or fiancé(e).

Reciprocal health agreement means a state approved agreement for the provision of medical care to visitors from any of the agreeing countries, with such level of care being equal to that provided to the citizens of the country being visited.

Stopover means breaking the journey whilst travelling from and to United Kingdom and stopping over in pre-booked accommodation on the way to your final destination.

Trip means any holiday/leisure trip or business trip for which you have paid the appropriate premium.

Valuable means cameras and other photographic equipment; audio and video equipment; computers; all discs, CDs, tapes and cassettes; mobile telephones; other electronic or electrical equipment of any kind; spectacles and/or sunglasses; telescopes and binoculars; works of art; jewellery; watches; furs and items made of or containing precious or semi-precious stones or metals.

We, Us and Our means the Insurers: MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros Sociedad Anonima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS. Trading under the name MAPFRE Assistance.

You and **Your** means each person for whom the premium has been paid and whose age does not exceed the maximum shown in the Schedule of Cover. You must have lived in the United Kingdom or the Channel Islands for at least six of the last 12 months, before you bought or renewed your policy.

Each person is separately insured.

Section	Travel Cover	Limit per claim		Excess
		Basic	Standard	
1	Cancellation and Curtailment	£1,000	£2,000	£150
2	Emergency Overseas Medical Care and Repatriation Expenses			
	Medical and other expenses		£10,000,000	£150
3	Missed Departure / Connection	Nil	£500	£150
4	Delay, Damage to or Loss of Baggage including Valuables			
	Total limit for baggage including Valuables	£750	£1,000	£150
	Maximum per item, pair or set		£500	
	Valuables limit in total		£500	
	Delayed Baggage		£100	Nil
5	Personal Money and Loss of Passport / Visa			
	Personal Money	£200	£250	£150
	Lost Passport / Visa		£100	Nil
6	Travel Delay			
	Delayed Departure	Nil	£20 per each 12 hr period. Up to £200 maximum	Nil
	Abandonment of Trip	Nil	£2,000	£150
7	Personal Liability	£1,000,000	£1,500,000	£150
8	Personal Accident Benefit	Nil	£10,000	£150
9	Hospital Cash Benefit	Nil	£500	Nil

Please contact ANZplus.com on **0208 770 2772** if you wish to add any additional options to your policy.

Please note that Sections 10 to 24 are only operative if indicated in the policy certificate and appropriate premium paid.

Section	Winter Sports (Optional) Additional Benefits	Limit per claim		Excess
		Basic and Standard		
10	Piste Closure and Avalanche Cover	£50 per each 24 hr period		Nil
11	Loss of Use of Lessons and Lift Pass			
	Lift Pass	£50 per day		Nil
	Ski Lessons	£50 per day		Nil

12 Winter Sports Equipment			
	Winter Sports Equipment (owned)	£50 per each 24 hr period. Up to £500 maximum	£100
	Ski Hire	£20 per day, up to £200	Nil
	Single article limit (owned or hired)	£100	

Section	Cruise Cover (Optional) Additional Benefits	Limit per claim Basic and Standard	Excess
13	Medical Expenses Extension	£10,000,000	£75
14	Private Room	£200 per day	Nil
15	Private Nursing	£200 per day	Nil
16	Pre-paid Excursions	£500	Nil

Section	Travel Disruption (Optional) Additional Benefits	Limit per claim Basic and Standard	Excess
17	Extended Cancellation or Curtailment	£1,000	£75
18	Extended Travel Delay		
	Delay prior to departure	£20 per first 12 hr period, then £25 per each 24 hrs. Up to maximum of £125	Nil
	Accommodation costs	£1,000	Nil
19	Extended Missed Departure	£1,000	Nil
20	Accommodation cover	£1,000	£75
21	Airline Failure	£1,000	£75
22	Supplier Insolvency	£1,500	£75

Section	Business Pack (Optional) Additional Benefits	Limit per claim Basic and Standard	Excess
23	Replacement Personnel	£1,500	£100
24	Increased Baggage Cover		
	Total limit for baggage including Valuables and Business Equipment	£5,000	£75
	Maximum per item, pair or set	£1,500	
	Emergency purchase	£1,000	£75
	Replacement hire	£1,000	£75
	Documents Re-creation	£1,000	£75
	Increased Personal / Business Cash	£1,000	£75

1. Cancellation and Curtailment

Cover for cancellation starts from the date you book your trip or the start date shown on your validation certificate, whichever is the later.

You are covered up to the amount shown in the Schedule of Cover in the event your trip is necessarily and unavoidably cancelled prior to departure or curtailed before completion because of any of the following events first occurring during the period of insurance:

- a.** the accidental serious injury, serious illness or death of you, your relative, your travelling companion, your business colleague or person with whom you intend to stay at the trip destination.
- b.** your receipt of a summons for jury service, being subpoenaed as a court witness or being placed in compulsory quarantine.
- c.** your unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
- d.** your redundancy, provided that you are entitled to payment under the current redundancy payments legislation and that at the time of booking your trip or applying for this insurance you had no reason to believe that you would be made redundant.
- e.** your presence being required to make your property safe and secure following fire, flood or burglary that causes serious damage to your home occurring within 48 hours of departure, or whilst you are away.
- f.** a Government regulation following an epidemic or natural disaster that stops you from travelling.

g. a warning issued by the UK Government advising against travel to or through a country which forms part of your itinerary or prevention of access by the Government of the country in question.

For cancellation pre-departure:

In the event you necessarily cancel your planned trip due to any of the above noted reasons, you are covered in respect of either:

- (1) irrecoverable deposits or payments made for unused travel and accommodation paid in advance or contracted to be paid; or
- (2) at our option, for the additional costs for alternative transport incurred to travel at a later date or by another route to reach your destination.

For curtailment post-departure:

You are covered in respect of reasonable additional costs for travel and accommodation, a proportionate refund of unused and irrecoverable travel bookings and the original value of unused airfares which cannot be used excluding airfares for an **Insured Person** to return to their normal country of residence in the event you necessarily curtail your trip due to any of the above noted reasons.

You are not covered for

- a.** any claim which is excluded under the General Exclusions applicable to this policy.
- b.** the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c.** any claim which results from any condition or circumstance known to you at the time of applying for insurance where this condition or circumstance could reasonably be expected to result in the cancellation or curtailment of your trip.
- d.** any cost incurred in respect of visas required in connection with the trip.
- e.** your disinclination to travel or your loss of enjoyment.
- f.** cancellation due to terrorist acts, or the threat or fear of a terrorist act unless Government advice is changed to advise against travel to the area.
- g.** frequent flyer or similar flight reward programmes – No claims for reward points lost due to the cancellation of your airline ticket will be paid.
- h.** if you become pregnant after we have sold you this policy and you will be more than 32 weeks pregnant (or 24 weeks if you know you are having more than one baby) at the start of, or during your trip. Or your doctor advises that you are not fit to travel because you are suffering from complications of pregnancy or childbirth.
- i.** if you will be more than 32 weeks pregnant (or 24 weeks if you know you are having more than one baby) at the start of or during your trip and you still choose to travel, you may not claim for cutting short your trip unless as a result of a complication of pregnancy or childbirth

Conditions

1. It is a requirement of this Insurance that if you:

- a.** become aware of any circumstances which make it necessary for you to cancel your trip prior to departure, you must advise your travel providers in writing within 48 hours. The maximum amount we will pay will be limited to the applicable cancellation charges at that time.
- b.** wish to return home differently to your original plans and claim any additional costs under this insurance, you must contact our nominated emergency service and obtain their agreement to the new arrangements. Failure to do so may affect the assessment of your claim.

Please also refer to the General Exclusions and Conditions of this policy.

2. Emergency Overseas Medical Care and Repatriation Expenses

This policy does not provide cover for any medical care expenses which would otherwise be covered under the terms of the reciprocal health agreements unless authorised by the medical assistance company. You must at all times seek treatment at an appropriate medical facility which participates in the Medicare or EHIC scheme and/or other reciprocal health agreements. If you are in any doubt you should contact MAPFRE Assistance for advice before starting treatment.

Notwithstanding the above, **You** are covered up to the amount shown in the Schedule of Cover for necessary and reasonable costs incurred as a result of your bodily injury, illness or death during your trip in respect of:

- a.** emergency medical care and ambulance costs. Where the state medical facility is not available or requires additional payment then these costs are covered if authorised by the medical assistance company.
- b.** the cost of emergency dental treatment to natural teeth is covered up to £250 provided that it is only for the immediate relief of pain.
- c.** additional travel and accommodation expenses (to a level comparable with your pre-booked travel and accommodation) up to £5,000 to enable you to return home if you are unable to continue your trip as originally planned.
- d.** additional travel and accommodation expenses (to a level comparable with your pre-booked travel and accommodation) up to £5,000 for:
 - (1) a travelling companion to stay with you and accompany you home where their presence is certified by a doctor to be strictly necessary on medical grounds; or
 - (2) a relative or friend to travel from your normal country of residence to stay with you and accompany you home where their presence is certified by a doctor to be strictly necessary on medical grounds; or
- e.** returning your remains to your home or a funeral in the country where you died, up to the equivalent cost of returning your remains to your normal country of residence up to £5,000.
- f.** emergency repatriation to your normal country of residence by whatever means must be organized by the medical assistance company, if and when considered appropriate and approved by the underwriter.

A note to all insured people, doctors and hospitals

This is not a private medical insurance. If you need any medical treatment, you must tell **Us** immediately or we may not guarantee medical expenses. If you need any medical treatment, you must allow **Us** or our representatives to see all of your medical records and information.

Please be aware that if you accept the offer of private treatment (inclusive of treatment in a private room) without our specific authorisation, you will be liable for the cost.

Conditions

1. You must use medical facilities that entitle you to the benefits of any reciprocal health agreements available under reciprocal health agreements with countries specifically named. Where this is not possible, you must seek advice from MAPFRE Assistance.

2. If you are admitted to hospital and you are likely to remain in hospital for more than 24 hours, you must contact MAPFRE Assistance immediately. If you do not, this could mean we will provide no cover or we could reduce the amount we pay for medical care expenses. If you receive medical treatment overseas and you are likely to incur any medical care expenses you must notify our nominated emergency service.

3. If you have to return to your normal country of residence under Section 1 (Cancellation Fees, Lost Deposits and Curtailment), or Section 2 (Emergency Overseas Medical Care and Repatriation Expenses) MAPFRE Assistance must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return home.

4. We reserve the right to repatriate you to your normal country of residence when, in the opinion of the doctor in attendance and our medical advisers, you are fit to travel.

You are not covered for

- a.** any medical care expenses not authorised by MAPFRE Assistance.
- b.** any claim which is excluded under the General Exclusions applicable to this policy.
- c.** the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- d.** any inpatient treatment or surgery not given within the terms of any reciprocal health agreements.
- e.** exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.
- f.** claims related to manual and/or hazardous labour unless declared to and accepted by **Us**.
- g.** the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.
- h.** the continued treatment, investigation or medication of a condition that existed or was being treated prior to departure, other than where the condition has been declared to, and agreed by **Us**.
- i.** the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.
- j.** any treatment or surgery which we think you do not need immediately and can wait until you return home. Our decision is final.
- k.** any costs of treatment or surgery that was carried out more than 12 months after the date of the incident which you are claiming for.
- l.** the extra cost of single or private room accommodation unless it is medically necessary.
- m.** any medical treatment that you receive because of a medical condition or any illness related to a medical condition which you knew about at the time of taking out this insurance, prior to the booking of any individual trip.
- n.** any treatment or medication that you receive after you return to your home area (or your final country if you are on a one-way trip).
- o.** any extra costs after the time when, in our medical advisor's opinion, you are fit to return to your home area (or your final country if you are on a one-way trip).
- p.** any medical treatment that you receive after you have refused the offer of returning to your home area, when, in the opinion of our medical advisors, you are fit to travel.
- q.** the cost of any phone calls, other than the first call to **Us** to tell **Us** about the medical problem. The cost of any taxi fares (except for taxi costs paid for the initial journey to a hospital abroad due to an **Insured Person's** illness or injury).
- The cost of any food and drink (unless these are a part of your hospital costs if you are kept as an inpatient).
- r.** costs of more than £500 which we have not agreed beforehand.
- s.** any medical treatment or tests you have planned or expect to have.
- t.** any costs that result from taking part in winter sports or sports and other leisure activities.
- u.** treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre; unless we have agreed that this is medically necessary.
- v.** cosmetic treatment, unless we have agreed that this treatment is necessary as the result of an accident covered under this policy.
- w.** any costs that are as a result of a tropical disease, if you have not had the recommended vaccinations or taken the recommended medication.

Please also refer to the General Exclusions and Conditions of this policy.

3. Missed Departure / Connection (Standard cover only)

You are covered up to the amount shown in the Schedule of Cover for necessary additional accommodation and travel expenses that you incur in reaching your destination if you arrive at any departure point shown on your pre-booked itinerary too late to board the public transport on which you are booked to travel as a result of:

- a.** the failure of public transport, or
- b.** a road traffic accident or vehicle breakdown delaying the vehicle in which you are travelling.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
- c. any claim under this section if you have also claimed for the same costs, charges or expenses under any other section of this policy. You can only claim for these under one section for the same event.
- d. any claim for more than the cost of the original booked trip.

Conditions

It is a condition of this insurance that you must:

- a. have planned to arrive at your departure point in advance of your earliest scheduled check in time and provide a written report from the carrier, Police or relevant transport authority confirming the delay and stating its cause.
 - b. obtain a report from repairers if your claim is because of breakdown or accident to your car.
- Please also refer to the General Exclusions and Conditions of this policy.*

4. Delay, Damage to or Loss of Baggage including Valuables

You are covered up to the amounts shown in the Schedule of Cover, after making reasonable allowance for wear, tear and depreciation for the loss, theft or damage to:

- a. your Personal Effects.
- b. your Valuables (up to £500 in total).

You are also covered up to the amount shown in the Schedule of Cover in respect of Emergency Purchases for the reasonable cost of buying immediate necessities if your luggage is lost, misdirected or misplaced by a carrier for at least 12 hours on an outward leg of your trip. You must provide original receipts for the items that you buy. If your baggage is permanently lost, any amount that we pay for Emergency Purchases will be deducted from the total claim.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess) except for Emergency Purchases claims.
- c. more than the amount shown in the Schedule of Cover for any one item, pair or set in respect of Personal Effects and Valuables.
- d. any additional value an item may have had because it formed part of a pair or set.
- e. any money or Valuables that you lose or have stolen from an unattended motor vehicle.
- f. breakage of fragile articles unless caused by fire or by an accident to the aircraft, ship or vehicle in which they are being carried.
- g. any claim for loss, theft or damage to Valuables which have been checked-in and/or transported in the cargo hold of any aircraft, ship, bus, ferry, train or similar transport.
- h. any baggage or personal belongings that are stolen from your vehicle roof rack.
- i. loss or theft of or damage to:
 - (1) household goods, bicycles, musical instruments, waterborne craft and their fittings of any kind.
 - (2) motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon.
 - (3) watersport and ski equipment.
 - (4) contact or corneal lenses, dentures and hearing aids.
 - (5) business or professional goods, equipment and samples.
 - (6) property hired or loaned to you.
 - (7) Personal Effects or baggage whilst in the custody of the carrier unless reported to the carrier immediately and a written Property Irregularity Report is obtained.
 - (8) Personal Effects sent by post, freight or any other form of unaccompanied transit.
 - (9) sports clothes and equipment whilst in use.
- j. damage caused by moth or vermin, atmospheric or weather conditions or by gradual wear and tear in normal use.
- k. damage caused by any process of cleaning, repair, restoration or alteration.
- l. damage caused by leakage of powder or fluid from containers carried in your baggage.
- m. mechanical or electrical breakdown or derangement.
- n. more than £100 in respect of non-prescription sunglasses unless substantiated by the original purchase receipt predating the loss.

Please also refer to the General Exclusions and Conditions of this policy.

5. Personal Money and Loss of Passport

(Cover under this section in respect of Personal Money starts at the time of collection from the Bank, 72 hours prior to departure or issue of this policy, whichever is the later.)

You are covered up to the amount shown in the Schedule of Cover for:

- a. loss or theft of Personal Money.
- b. loss, theft or damage to Passport or Visas in respect of the cost of emergency replacement or temporary passport or visas obtained whilst abroad including reasonable and receipted travelling and additional accommodation expenses to obtain same.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).

- c. loss or theft from an unattended motor vehicle at any time.
- d. more than the amount shown in the Schedule of Cover in respect of all cash carried by you whoever it may belong to.
- e. any loss resulting from shortages due to error, omission or depreciation in value.

Special exclusions applicable to Sections 4 and 5

You are not covered for

- a. loss or theft of anything left unattended in a public place, including on a beach.
- b. loss or theft of Valuables, Personal Money, Passport and/or any other item unless reported to the police or other relevant authority within 24 hours of discovering the loss and a written report obtained.
- c. loss or theft or damage to Valuables and/or Personal Money whilst out of your immediate control and supervision unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.
- d. loss of bonds or securities of any kind.
- e. delay, detention, seizure or confiscation by customs or other officials.
- f. unauthorised use of travellers cheques and/or credit cards.

Special conditions applicable to Sections 4 and 5

It is a requirement of this insurance that:

- a. in the event of a claim, you must retain any damaged items for our inspection, and provide receipts or other documentation to prove ownership and value, especially in respect of Valuables and any item(s) for which you are claiming more than £150. Where this is not done our maximum liability in respect of the Valuables or item(s) will be limited to £150.
 - b. you take care of your property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in your claim being reduced or declined.
- Please also refer to the General Exclusions and Conditions of this policy.*

6. Travel Delay (Standard cover only)

You are covered up to the amount shown in the Schedule of Cover (for all legs of the Journey) if the arrival of the public transport on which you are booked to travel is delayed by at least 12 hours. We will pay you £20 for each full 12 hours you are delayed up to a maximum of £200. If your departure is delayed for more than 12 hours and you chose to abandon your trip entirely, you are covered for the irrecoverable deposits or payments made for unused travel and accommodation paid in advance or contracted to be paid, up to a maximum of £2,000.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
 - b. for the first part of each and every claim for abandonment as shown in the Schedule of Cover (the Excess).
 - c. a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
 - d. if you fail to check in on time.
 - e. if transport services are withdrawn as the result of a recommendation or instruction from a Government Authority.
 - f. any claim under this section if you have also claimed for the same costs, charges or expenses under any other section of this policy. You can only claim for these under one section for the same event.
- Please also refer to the General Exclusions and Conditions of this policy.*

7. Personal Liability

You are covered up to the amount shown in the Schedule of Cover, plus legal costs incurred with our written consent, if you are held legally liable for causing:

- a. accidental bodily injury to someone else, and/or
- b. accidental loss or damage to someone else's property, including your temporary holiday accommodation and its contents.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. the first part of each and every claim as shown in the Schedule of Cover (the Excess).
- c. any liability arising from loss or damage to property that is:
 - i. owned by you or a member of your family or your travelling companion/s, or
 - ii. in your care, custody or control, other than your temporary holiday accommodation and its contents, not owned by you or a member of your family or your travelling companion/s.
- d. any liability for bodily injury, loss or damage:
 - i. to your employees or members of your family or household or your travelling companion/s or to their property.
 - ii. arising out of or in connection with your trade, profession or business, or assumed under contract.
 - iii. arising out of the ownership, possession, use or occupation of land or buildings other than temporary holiday accommodation.
 - iv. arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals or firearms and weapons.
 - v. arising out of your criminal, malicious or deliberate acts.
 - vi. arising out of dangerous sports or pastimes including contact sports unless declared to and accepted by **Us**.

Condition

If something happens that is likely to result in a claim, you must immediately notify the claims handlers in writing. You must not discuss or negotiate your claim with any third party without the written consent of the claims handlers. Any

related correspondence or documentation that you receive must be sent immediately, unanswered, to the claims handlers. Failure to comply with this condition could prejudice your claim.

Please also refer to the General Exclusions and Conditions of this policy.

8. Personal Accident Benefit (Standard cover only)

You are covered for the amount shown in the Schedule of Cover if you have an Accident whilst you are on your trip and which is the sole and independent cause of your death, Permanent Total Disablement, Loss of Sight or Loss of Limb(s) within 12 months of the Accident. If you are aged under 16 at the date of the Accident, the amount you are covered for in the event of your death is £20,000.

Payment under this section in respect of all the consequences of an Accident shall be limited in total to the amount shown in the Schedule of Cover. In the event of your death within 12 months of the Accident, the total payment will be limited to the amount shown for death.

Accident means that you suffer bodily injury as a result of a sudden, identifiable and unexpected external cause and which occurs at an identifiable time and place.

Permanent Total Disablement means that for the twelve months following your Accident you are totally unable to work in any occupation for which you are suited by experience, education or training and at the end of that time there is no prospect of improvement.

Loss of Limb(s) means complete physical loss of a hand or foot or complete loss of use of a hand, arm, foot or leg.

Loss of Sight means complete and permanent loss of sight in one or both eyes.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. claims resulting from motorcycling and quad biking.
- c. claims arising out of manual and/or hazardous labour.
- d. claims arising out of disease, self injury, natural causes.
- e. claims arising out of surgery unless as a direct result of the Accident.
- f. a claim for "Permanent Total Disablement" if at the date of the Accident you are over the statutory retirement age and are not in full time paid employment.

Please also refer to the General Exclusions and Conditions of this policy.

9. Hospital Cash Benefit (Standard cover only)

You are covered up to the amount shown in the Schedule of Cover for each complete 24 hour period spent receiving in-patient hospital treatment in a country outside your normal country of residence. This benefit is only payable when your claim has been accepted under **Section 2 (Emergency Overseas Medical Care and Repatriation Expenses)**. We will pay you £20 for each full 24 hours.

You are not covered for

- a. any claim which is excluded under the General Exclusions applicable to this policy.
- b. any claim which is excluded under the exclusions applicable to Section 2 or where you have not complied with any relevant policy conditions.

Please also refer to the General Exclusions and Conditions of this policy.

Please contact ANZplus.com on 0208 770 2772 if you wish to add any of the following sections to your policy.

Sections 10 to 12 – Winter Sports Cover (Optional)

Subject to your application for **Winter Sports** insurance being accepted, and the appropriate additional premiums being paid, your contract is extended to include Winter Sports, and the following additional benefits are added. This extension will be for a maximum of 21 days in total in any one annual multi trip insurance period.

10. Piste Closure and Avalanche Cover

This cover only applies for holidays at recognised ski resorts between 1 December and 15 April if you are travelling to the Northern hemisphere or between 1 May and 30 September if you are travelling to the Southern hemisphere.

If adverse weather conditions, lack of snow, avalanche or the risk of avalanche prevents you from skiing at the resort you were booked into, **You are covered** up to the amount shown in the Schedule of Cover for reasonable transportation costs to take you to a different ski resort and for the cost of a lift pass there. If it is not possible to arrange transport to a different resort, you will receive £50 for each full days skiing lost.

You are not covered for

- a. the first 24 hours of any period of piste closure.
- b. any amounts recoverable from any other source.

You must provide written confirmation from the appropriate authority to confirm that the whole piste area was closed and/or that it was not possible to travel to another resort.

11. Loss of Use of Lessons and Lift Pass

In the event of an accident or illness giving rise to a claim under **Section 2** hereunder which prevents you from further participation in skiing or snowboarding, you are covered for the cost of any unused prebooked and prepaid ski or

snowboard lessons, and the unexpired value of your prepaid lift pass. You are covered up to the sums shown on your Schedule of Cover.

You are not covered for:

- a. the first 24 hours of any period of disability.

12. Winter Sports Equipment

Winter Sports Equipment (owned)

You are covered up to the amount shown in the schedule of cover in the event that your own ski equipment is lost or stolen during the holiday. This will be limited to snowboard or skis (including bindings), boots and poles only.

You are not covered for

- a. any loss, theft or damage to your personal belongings during your outward or return journey by air, coach or rail if you do not get a written carrier's report or property irregularity report. If you are unable to report the loss immediately, you must in any case report the loss in writing within 7 days.
- b. any loss or theft at any other time if you do not notify the police within 24 hours of the discovery of the loss, and obtain a written report from them.
- c. any loss arising out of wear and tear, deterioration or the mechanical failure of bindings.
- d. any loss arising out of theft from an unattended vehicle.
- e. any loss of hired or loaned equipment.
- f. any loss which is recoverable from any other source, including the carrier's own baggage indemnity scheme.
- g. breakage, loss or theft of ski equipment over 5 years old;
- h. loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.

Ski hire

What you are covered for

We will pay up to the amount shown in the table of benefits for each full 24 hour period for the cost of hiring other skis, poles, ski boots and bindings, snowboards, snowboard boots and bindings if:

- 1. your winter sports equipment is delayed during your trip for over 12 hours; or
- 2. you lose your winter sports equipment or it is stolen or damaged during your trip.

Special exclusions which apply to section 12

We will not cover the following:

- 1. any item you lose or that is stolen if you did not report it to the police within 24 hours of discovering it, and you did not get a written police report for.
- 2. any winter sports equipment you lose or that is stolen or damaged during a journey, unless you report this to the carrier and get a property irregularity report at the time.
- 3. winter sports equipment you have left unattended in a public place, unless the claim is for skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm.
- 4. any winter sports equipment that is lost or damaged by people it was not designed for.

Special conditions which apply to section 12

Under this policy you must:

- 1. bring any damaged winter sports equipment back to your home area so we can inspect it.
- 2. The policy does not cover new for old.

We will work out claims for your winter sports equipment that you own as follows:

How old is the equipment? How much will you get back?

Up to 12 months old	90% of the price you paid	Up to 48 months old	30% of the price you paid
Up to 24 months old	70% of the price you paid	Up to 60 months old	20% of the price you paid
Up to 36 months old	50% of the price you paid	Over 60 months old	Nothing

Please remember

You should make claims for your winter sports equipment being delayed while being held by an airline, to the airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

Please also refer to the General Exclusions and Conditions of this policy.

Sections 13 to 16 – Cruise Cover (Optional)

Subject to your application for **Cruise Cover** insurance being accepted, and the appropriate additional premiums being paid, your contract is extended to include cruise cover and the following additional benefits are added.

This cover only applies for cruises taken with recognised & licensed cruise operators.

13. Medical Expenses Extension

You are covered up to the amount shown in the Schedule of Cover for costs incurred as a result of emergency medical treatment on board a cruise ship in respect of:

- a. all benefits as stipulated in your original main Policy Wording.
- b. emergency transportation from one hospital to another at the sole discretion of our nominated emergency service, who reserve the right to make the final decision as to whether or not it is medically necessary.

You are not covered for

- a. if you choose not to return to the UK our liability will end on the date it was deemed safe for you to return.

14. Private Room

You are covered up to the amount shown in the Schedule of Cover for costs incurred whilst in a State Hospital Private Room, where one is available.

You are not covered for

- a. any costs other than Accommodation.

15. Private Nursing

You are covered up to the amount shown in the Schedule of Cover for costs incurred in providing Private Nursing domestic care whilst in a State Hospital where Private Nursing is permitted and does not interfere with the medical management.

You are not covered for

- a. any costs other than Domestic care.

16. Pre-paid Excursions

In the event of an accident or illness giving rise to a claim under **Section 13** hereunder which prevents you from taking any pre-booked excursions, you are covered for the cost of any unused pre-booked and pre-paid officially organised excursions where the doctor has advised that the trip cannot be undertaken. You are covered up to the sums shown on your Schedule of Cover.

You are not covered for

- a. the first 24 hours of any period of disability.

Please also refer to the general exclusions and conditions of the policy.

Sections 17 to 22 – Travel Disruption (Optional)

(Only operative if indicated in the validation certificate and appropriate premium paid)

This extension to the policy provides the following amendments to the insurance, specifically for costs and expenses that are not recoverable from any other source.

17. Extended Cancellation or Curtailment

Section 1 Cancellation and Curtailment is extended to include the following additional cover.

We will pay you up to £1,000 for any irrecoverable unused travel and accommodation costs (and other pre-paid charges) which you have paid or are contracted to pay, together with any reasonable additional travel expenses incurred if:

- a. you were not able to travel and use your booked accommodation or
- b. the trip was curtailed before completion as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which you are travelling issuing a directive:
 - i. prohibiting all travel or all but essential travel to; or
 - ii. recommending evacuation from the country or specific area or event to which you were travelling, providing the directive came into force after you purchased this insurance or booked the trip (whichever is the later), or in the case of curtailment after you had left the United Kingdom to commence the trip.

18. Extended Travel Delay

Section 6 Travel Delay is extended to include the following additional cover allowing you to claim under both Section 6 and 18 of the policy.

We will pay you **one** of the following amounts:

1. If the scheduled public transport on which you are booked to travel is cancelled or delayed, leading to your departure being delayed for more than 12 hours at the departure point of any connecting public transport in the United Kingdom or to your overseas destination or on the return journey to your home we will pay you £20 for each full 12 hours delay, up to a maximum of £200 (which is meant to help you pay for telephone calls made and meals and refreshments purchased during the delay) provided you eventually continue the Journey; or
2. We will pay you up to £1,000 for either:

a. any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which you have paid or are contracted to pay because you were not able to travel and use your booked accommodation as a result of:

- i. the scheduled public transport on which you were booked to travel from the United Kingdom being cancelled or delayed for more than 12 hours.
- ii. you being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and you choose to cancel your trip because the alternative transport to your overseas destination offered by the public transport operator was not reasonable or;
- iii. any necessary and reasonable additional travel expenses if you are unable to return home to the UK on your scheduled return date due to the airspace being closed or the airport or port that you are scheduled to travel from or through is closed for a period of 24 hours or more and your travel provider cannot provide alternative travel arrangements.

b. suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination and/or in returning to the United Kingdom as a result of:

- i. the public transport on which you were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off.
- ii. you being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and you choose to make other travel arrangements for your trip because the alternative transport offered by the scheduled public transport operator was not reasonable.

The amount payable will be calculated after deduction of the amount of the refund on your ticket(s) together with any compensation from the public transport operator.

19. Extended Missed Departure

Missed departure cover is extended to include the following cover.

We will pay you up to £500 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination or returning to the United Kingdom if you fail to arrive at the departure point in time to board any onward connecting public transport on which you are booked to travel, following completion of the initial international journey, including connections within the United Kingdom on the return journey to your home as a result of:

1. the failure of other scheduled public transport or
2. strike, industrial action, adverse weather conditions or disruption due to a volcanic eruption or
3. an accident or breakdown occurring ahead of **You** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **You** are travelling or
4. you being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours or
5. the airspace being closed or the airport or port that you are scheduled to travel from or through is closed for a period of 24 hours or more.

20. Accommodation cover

In the event of a fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting your accommodation or resort

We will pay you up to £1,000 for either:

1. any irrecoverable unused accommodation costs (and other pre-paid charges which you have paid or are contracted to pay because you were not able to travel and use your booked accommodation or
2. a. reasonable additional accommodation and transport costs incurred up to the standard of your original booking, if you need to move to other accommodation on arrival or at any other time during the trip because you cannot use your booked accommodation or
 - b. with the prior authorisation of the Emergency Assistance Service to repatriate you to your home if it becomes necessary to curtail the trip as a result.

You can only claim under one of subsections 1. or 2. for the same event, not both.

If the same costs and charges are also covered under any other section of this policy you can only claim for these under one section for the same event.

You are not covered for (applicable to all extended sections of cover)

1. The first £75 of each and every claim, per incident claimed for, under this section by each **Insured Person**.
2. The cost of Airport Departure Duty/Tax (whether irrecoverable or not).
3. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
5. Claims arising directly or indirectly from:
 - a. strike, industrial action, cancellation of public transport or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which you were travelling, existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
 - b. an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which you are travelling.
 - c. denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.
6. Any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement.
7. Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
8. Any accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.
9. Any costs for normal day to day living such as food and drink which you would have expected to pay during your trip.
10. Claims arising within 7 days of the date you purchased this insurance or the time of booking any trip, whichever is the later.
11. Anything mentioned in the general exclusions applicable to all sections of the policy.

Special conditions relating to claims (applicable to all extended sections of cover)

1. If you fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as you find out it is necessary to cancel the trip, the amount we will pay will be limited to the cancellation charges that would have otherwise applied.
2. You must get (at your own expense) written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that you could not use your accommodation and the reason for this.
3. For Curtailment claims only: You must tell the Emergency Assistance Service as soon as possible of any circumstances making it necessary for you to return home and before any arrangements are made for your repatriation.
4. You must check in, according to the itinerary supplied to you unless your tour operator or airline has requested you not to travel to the airport.
5. You must get (at your own expense) written confirmation from the scheduled public transport operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.

6. You must comply with the terms of contract of the scheduled public transport operator and seek financial compensation, assistance or a refund of your ticket from them, in accordance with the terms and/or (where applicable) your rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.

7. You must get (at your own expense) written confirmation from the scheduled public transport operator/accommodation provider that reimbursement will not be provided.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or the regulatory authority in a country to/from which you are travelling.
- Booking confirmation together with a cancellation invoice from your travel agent, tour operator or provider of transport/accommodation.
- In the case of curtailment claims, written details from your travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.
- Your unused travel tickets.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of your check in times.
- Written confirmation from the scheduled public transport operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
- Written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that you could not use your accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to **Your** claim under this section that we may ask you for.

To make a claim under this section please call:

MAPFRE Assistance on + 44 207 748 2979 for all other claims +44 207 748 2978.

21. Airline Failure

We will pay up to £1,000 for the irrecoverable loss of:

- 1.** unused flight ticket charges paid for a scheduled airline flight associated with your trip that are not refundable and which were incurred before your departure date if you have to cancel your trip or if you have already completed the outward journey;
- 2.** the extra cost of a one way airfare of a standard no greater than the class of journey on the outward journey to allow you to complete the return journey of your trip as a result of the insolvency or financial failure of the airline on which you are booked to travel causing the flight (or flights) on which your trip depends that were subject to advanced booking being discontinued and you not being offered from any other source any reasonable alternative flight or refund of charges you have already paid.

22. Supplier Insolvency

We will pay up to £1,500 for irrecoverable loss of unused prepaid expenses as a result of insolvency or financial failure of any company for the following services associated with your trip booked independently by you and that have not been supplied as part of a tour operator's package:

- a.** short let holiday accommodation providers (including hotels)
- b.** car hire operators
- c.** ferry operators
- d.** coach operators
- e.** train operators

You may claim only under Section 22 Supplier Insolvency or Section 1 Cancellation and Curtailment, not both.

Special exclusions applicable to Sections 21 and 22

We will not cover the following:

- 1.** Any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip.
- 2.** Any expense arising from circumstances which could reasonably have been anticipated at the time you booked your trip.
- 3.** Any form of travel delay or other temporary disruption to your trip.
- 4.** Any loss sustained by you when the insurance policy or other evidence or coverage was effected after the date of the first threat of insolvency or financial failure (as defined herein) of the scheduled airline or other relevant company was announced.
- 5.** Any loss sustained in respect of charter flight tickets associated with a package holiday and/or other flight tickets not on a scheduled airline as defined.
- 6.** Anything mentioned in the General Exclusions.

Sections 23 and 24 – Business Pack (Optional)

(Only operative if indicated in the validation certificate and appropriate premium paid)

23. Business Personnel Replacement

You are covered up to the amount shown in the Schedule of Cover for reasonable necessary additional travel expenses and accommodation (on a bed & breakfast basis) for you or a business colleague to complete essential business commitments that were left unfinished by your death, injury or illness occurring during your trip.

You are not covered for

a. anything that you are not covered for under Section 2.

24. Increased Baggage Cover

You are covered up to the amount shown in the Schedule of Cover:

a. after making reasonable allowance for wear, tear and depreciation, for the loss, theft or damage to **Business Equipment, Personal Effects and Valuables.**

b. in respect of the reasonable cost of Emergency Purchases and Replacement Hire if your luggage is lost, misdirected or misplaced by a carrier for at least 24 hours on an outward leg of your trip. You must provide original receipts for the items that you buy. If your baggage is permanently lost, any amount that we pay for Emergency Purchases and Replacement Hire will be deducted from the total claim for loss of baggage.

c. loss or theft of Personal / Business Money.

d. loss, theft or damage to Passport, Visas or Business Documents in respect of the cost of emergency replacement or temporary passport or visas obtained whilst abroad including reasonable and receipted travelling and additional accommodation expenses to obtain same.

All other terms, conditions and exclusions as per Section 4 and 5.

Please also refer to the general exclusions and conditions of the policy.

General Exclusions

You are not covered for claims arising out of:

1. loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

2. loss, damage, expense or indemnity incurred as a result of travelling to an area that the government of your normal country of residence has advised against travel provided that such loss, damage, expense or indemnity is directly or indirectly related to any such circumstances that are the reason for the advice.

3. loss, damage, expense or indemnity directly or indirectly resulting from or attributable to the use, or threat of use, of any pathogenic or poisonous chemical biological, bio-chemical materials, nuclear reaction, radiation or radioactive contamination, or any weapon or device employing atomic or nuclear fission or fusion of any nature.

4. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.

5. any loss, damage, expense, indemnity or benefit under any section that is contributed to or caused by the failure (or fear of failure) of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date or to continue to function correctly beyond that date.

6. loss, damage or expense incurred as a direct or indirect result of Volcanic Ash.

7. you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.

8. your suicide or attempted suicide, intentional self injury or your deliberate exposure to unnecessary danger (except in an attempt to save human life).

9. your anxiety, depression, stress or related disorder or any previously diagnosed psychiatric or psychological disorder.

10. sexually transmitted diseases or the influence of alcohol or drugs (unless medically prescribed).

11. your participation in activities of a hazardous nature such as (but not limited to) mountaineering, potholing, parachuting, hang gliding or any other aerial activities, sports involving intentional bodily contact, motorsports and sailing outside territorial waters, unless agreed by **Us** and appropriate premium has been paid.

12. winter sports, other than curling, tobogganing and recreational ice-skating, except when the appropriate additional winter sports premium has been paid. Please contact ANZplus.com on 0208 770 2772 to discuss your requirements. At no time, however, is cover granted for ski or skibob racing in major events, ski jumping, ice-hockey or the use of skeletons or bobsleighs.

13. scuba diving if you are

i. not qualified for the dive undertaken or accompanied by a properly qualified instructor, or

ii. diving to a greater depth than 30 metres

iii. diving alone

iv. diving on or in wrecks or cave or ice diving

14. racing of any kind (other than on foot).

15. you taking part in civil commotions or riots of any kind.

16. any consequential loss of any kind, except as may be specifically provided for in this insurance.

17. you breaking or failing to comply with any law whatsoever.

18. any financial incapacity or undertaking, whether directly or indirectly related to the claim.

19. the bankruptcy, negligence, default or insolvency of a tour operator, travel agent, transport company or accommodation supplier.

20. a tour operator failing to supply advertised facilities.

21. any Government regulation or Act.

22. at the time of purchasing this insurance the **Insured Person** or a travelling companion, any close relative or any other person upon whose state of health the trip depends:

a. is aware of any medical condition, illness or circumstances which could reasonably be expected to give rise to a claim under this insurance

b. has had a cancerous, cardio-vascular, cerebrovascular, renal, respiratory, psychiatric or mental condition

c. has had any other medical condition which is under the supervision of a hospital or a consultant or a doctor or has required any hospital admission or treatment in the previous 12 months

- d. has been taking continuous medication and has had any change in medication or increase in dosage in the previous 12 months resulting from a deterioration in the condition being treated
- e. has any medical condition(s) for which the **Insured Person** or a travelling companion is on a hospital or specialist's waiting list for inpatient or outpatient treatment or investigation
- f. is awaiting the results of any tests or investigations or is aware of any medical condition of any **Relative** or **Close Business Colleague** whether travelling with the **Insured Person** or not on whose state of health the **Insured Person's** decision to cancel or curtail the **Journey** may depend
- g. has been advised of a terminal prognosis.

However **you** or any person to be insured on this policy, your travelling companion, any close relative or any other person upon whose state of health the trip depends will automatically be accepted for cover for certain conditions as described in the list below.

If **you** have a condition that is **not** included in the list, you can still buy the policy, but on the understanding that there is **no cover** for any loss you may suffer as a result of pre-existing medical conditions or related conditions that are not listed.

The conditions listed below are agreed under the standard terms of the policy, without referral, subject to the points listed below:

1. that **you** are not travelling against medical advice
2. that **you** are not aware of anything that could reasonably be expected to give rise to a claim at the time of applying for insurance
3. that the condition is not of a recurring or an ongoing nature
4. that **you** are not waiting for treatment or further investigation
5. that **you** have no more than **ONE** of these conditions listed below and have no other pre-existing medical condition(s).

Acceptable Medical Conditions

Arthritis	Fasciitis	Lymphedema
Arthroscopy	Fatty Lump - Benign	Macular Degeneration
Asthma (no hospital admission in last 12 months, it is controlled by no more than 2 medications [no nebulisers or home oxygen], can walk 200 yards without becoming breathless and non smoking for at least 18 months)	Fibroids	Menstruation Abnormal
Bell's Palsy	Fistula - Anal	Migraine
Benign Cysts	Food Allergy	Myxoedema
Benign Lump/Growth	Fractures (over 12 months ago and no recent symptoms or treatment)	Neck Pain
Benign Tumour	Gall Stone Removal/Gall Bladder Removal	Nose Bleeds (over 12 months ago and no recent symptoms or treatment)
Bladder Repair	Glandular Fever	Overactive Thyroid
Blindness and Low Vision	Glaucoma	Paraplegia
Broken/Repaired Bones	Gout	Pilonidal Cyst
Carpal Tunnel Syndrome	Grommets	Pilonidal Sinus
Cartilage Problems	Haematoma (external)	Polio
Cataracts	Haemorrhoids	Polyps-Benign
Cholecystectomy	Hay-Fever	Postmastectomy Syndrome
Cholesterol (well controlled and below 6.0)	Hearing Loss	Psoriasis
Colds/Flu	Heartburn	Raynauds Syndrome
Congenital Anomalies of Genital Organs	Helicobacter Pylori	Reflux Oesophagitis
Conjunctivitis	Hernia	Rhinitis
Contact Dermatitis and Other Eczema	Hernia Repair	Ruptured Ligaments
Corneal Degenerations	Herpes Zoster	Ruptured Spleen
Corneal Graft	Hiatus Hernia	Senile Cataract
Cysts-Benign	High Blood Pressure (no more than 2 medications being taken and there has been no change in medication or dosage in the last 3 months, have been a non smoker for at least 18 months, BP readings on the last 2 occasions were within normal limits)	Sinus Problems
D and C	Hip Replacement (over 12 months ago and no recent symptoms or treatment)	Sinusitis
Deafness	Hydrocele	Skin Irritations
Degeneration of Macula and Posterior Pole of Retina	Hyperactive Thyroid	Sleep Apnoea
Dental Treatment	Hypertension (see High Blood Pressure)	Spina Bifida
Dermatitis	Hyperthyroidism	Spondylosis
Diabetes (treated with diet only and well controlled)	Hypoactive Thyroid	Sprains (over 12 months ago and no recent symptoms or treatment)
Dilatation and Curettage	Hypothyroidism	Tallipes (Club Foot)
Dislocation (no occurrence within last 12 months)	Hysterectomy (non cancerous)	Tendon Problems - Hand
Disorders of Iron Metabolism	Impotence	Tetraplegia
Down's Syndrome	Incontinence of Urine	Thyroidectomy (non cancerous)
Dupuytren's Contracture	Indigestion	Thyroidectomy Benign
		Thyrotoxicosis
		Tinnitus
		Tonsillectomy
		Tonsillitis
		Torticollis
		Trigeminal Neuralgia
		Twisted Ovaries
		Underactive Thyroid
		Undescended Testicle

Dyspepsia	Inguinal Hernia	Urethra Stricture
Ear Infection	Knee Replacement (over 12 months ago and no recent symptoms or treatment)	Urticaria (Hives)
Ectopic Pregnancy	Learning Difficulties	Uterine Leiomyoma (Fibroids)
Eczema	Lipoma (Benign Fatty Lump)	Varicose Veins
Endometriosis		Vasectomy
Epistaxis		

23. motorcycling if you as the driver, or the driver if you are a passenger are not holding a current and appropriate motorcycle licence.

24. an event that occurs in a country/geographical area for which you have not purchased insurance via **Us**.

25. circumstances manifesting themselves between the date of booking your trip and the date when you apply for insurance or start date of your policy.

26. Acquired Immune Deficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV) or AIDS Related Complex (ARC).

27. errors or omissions in your booking arrangements, your failure to obtain appropriate visas and/or prevention of access by the government of a country into which you wish to enter.

28. being outside your selected geographical area for more than 24 hours in total.

29. directly or indirectly caused by, results from or is connection with a natural disaster or civil unrest unless you chose and have paid the appropriate extra premium for the Travel disruption option which provides cover in this respect for Delayed departure, Missed departure and Accommodation cover only.

Please also note that this exclusion does not apply to Section 2.

30. loss, damage, expense or indemnity incurred directly or indirectly as a result of strikes or industrial action (except for any which public did not know about at the time of purchase of this insurance or booking of any individual trips).

31. any cruise trips unless agreed by **Us** and the appropriate additional premium has been paid.

32. loss of annual membership or maintenance fees for time share properties or holidays.

33. a known event that you were aware of at the time you took out this insurance or prior to the booking of any individual trips.

General Conditions

1. You must tell **Us** as soon as possible about any change in risk which affects your policy, including you, a person you are travelling with, a close business associate or relative receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities you intend to participate in during your trip or any additional person(s) to be insured under this policy. We have the right to re-assess your coverage, policy terms and/or premium after you have advised **Us** of any change in circumstances. If you do not advise **Us** of any change then any related claim may be reduced or rejected or your policy may become invalid.

2. You must tell **Us** if your plans for your trip include travel to areas affected or threatened by war or similar risks as set out in General Exclusion 1. We reserve the right not to cover such risks or, if we will cover them, to apply special terms or conditions and/or charge an additional premium as we think appropriate. No cover for such risks shall attach unless you accept such terms, including any additional premium, before you depart.

3. You must advise the claims handlers of any possible claim within 31 days of your return home. You must supply them with full details of all the circumstances and any other information and documents we may require.

4. You must keep any damaged articles that you wish to claim for and, if requested, send them to the claims handlers at your own expense. If we pay a claim for the full value of an article, it will become our property.

5. You must agree to have medical examination(s) if required. In the event of your death, we are entitled to have a post mortem examination. All such examinations will be at our expense.

6. You must assist **Us** to obtain or pursue a recovery or contribution from any third party or other insurers by providing all necessary details and by completing any forms.

7. You must pay **Us** back within 1 month of demand any amounts that we have paid on your behalf that are not covered by this insurance.

8. You must take all reasonable steps to avoid or minimise any loss that might result in you making a claim under this insurance.

9. You must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.

10. Except for claims under Sections 8 and 9 this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.

11. We may take action in your name but at our own expense to recover for our benefit the amount of any payment made under this insurance.

12. We may at our option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing you with a Credit Voucher.

13. This insurance is non-transferable. If a trip is cancelled for any reason other than that described in Section 1 then the cover for that trip terminates immediately and no refund of premium in whole or part will be made.

14. If you or anyone acting on your behalf makes any claim knowing it to be false or fraudulent in any way then this insurance shall become void, premiums non-refundable and all claims shall be forfeited.

15. Pregnancy and childbirth is only covered under this policy if something unexpected happens. In particular, we provide cover under section 2 for injuries to the body or illness that was not expected. We do not consider pregnancy or childbirth to be an illness or injury. To be clear, we only provide cover under sections 1, 2, and 8 of this policy, for claims that come from complications of pregnancy and childbirth. Please make sure you read the definition of 'Complications of pregnancy and childbirth'.

Hazardous Activities

Your travel insurance policy does not automatically cover you for all activities. If you are going to take part in any activity that may be considered hazardous (such as flying in an aircraft that isn't fully licensed for use by passengers; bungee jumping; doing manual work or other hazardous job; mountaineering; hot air ballooning (other than provided by a licensed operator only and excluding piloting); parachuting; taking part in professional sports; pot holing; racing other than on foot; or taking part in underwater activities more than 30 metres below the surface), please check a list of Acceptable Activities below or contact **Us** on 0208 770 2772 or email **Us** at info@anzplus.com.

Examples of activities covered as standard:

Abseiling; Angling; Aerial safaris; American football; Archery (properly supervised); Badminton; Banana boating; Baseball; Beach games; Bowls; Bungee jumping with a licensed operator; Canoeing/Rafting (to Cat.3); Clay pigeon shooting (under supervision); Cricket; Cross-country running; Croquet; Curling; Cycling (leisure, excluding BMX stunt riding); Deep sea fishing; Fell running/walking; Football (amateur); Fencing; Gliding (not piloting and subject to flying with qualified pilot); Go-karting; Golf; Gymnastics (non-competitive); High diving (from a purpose built diving board over a man made pool); Hiking/Trekking/Hill walking (where no ropes or guides are required, established, documented, paths/tracks/mapped routes); Hockey; Horse riding (not racing, hunting or competing, protective headgear to be worn, excluding jumping trials, hunting, show jumping and competitive riding); Hot air ballooning (licensed operator only, not piloting); Ice skating; Ice hockey (on an indoor ice rink); Jet boating (as a passenger); Jet skiing; Marathon running; Motorcycling (not racing or competing and subject to policy terms); Mountain biking (protective headgear to be worn and excluding competitions); Netball; Orienteering; Paragliding; Parascending/Parasailing (towed by a boat); Polo; Pony trekking (protective headgear to be worn); Quad biking (wearing protective clothing and in a controlled environment); Racing (on foot); Rambling; River canoeing/Kayaking and Rafting (in calm water not sea or white water above grade 3); Roller blading; Rounders; Rowing; Rugby; Sand surfing; Sand safaris; Safari (organised by a bona-fide tour operator, provided that the **Insured Person** will not be using a firearm); Sail boarding; Sailing and Yachting (inshore/coastal waters – within 12 miles of coastline); Scuba-diving (as long as not flying within 24 hours of last dive) up to a depth of 10 metres as standard or up to a depth of 30 metres maximum (as long as PADI qualified or equivalent to that depth); Shooting (range only); Skateboarding; Skating; Skin diving; Snorkelling; Soccer; Squash; Surface water sports; Surfing; Swimming; Table tennis; Ten pin bowling; Tennis; Trekking (organised by a bona-fide tour operator, established, documented, paths/tracks/ mapped routes); Tug-of-war; Underground activities (as part of an organised excursion or tour); Via ferrata; Volleyball; War games/Paintballing; Water polo; Water skiing (excluding jumping); White water rafting (to Cat.3); Weightlifting; Windsurfing; Yachting (coastal waters only).

Please note: There is no cover under Section 7 – Personal Liability for jet skiing, sailing and yachting.

What To Do In A Medical Emergency

You must notify **MAPFRE Assistance (tel: +44 207 748 2979)** immediately of any serious illness or injury whilst abroad which necessitates admittance to a hospital as an in-patient, or before any arrangements are made for repatriation. A travelling companion may do this for you although most hospitals have a set procedure in place. The 24-Hour Emergency Service is available 24 hours a day, 365 days a year for assistance with Medical Emergencies. The Assistance Service is able to liaise with doctors and hospitals, worldwide to guarantee medical care expenses, if medically necessary to arrange emergency repatriation with medical escort, to give guidance and help to other members of the party, or to pass a message to relatives. This Insurance does not cover any medical care expenses which in the opinion of the Insurers are not essential or can reasonably be delayed until the Insured returns to his usual country of residence.

Medical Treatment in the United Kingdom

All benefits available under Section 2 cease on return to the United Kingdom. If you need medical treatment in the United Kingdom you should use the facilities of the National Health Service.

How To Make A Claim

Any occurrence or loss, which may give rise to a claim, should be advised immediately to **Travel Claim Services** (the appointed claims handlers), whose details are shown below. When notifying them of a claim you must provide your name, address, telephone number, policy reference number and a brief description as to the nature of the claim. If medical attention has been received you should have already notified **MAPFRE Assistance** and sought their approval for any medical care expenses incurred outside of the reciprocal agreement. Failure to have done this may prejudice the amount payable under your claim. In NO event should a claim be notified later than 31 days after the expiry of the trip during which the claim occurred.

Important: Any loss or damage to baggage whilst in the custody of carriers (airline, bus company etc.) must be notified immediately in writing to such carriers, but in any event within three days, and a Property Irregularity Report (PIR) obtained. Any loss of money or personal baggage must be reported to the police within 24 hours of discovery and a written report obtained. Proof of ownership of personal belongings, if requested, must be supplied.

TCS Claims:

Tel: +44 207 748 2978

Email: claims@travelclaimsservices.com