

Travel Policy Numbers: IB1600292GBTI
Travel Plus Policy Numbers: IB1600292GBTP



GENERAL CONDITIONS

Multirisk Policy

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Contact information

FOR MEDICAL ASSISTANCE

In case of emergency, You can contact us by phone at the following number:
+ 34 91 514 0000

FOR A CLAIM

If You wish to submit a claim to Us, You can go to Our easy to use Website:
<https://ryanair.eclaims.europ-assistance.com>

This is the quickest way to contact Us!

You can also write us at the following address:



**Europ Assistance Service Indemnisations
GCC
P.O. Box 36347 – 28020 Madrid – SPAIN
Email: claimsryanair@roleurop.com**

FOR A COMPLAINT

We strive to offer You the highest level of service.
HoWever, in case of dissatisfaction You must first send a letter to:



**INTERNATIONAL COMPLAINTS
P. O. BOX 36009 - 28020 Madrid, Spain**

Or by e-mail:

complaints_eaib_uk@roleurop.com

FOR A WITHDRAWAL

The Policyholder is entitled to withdraw from the Policy if the period of cover is more than a month and if the Policy has been taken out remotely, with immediate effect from the notification of withdrawal.

In this case, You can withdraw within a period of 14 days from the start date of the Policy by sending an email to:

inforryanair@roleurop.com
insurancefunds@ryanair.com

FOR ANY QUESTIONS CONCERNING YOUR PERSONAL DATA

If You have any questions concerning the Processing of Your Personal Data or if You want to exercise a right in respect to Your Personal Data, please contact the DPO at the following contact details:



**Europ Assistance S.A Irish branch,
Ground Floor, Central Quay, Block B,
Riverside IV, SJRQ, Dublin 2, D02 RR77,
Ireland**

Or by e-mail :

EAGlobalDPO@europ-assistance.com

Table of Guarantees

The amounts given below are subject to the application of any exclusion and to the conditions described in the General and Particular Conditions.

RYANAIR TRAVEL AND TRAVEL PLUS INSURANCE

Ryanair Travel Insurance Benefits*

- Cancellation Excess ONLY £15
 - 24 Hour Emergency Medical Assistance
 - Medical expenses up to £2,500,000
 - Loss or damage to Personal Possessions
 - Redundancy Cover for Cancellation
 - Stolen or Lost Travel Documents
 - Compensation for delayed Baggage
- *Subject to Terms and Conditions

Section	Description	Limit (per person)	Excess
A	Cancellation / curtailment	£3,000	£15**
B	Medical expenses	£2,500,000	£75**
	Emergency dental pain relief	£200	£75
C	Hospital benefit (maximum)	£125	—
	Hospital benefit (per day)	£25	—
D	Baggage (maximum)	£1,500	£75
	Baggage single item limit	£300	—
	Baggage valuables limit	£300	—
	Baggage unreceipted item limit	£150	—
	Baggage unreceipted single item limit	£50	—
	Lost / stolen passport / id card or visa	£400	£75
	Delayed baggage	£200	—
E1	Personal Money	£500	£50
	Cash	£100	—
	Cash (aged under 18)	£50	—
E2	ATM theft & assault	£350	—
F1	Travel delay	Up to £ 240 (£20 first 12 hours delay and £20 each extra hours delay)	—
F2	Holiday Abandonment	£500	£75**
G	Missed departure	£150	—
H	Travel Abandonment	£150	—
I	Personal Liability	£500,000	£350
J	Legal expenses	£25,000	£350

**NB. INSURED AGED 65 AND OVER AT THE TIME OF BOOKING ARE SUBJECT TO DOUBLE EXCESSES

Ryanair Travel Plus Insurance Benefits* (if You have paid for Travel Plus)

- ✓ Scheduled Airline Failure Insurance up to £2,000
- ✓ Gadget Cover up to £300 per single item, up to £1000 (Excess £75)

* Subject to terms and conditions

Dear policyholder,

Thank You for Your trust!

We are grateful for the faith You have placed in Europ Assistance S.A.

Please read it carefully and make sure it does. In case of any doubt or for any clarification please call or write to us and We shall be pleased to assist You.



Introduction

This insurance contract is concluded by the Policyholder who has purchased a Travel through an internet Website, by email, by telephone or at the premises of a distributor (including the Travel Organizer).

This insurance contract is not mandatory.

Status Disclosure Information

The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use this information to decide if our services are right for You.

Ryanair is an appointed representative of ITC Compliance Limited which is authorised and regulated by the Financial Conduct Authority) their registration number is (313486) and which is permitted to advise on and arrange general insurance contracts as an intermediary.

Ryanair offers Travel Multirisk insurance and act on behalf of a limited panel of insurance providers (see below).

- Europ Assistance S.A. Irish Branch

We do not charge fees for arranging insurance, We may however receive an economic benefit or retain a part of any premium by way of remuneration. Our sales agents may also be remunerated on the sale of individual products. Fees may be applied by Insurers for such things as mid-term adjustments and cancellations. Please check the individual Policy information for full details.

We hold any insurance Money (premiums, refunds or claims Money) as the agent of the Insurer under a risk transfer agreement.

You WILL NOT receive advice or a recommendation from Us for insurance. We may ask some questions to narrow down the selection of products that We will provide details on. You will then need to make Your own choice about how to proceed.

We always aim to provide a first class service, however if You have any cause for complaint any enquiry can be raised by either in writing, email or by telephoning ITC Compliance Limited, 4 Monarch Court The Brooms, Emersons Green, Bristol, BS167FH, complaints@itccompliance.co.uk, 0845 177 22 66 or 0117 4403700. Should You remain dissatisfied You have the right to ask the Financial Ombudsman Service to review Your case by either writing, email or by telephoning Financial Ombudsman Service, Exchange Tower, London, E149SR, 0800 023 4567, complaint.info@financial-ombudsman.org.uk.

Demands and Needs Statement

In accordance with and subject to the Policy terms and conditions, this insurance will provide You with the following coverage: Cancellation and Curtailment, Medical Expenses, Hospital Benefit, Personal Effects, Travel Documentation, Delayed Baggage and Gadget, Personal Money, Travel Delay, Holiday Abandonment, Missed Departure, Travel Disruption, Personal Liability and Legal Expenses covers.

This insurance does not cover everything. You should read this Policy carefully and make sure it meets Your needs. One reason for reading the Policy carefully is that it contains important exclusions.

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no undisclosed pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring during their Trip. Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in Your Insurance Product Information Document (IPID) and or policy schedule/booklet.

Not the right level of cover to meet Your Travel Insurance needs?

If We can't offer You the cover You want, or Your premium is higher than You wanted because You have medical conditions, You may be able to get help by accessing the Money and Pensions Service travel directory at: <https://traveldirectory.Moneyadviceservice.org.uk/en> or by calling 0800 138 777 (Open Monday to Friday, 8am to 6pm).

INTERNATIONAL SANCTIONS

The Insurer will not provide cover nor pay a claim nor provide any benefit or a service described in the policy if this would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America and the United Kingdom. For further details please visit: <https://www.europ-assistance.com/en/who-We-are/international-regulatory-information>

CAUTION

You will be covered under this Policy only if You have respected the official recommendations regarding travel issued by a governmental authority of Your country of residence at the Departure Date. Recommendations include the "advice against travel or all but essential travel".

EXPLANATIONS & GUIDANCE

READ THIS FIRST: IMPORTANT EXPLANATIONS AND GUIDANCE

The Insurer draws Your attention to some important features of Your travel insurance policy. If You would like more information, please contact Ryanair if You feel the insurance may not meet Your needs.

Reciprocal Health Agreement

Travelers to European Union countries should carry a European Health Insurance Card (EHIC) available from The Department of Health. This will entitle them to benefit from the reciprocal health agreements which exist between certain European Countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of a European Health Insurance Card, or Private Health Insurance, the deduction of the Excess under Section B will not apply.

Property Claims

These claims are paid based on the value of goods at the time You lose them and not on a "new for old" or replacement cost basis. An amount for Wear, tear and depreciation will be deducted. Certain items of personal property are not covered. Police reports are required for all losses involving theft and other losses require alternative appropriate reports, such as an Airline Property Irregularity Report, a Hotel Manager's report, etc.

Policy Document

You should read this document carefully. It gives You full details of what is and is not covered and the conditions of the cover. Cover will vary from Policy to Policy and Insurer to Insurer.

Conditions, Exclusions and Warranties

Conditions and exclusions will apply to individual sections of Your policy, while general exclusions and conditions will apply to the whole of Your policy. It is a condition of this Policy that all material facts must be disclosed at the time of taking out this insurance. Failure to do so may result in nonliability for claims.

Acceptable Activities

You are automatically covered under the medical expenses sections of this policy, when You are participating in any of the Acceptable Sports and Leisure Activities listed in this policy. Any claims arising from participating in any other activities not listed will not be covered.

Personal Liability

There is no cover for Personal Liability claims arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment; or Your participation in any sport or leisure activity not listed as an Acceptable Sports and Leisure Activity.

Policy Limits

All sections of Your Policy have limits on the amount the Insurer will pay under that section. There are specific limits under the Personal Effects and Baggage Section for: single items, Valuables and items for which an original receipt, proof of purchase or an insurance valuation (obtained prior to loss) is not supplied.

Policy Excesses

Under most sections of the policy, claims will be subject to an Excess. The Excess will be applied per person, per section and per incident under which a claim is made. This means that You will be responsible for the first part of the claim. The amount You have to pay is the Excess.

Reasonable Care / Unattended Property

You must exercise reasonable care to prevent illness, injury or loss or theft or damage to Your property, as if uninsured. There is no cover for property left Unattended in a place to which the general public has access. There is no cover for loss of Money which was not carried on Your person unless placed in a safety deposit box or similar locked, fixed receptacle.

Manual Employment

You will not be covered for any claim arising from any manual employment, except bar work and fruit picking (not involving the use of agricultural machinery at ground level).

Driving Abroad

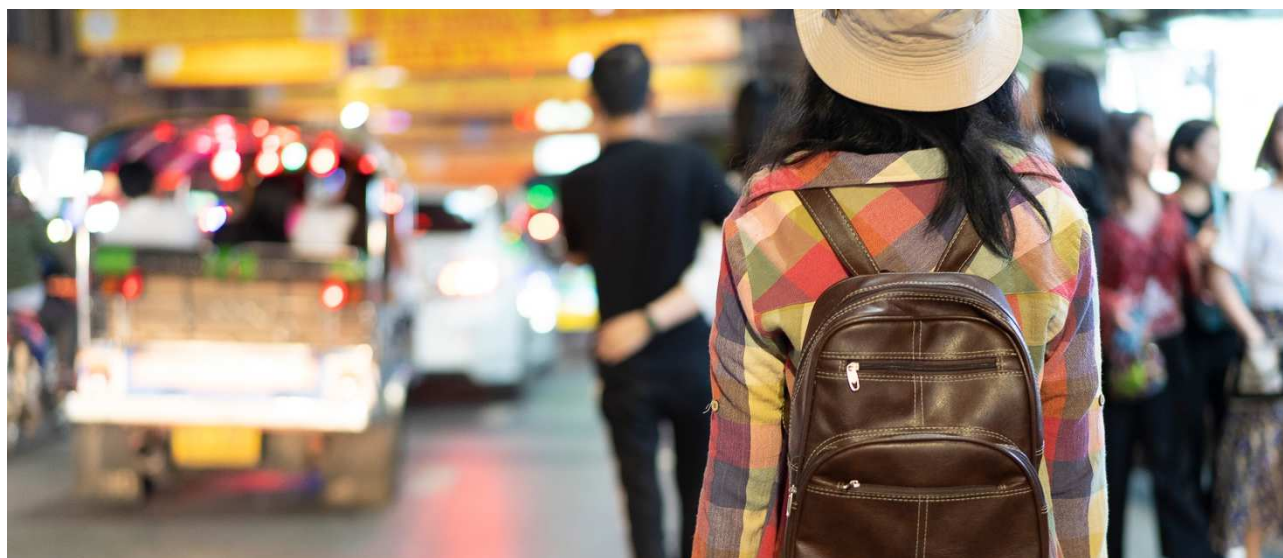
Cover under the medical expenses section of this Policy is extended to include claims arising as a consequence of You travelling as a driver or passenger in any private motor vehicle or motorcycle up to 125cc. It should be noted that no coverage exists under the personal liability section of this Policy for claims arising out of the use or possession of a motorised vehicle. Therefore, You are urged to seek confirmation from the vehicle owner or hirer that this area of coverage is adequately provided for under an alternative insurance policy.

Travel Plus

If You have paid for Travel Plus (Scheduled Airline Failure Insurance) the cover, terms and conditions are detailed separately at the end of this document.

Complaints Procedure

If You have any cause for complaint.





Definitions

Abroad

Any country other than Your Home Country and the Sanctioned Countries specified above.

Accident, Accidental

A sudden and unforeseen external event which causes non-intentional bodily injury to any natural person.

Act of Terrorism

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone, or on behalf of, or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear. Any Act of terrorism must be officially regarded as such by a public authority of the place where it occurred.

Acceptable Sports & Leisure Activities

Acceptable sports and leisure activities are automatically included within the cover when participating on an amateur basis. The full list of acceptable activities is outlined in the appendix of this Policy document.

Appointed Adviser

The solicitor or appropriately qualified person, firm or company, who is chosen to act for You in Your claim for compensation.

Close Business Associate

A person employed by the same business as

You in Your Home Country, whose absence from work or place of employment for one or more complete days at the same time as You, prevents the effective continuation of that business.

Civil Partner

The live-in partner of the Insured living under the same roof and having with the Insured a relationship recognized by the law of the Home Country.

Excess

Amount that will remain at Your expense.

Family Member

Husband, wife or Civil Partner, parents, in-laws, children, sons-in-law and daughters-in-law, brothers and sisters, brothers-in-law and sisters-in-law, grandparents and grandchildren of the Insured.

Gadget:

Mobile phone, smart phone, tablet, iPad, Kindle, laptop computer, smart watch, game console, handheld console.

Home

Your respective legal place of residency in Your Home Country where the Policy has been entered into.

Home Country

The Country where Your Home is.

Illness:

Any alteration of the health conditions, for reasons other than a bodily injury.

Insurance Certificate

Confirmation written or electronic document and Ryanair booking itinerary provided to the Policyholder in order to confirm the Policy.

Insured / You / Your:

The Policyholder and the person(s) travelling with the Policyholder and for whom a premium has been paid and who is named in the Insurance Certificate.

Insurer / We / Us / Our:

EUROP ASSISTANCE S.A., a French limited company governed by the French Insurance Code, headquartered at 1, promenade de la Bonnette, 92230 Gennevilliers, France, with a share capital of EUR 46,926,941, registered at the register of trade and companies of Nanterre under the number 451 366 405, underwriting this Policy through its Irish branch **EUROP ASSISTANCE S.A. IRISH BRANCH**, whose principal place of business is Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland and registered with the Irish Companies Registration Office under number 907089

Europ Assistance S.A. is authorised and regulated by the French supervision authority (ACPR), 4 Place de Budapest - CS 92459 - 75436 Paris Cedex 09, France (<https://acpr.banque-france.fr/autoriser/registre-des-organismes-d-assurance>). The Irish branch operates in accordance with the Code of Conduct for Insurance Undertakings (code of ethics for insurance companies) released by the Central Bank

of Ireland, it is Registered in the Republic of Ireland under number 907089. Europ Assistance SA is deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's Website.

Legal Action

Work carried out to support a claim that the Insurer has agreed to. This includes settlement negotiations, hearings in a Civil Court, arbitration and any appeals resulting from these hearings, but not any applications You make:

- To the European Court of Justice, European Court of Human Rights or a similar international organisation; or
- To enforce a Judgment or legally binding decision.

Legal Costs

Fees or related expenses (including VAT or the equivalent local goods and services tax) the Insurers agree to pay in connection with Your Legal Action.

Any costs which You are ordered to pay by a Court or arbitrator.

Material Fact

Any fact which is known to You, which is likely to influence the Insurer in the acceptance or assessment of this insurance.

Medical Practitioner

A registered practicing member of the medical profession who is not related to You or any person with whom You are travelling.

Money

Bank notes and coins You are carrying out during the Travel.

Period of Insurance for a Single Trip

The Trip duration, as shown in Your certificate.

Cover under the cancellation section of Your policy, starts from the date the certificate is issued and ends at the start of Your Trip.

The cover under all other sections of Your policy, starts at Your Trip departure and ends on Your return Home or expiry of the policy, whichever is first.

Personal Effects

Luggage, clothing, Valuables and personal items which are owned by You and have been either taken on the Trip, or purchased during the course of the Trip.

Excluding: antiques, any property held or used for any business or professional purposes, bicycles, binoculars, bonds, coupons, documents of any kind, Money, securities, keys or key-fobs, stamps, or travelers cheques, cellular or mobile phones, computer and telecommunication equipment of any kind (with the exception of iPods/MP3 players), computer games, all audio and all audio visual equipment and their accessories and handheld computers (e.g. PalmPilot, I Pad, Kindle Devices), contact or corneal lenses, diving equipment, furs, musical instruments, satellite navigation devices, spectacles, sunglasses.

Policy

This insurance contract.

The insurance contract is composed of the present General Terms and Conditions completed by the Particular Terms and Conditions and Your Insurance Certificate. In case of contradiction, Particular Terms and Conditions supersede General Terms and Conditions, and the Insurance Certificate supersedes both General Terms and Conditions and the Particular Terms and Conditions. this insurance contract.

The insurance contract is composed of the present General Terms and Conditions completed by the Particular Terms and Conditions and Your Insurance Certificate. In case of contradiction, Particular Terms and Conditions supersede General Terms and Conditions, and the Insurance Certificate supersedes both General Terms and Conditions and the Particular Terms and Conditions.

Policyholder

The individual who entered into the Policy.

Pre-existing Medical Condition

An Illness that had been diagnosed to the Insured before the Policyholder entered into the Policy.

Public Transport

A train, bus, coach, ferry service or scheduled airline flight operating to a published timetable to join the booked travel itinerary.

Redundancy, Redundant

Becoming unemployed within the definitions of the UK Employment Protection Act. You must have been given a Notice of Redundancy and be receiving payment under the current Redundancy payments legislation.

Serious Illness

Illness diagnosed by a licensed doctor and, more specifically:

- (a) when a Serious Illness relates to an Insured, it is necessary that a licensed doctor states that You cannot attend the Travel;
- (b) with regard to persons other than an Insured, it is necessary that a licensed doctor states that a hospital treatment is necessary for more than 48 consecutive hours.

Serious Injury

Injury caused by an Accident and, more specifically:

- (a) when a Serious Injury relates to an Insured, it is necessary that a licensed doctor states that You cannot attend the Travel;
- (b) with regard to persons other than an Insured, it is necessary that a licensed doctor states that a hospital treatment is necessary for more than 48 consecutive hours.

Single Article, Pair or Set of Articles

Any single article, two or more items of Personal Effects which are complementary or can be used or worn together.

Sports Equipment

Those items which are usually worn, carried, used or held during participation in a sporting activity.

Trip, Trip Duration

A journey which begins when You leave Your home and ends on Your return, during the period of insurance, to either

- Your Home, or
- a hospital or nursing home in Your Home Country, following Your repatriation.

Unattended

Means when You are not in full view of and not in a position to prevent unauthorized interference with Your property or vehicle.

Valuables

Animal skins, articles made of, or containing gold, silver or other precious metals, cameras, jewelry, leather goods, photographic equipment, precious or semiprecious stones, silks, telescopes, watches.



General Terms and Conditions

1. CONCLUSION OF THE CONTRACT

Policy may be entered into either (through an internet Website or e-mail), or orally in the case of distance sales via telephone, or in writing in case of purchase at the premises of a distributor.

Policy coverage is subject to the payment of the premium by the Policyholder.

2. DURATION

Duration of the Policy

Subject to the payment of the premium by the Policyholder, the Policy start date is:

- in case of sale at the premises of a distributor (including the travel organizer): the date on which the Policyholder enters into the Policy;
- in case of sale by telephone: the date on which the Policyholder enters into the Policy, over the phone;
- in case of sale by Website or email: the date on which the Policyholder receives confirmation by email that the Policy has been entered into.

The Policy ends at the date mentioned on the Insurance Certificate or by default the day of the end of the cover as explained below. This Policy is not tacitly renewable.

Duration of the covers

If You purchased a Cancellation cover, You are covered from the start date of the policy until Travel starts.

If You have purchased a Curtailment, Personal Effects, Medical Expenses, Hospital Benefit, Delayed Baggage, Travel Delay, Missed Departure, Travel Disruption, Gadget, ATM Theft & Assault, Holiday abandonment and Leal Expenses cover, You are covered from the Departure Date until the End Date.

If You have purchased a Personal Liability cover, You are covered for a harmful event that occurred during the Travel.

If You have purchased a Personal Money and Travel Documents cover, You are covered for an event occurred during the Travel.

3. GEOGRAPHICAL SCOPE

The insurance provides a cover in the countries included in the Trip booked with the travel organizer except the following countries and territories: North Korea, Syria, Crimea, Venezuela, Iran, Algeria, Israel, Lebanon and Libya.

4. WITHDRAWAL RIGHT

The Policyholder is entitled to withdraw from the Policy if the period of cover is more than a month and if the Policy has been taken out remotely, with immediate effect from the notification of withdrawal.

In this case, You can withdraw within a period of 14 days from the Policy start date by sending an email to:

inforyanair@roleurop.com

insurancefunds@ryanair.com

You can use the following template:

I hereby, (Mr./Mrs., name, full name, address) notify my withdraw from the Policy to which I adhered on (date), proven by Insurance Certificate no. XXXXX. Date and Signature. »

We will refund full amounts paid within a maximum of thirty (30) calendar days from the receipt of Your request provided that no claim for compensation has been made or claim report requested or is in the process of being reported, and that no incident likely to give rise to such

claim occurred.

5. PREMIUM

The premium is disclosed to the Policyholder prior to the Policy be entered and is set out in the Insurance Certificate it includes taxes and fees. It is paid to the Insurer at the date of purchase of the Policy.

6. SETTLEMENT OF CLAIM

The amount of loss for which We may be liable shall be payable within 30 days after suitable proof of loss is received, or a settlement agreement on the claim has been agreed by Us.

The payment of any indemnity owed to the Insured shall be made in the same currency used by the Policyholder to pay the premium.

7. MISREPRESENTATION OR NON-DISCLOSURE

False or incorrect statements or failure by the Insured party to provide information may totally or partially prejudice the right to be covered for the claim, including as a consequence of the voidance of the Policy, to the extent provided by the applicable law.

8. INCREASE OR REDUCTION OF THE RISK

The Policyholder shall notify in writing to the Insurer any increase or reduction of the risk covered by the Policy where and to the extent required to do so under the applicable law.

9. SALVAGE OBLIGATION

The Insured shall do everything in his/her power to avoid or minimize the harm caused by a covered event.

10. SUBROGATION

After incurring costs, the Insurer shall take over all rights and claims that the Insured may have against any third parties liable for the incident to the Insured.

Our right of recovery is limited to the total cost incurred by Us in performance of this Policy.

You will reasonably cooperate with Us for the exercise of our subrogation rights.

11. OTHER INSURANCE

The Policyholder shall notify in writing to the Insurer whether she/he has entered into another insurance contract which cover the same risk(s). In case of claim the Insured shall notify the claim to all Insurers, indicating to each the name of the others.

Each Insurer is liable for the payment of the indemnity only in portion to his respective share of risk.

12. APPLICABLE LAW AND JURISDICTION

The Policy, its interpretation, or any issue relating to its construction, validity or operation and performance shall be subject to the laws of England and Wales.

Any dispute or claim arising out of or in connection with the Policy, or its subject matter or formation (including non-contractual disputes or claims) shall be subject to the exclusive jurisdiction of the courts of the part of the United Kingdom in which the Policyholder resides at the Policy start date.

13. CLAIMS NOTIFICATION

All claims under the Policy must be made no later than 31 days after the event.

14. ASSIGNMENT

You may not assign the Policy without our prior written consent.

15. TO CONTACT US FOR A CLAIM

If You wish to submit a claim to us, You can go to our easy to use Website:
<https://ryanair.eclaims.europ-assistance.com>

This is the quickest way to contact Us.

You can also write Us at the following address or call Us:



Europ Assistance Service Indemnisations GCC
P.O. Box 36347 - 28020 Madrid – SPAIN
Email: claimsryanair@roleurop.com
Phone: 00 34 91 514 0000

In case You are a United States person and You Were travelling to Cuba, You will have to provide evidence that You travelled to Cuba in compliance with United States laws for us to be able to provide a service or a payment.

CLAIMS PROCEDURE

HOSPITAL TREATMENT ABROAD

If You are admitted to hospital You must contact Europ Assistance immediately on 00 34 91 514 0000. If You do not, this could mean that We will not provide cover or We will reduce the amount We pay for medical expenses.

While You are away

What to do in the case of medical emergency

The emergency assistance provided for You by this Insurance is operated by Europ Assistance. If You require any Inpatient or outpatient treatment, You must contact:

Europ Assistance

Tel: 00 34 91 514 0000

Email: claimsryanair@roleurop.com

Europ Assistance may be able to guarantee costs on Your behalf.

Returning early to Your Home Country

If You have to return to Your Home Country under Section A (Cancellation & Curtailment) or B (Emergency Medical and Treatment Expenses), the 24 hour medical emergency service 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 to Your Home Country. The 24 hour medical emergency service reserve the right to repatriate You should our medical advisors view You as being fit to travel, if You refuse to be repatriated then all cover under this Policy will cease. The 24 hour medical emergency service may be contacted from anywhere in the world to provide assistance to You.

When You return Home - making a claim

If You need to make a claim, please obtain a claim form from the Ryanair travel insurance Website no later than 31 days after the event.

When returning the claim form, please include all relevant documentation as outlined in the Claims Evidence section of this Policy document.

16. COMPLAINTS PROCEDURE

We strive to offer You the highest level of service. However, in case of dissatisfaction You must first send Your complaint by mail to the following address:

Travel Policy Numbers: IB1600292GBTI
Travel Plus Policy Numbers: IB1600292GBTP



INTERNATIONAL COMPLAINTS

P. O. BOX 36009
28020 Madrid, Spain
E-mail : complaints_eaib_uk@roleurop.com

We will acknowledge receipt of Your complaint within 10 days unless We can directly provide an answer. We commit to provide a final answer within 2 months.

You may also be able to refer Your complaint to the UK financial services ombudsman if You are not happy with our response to Your complaint or if We have not given You our final decision within 8 Weeks. The address of the UK Ombudsman is:



**The Financial Ombudsman Service,
Exchange Tower London E14 9SR**

In case of direct marketing the English language will be used.

SALE OF THE POLICY

Please visit: <http://frd.ie/help/>

17. COMPENSATION SCHEME

Europ Assistance is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim.

Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk



Particular Terms and Conditions

SECTION A: CANCELLATION AND CURTAILMENT

WHAT YOU ARE COVERED FOR:

Cancellation Costs

Irrecoverable travel and accommodation expenses paid or contracted to be paid by You in respect of Your Trip (excluding Airport Departure Duty, or similar tax, where separately identified, credit card or administration charges).

Curtailement Costs

Travel costs necessarily incurred to return to Your Home before the booked return date and a pro-rata amount representing the total prepaid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is not spent overseas excluding all costs attributable to the outward and return travel tickets, whether used or unused.

The Insurer will reimburse up to the amounts stated in the Table of Guarantee after the application of the Excess stated in the Table of Guarantee, for Your proportion of the Cancellation Costs, or Curtailement Costs which You have paid or You are contractually obliged to pay and which You cannot recover from any source, if it is necessary and unavoidable to cancel or cut short Your Trip as a result of:

- a. Death, Serious Injury or Serious Illness during the period of insurance of:
 - You, or
 - a person You are travelling with, or
 - a Family Member, or
 - a Close Business Associate who lives in Your Home Country, or
 - a friend or Family Member who lives Abroad, with whom You Were staying.
- b. You, or the person You are travelling with:
 - being required in Your Home Country for jury service or as a witness in a court of law, or
 - being placed under compulsory quarantine, or
 - being required to be present by the police, as a result of Your, or their home or usual place of business in Your Home Country suffering a burglary within seven days before the start of Your Trip
 - suffering Accidental damage to Your, or their home that renders the home uninhabitable, within seven days before the start of Your Trip.
 - being made Redundant, providing You qualify for Redundancy payment under current Redundancy legislation;
 - being posted overseas or receiving emergency requirements of duty in the Armed Forces, Police, Fire, Nursing or Ambulance Services.

WHAT YOU ARE NOT COVERED FOR:

- The Insurer will not pay for the following, in connection with claims made under Section A:
 - 1. The Excess as shown in the Schedule of Benefits.
 - 2. Any claim for curtailement which has not been approved by the Medical Emergency Assistance service prior to Your return to Your Home Country
 - 3. The cost of Airport Departure Duty, or similar tax, where separately identified.

- 4. Any claim which is not supported by written medical confirmation and clinical reports from medical service providers, as Well as other proof of the happening of an event causing You to cancel or cut short Your Trip.

- 5. Any costs which You have paid or You are contractually obliged to pay, if Your Trip is cancelled for the following reasons:

- Claims arising directly or indirectly as a result of a pre-existing medical condition relating to You, Your travelling companion, a Family Member or Close Business Associate of Yours or Your travelling companion, or the person with whom You have arranged to stay whilst on the Trip.
- The person whose medical condition giving rise to the claim:

- is travelling for the purpose of having medical treatment during the Trip duration, or
- is travelling against the advice of a Medical Practitioner, or
- has received a terminal prognosis by a registered doctor before taking out this policy, or
- is on a hospital waiting list, or
- is awaiting the results of medical investigations.

- You have failed to have any recommended vaccines, inoculations or medications prior to Your Trip.
- You have failed to get the relevant passport or visa.
- Unlawful or criminal proceedings are instigated against You, or a person You are travelling with.
- Redundancy, which is not notified during the period of insurance.
- Your disinclination to travel for any reason, including phobias, anxiety or stress.
- Your personal financial circumstances, other than You being made Redundant during the period of insurance, having received notice of Redundancy after the date upon which the certificate was issued.
- Your late arrival at the airport or port after check in or booking in time

- 6. any costs in respect of the following:

- Any claims arising directly, or indirectly from the cancellation or curtailment of travel arrangements, in any way caused by, or contributed to by any order or recommendation issued by a government, public or local authority. This includes, but is not limited to, orders or recommendations issued by any civil or federal aviation authority.
- Loss of air passenger duty.
- Unused timeshare property, air-miles or other benefits or promotions of this nature.
- Your loss of enjoyment of the Trip, however caused.
- Your failure to advise Us of any material fact prior to the issue of the certificate or prior to Your departure on Your Trip.
- Unused portions of Your original ticket, where repatriation has been made.
- Your travel expenses for You to return to Your Home Country, if You do not already possess pre-paid return travel tickets.
- Any Cancellation or Curtailment Costs, which the Insurer would not have had to pay, had You notified the travel agent, tour operator or provider of transport or accommodation immediately after You knew You would be cancelling or curtailing Your Trip.
- Any costs incurred as a result of repairs to Your private motor vehicle.

- Any claim resulting from You, or a person You are travelling with being posted overseas or receiving an emergency requirement of duty, following an act of war, invasion or terrorism
- Failure in provision of the booked itinerary including error, omission or default by the provider of any service forming part of the booked itinerary.

- **7. Claims, (irrespective of Your destination), arising directly or indirectly from You or anyone else upon whom Your Trip depends;**

- Travelling or acting against medical advice
- Awaiting results of tests or medical investigations
- Being on a hospital waiting list for treatment
- Having received a terminal prognosis
- Suffering from anxiety, stress or depression (unless admitted as an inpatient)
- Failing to disclose a material fact at the time Your Policy commences and throughout the period of insurance.

- **8. Which are claims in any way caused or contributed to by:**

- The failure of; or
- The fear of the failure of; or
- The inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date other than for loss, damage, expenses or consequential loss not otherwise excluded which itself results from the operation of an insured cause.

- **9. Any claims directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:**

- Act of terrorism; or
- Nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
- War, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
- Seizure or illegal occupation; or
- Confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives You of the use or value of Your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
- Discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance

the presence, existence or release of which endangers or threatens to endanger the health, safety or Welfare of persons or the environment; or

- Chemical or biological release or exposure of any kind; or
- Attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
- Threat or hoax, in the absence of physical damage due to an act of terrorism; or
- Any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
- Prohibitive regulations by the government of any country.
- The tour operator, coach operator, transport company or hotel:

- Causing a delay in the commencement of the holiday
- Levying a surcharge, thus increasing the basic brochure price of the holiday.

- Failure to notify the hotel or holiday establishment, or tour operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or curtail the Trip arrangements.
- Epidemics or infectious diseases: Infectious diseases caused by a virus belonging to the coronavirus family such as SARS and coronavirus COVID-19.

- 10. Any claims arising directly or indirectly from You travelling against Foreign Office (or any government body) advice or where it is deemed unsafe for You to travel.
- 11. Any claims arising directly or indirectly from You travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- 12. Any claims arising directly or indirectly from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:

- Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

- 13. Any claims arising directly or indirectly from You engaging in any illegal or criminal act.
- 14. Any claims arising directly or indirectly from any unlawful act or criminal proceedings against the Insured, or any other person on whom the holiday plans depend except this exclusion shall not apply in the event of Your obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within Your occupational, professional or other similar capacity.
- 15. Any claims arising directly or indirectly from any consequential loss whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this policy, except as provided in Section D, relating to loss of travel documents).
- 16. Any claims arising directly or indirectly out of Your financial incapacity other than Redundancy.

- 17. Any claims which, but for the existence of this policy, would be covered under any other insurance Policy(policies), including any amounts recovered by You from:

- Private health insurance; or
- EHIC payments; or
- Any reciprocal health agreements; or
- Airlines; or
- Hotels; or
- Home contents Insurers; or
- Any other recovery by You, which is the basis of a claim.
- Exercising Your rights under any EU regulations or similar.

- 18. Any claims arising directly or indirectly from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation.
- 19. Any claims arising directly or indirectly from Your death, Serious Injury or Serious Illness as a result of participating in any activity on Your Trip other than those listed as Acceptable Sports & Activities
- 20. Any claims arising directly or indirectly from:

- willful, self-inflicted injury or Illness; or
- Committing or attempting to commit suicide; or
- willful exposure to danger, except in an attempt to save a human life; or
- Solvent abuse; or
- Being under the influence of alcohol or drugs, except those prescribed by a registered Medical Practitioner and not those drugs prescribed for drug addiction; or a failure to obtain any recommended vaccines, inoculations or medications prior to Your Trip departure; or
- Sexually transmitted diseases.

- 21. Any claims arising directly or indirectly from anxiety, stress or depression; except where previously undiagnosed at the time You took out this policy.
- 22. Any claims arising directly or indirectly from You entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft in which You are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon.
- 23. Any claims arising directly or indirectly from Your willful exposure to peril. You must exercise reasonable care to prevent Illness, injury or loss or damage to Your property as if uninsured.
- 24. Any claims arising directly or indirectly from You being engaged in any employment during Your Trip unless agreed by Us and any additional premium paid.
- 25. Any claims which have not been proven and the amount of the claim substantiated.
- 26. Claims for loss of enjoyment, however caused.
- 27. Any loss whereby any period of disability or loss whatsoever is increased through Your own act or omission.
- 28. Third party rights and no party other than You may claim benefit under the terms of this insurance.

- **28. Failure in provision of any part of the booked itinerary including error, omission, or default by the provider of any service forming part of the booked itinerary.**
- **29. Any claims arising directly or indirectly from You engaging in any manual work except those defined under Acceptable Sports & Leisure Activities.**
- **30. Any claim arising from routine treatment or care which could have been reasonably expected to arise during Your period of insurance.**
- **31. Any claim arising from closure of airspace as a result of volcanic ash.**

SPECIAL CONDITION:

Curtailment must be authorised by the Assistance Company and in all circumstance's confirmation from the Assistance Company that it is medically necessary that You curtail Your Trip will be required prior to incurring Curtailment Costs. If You curtail Your Trip due to an Illness or death of a third party, Family Member, then You must also contact the Assistance Company for authorisation of any Curtailment Costs; otherwise Your claim may be declined.

You must always take all reasonable steps to keep Your costs to a minimum.

DOCUMENTS AND INFORMATION REQUIRE TO CLAIM IN RESPECT OF THE CANCELLATION AND CURTAILMENT COVER:

For all claims We will require Your Trip details and Originals of Your flight tickets, booking invoice and itinerary.

We will require the following evidence where relevant as Well as any other relevant information that We may ask You for:

1. A medical certificate from the treating Medical Practitioner explaining why it was necessary for You to cancel or curtail the Trip.
2. In the case of death causing cancellation or curtailment of the Trip, the original death certificate.
3. Booking confirmation together with a cancellation invoice from Ryanair, tour operator or provider of accommodation.
4. 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.
5. Your unused travel tickets / Unused flight details.
6. Original Receipts or bills for any costs, charges or expenses claimed for.
7. The Europ Assistance reference number to confirm that You contacted the emergency assistance service.
8. In the case of compulsory quarantine, a letter from the relevant authority or the treating Medical Practitioner.
9. In the case of jury service or witness attendance the court summons. (subject to wording)
10. The letter of Redundancy for Redundancy claims. (Subject to wording)
11. A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons. (Subject to wording)
12. In the case of serious damage to Your home a report from the Police or relevant authority.
13. Private Medical Insurance Policy Schedule.

SECTION B: MEDICAL EXPENSES

WHAT YOU ARE COVERED FOR:

If You become ill or are injured during the Trip, the Insurer will pay up to the amounts stated in the Table of Guarantee for:

- a. Medical and treatment expenses
 - medical, surgical and hospital expenses that our medical team consider necessary incurred outside Your Home Country, up to the amounts stated in the Table of Guarantee;
 - emergency dental treatment incurred outside Your Home Country solely for the immediate relief of pain, up to £200.
- b. Funeral and Repatriation expenses. If You die during the Trip, the Insurer will pay for the following:
 - the funeral expenses in the country where Your death occurs up to 3,000€, providing that it is not Your Home Country, or
 - the cost of returning Your body or ashes home to Your Home Country
- c. Travel and accommodation expenses
 - additional travel and room-only accommodation expenses up to the amounts stated in the Table of Guarantee incurred by You and one person travelling with You, as a result of You receiving medical advice from the Insurer's medical advisors that Your originally planned return journey home to Your Home Country is impossible due to medical reasons.

The most that the Insurer will pay for accommodation costs is £1,000 per person.

WHAT YOU ARE NOT COVERED FOR:

- **The Insurer will not pay for the following in respect of claims made under Section B:**
- **1. The Excess, as shown in the Schedule of Benefits.**
- **2. Any costs or expenses, if You have not advised the Medical Emergency Assistance service and received their agreement to these costs, in the event of You:**
 - Dying, or
 - Incurring medical or treatment expenses, or
 - being involved in an Accident, or
 - being admitted to hospital, or
 - curtailing Your Trip due to medical reasons.
 - missing Your flight due to medical reasons.
- **3. The costs of telephone calls or taxi fares, unless these have been approved by the Medical Emergency Assistance service.**
- **4. Claims arising directly, or indirectly as a result of Your pre-existing medical condition.**
- **5. Any medical, hospital or treatment expenses incurred in Your Home Country.**
- **6. Any medical or treatment expenses, or funeral, or repatriation expenses incurred as a result of participating in any activities other than those specified as Acceptable Sports & Leisure Activities.**
- **7. Any medical, hospital, treatment, funeral or repatriation expenses if You:**
 - Have received a terminal prognosis by a registered doctor, before taking out this policy, or
 - Are travelling for the purpose of obtaining medical treatment, or

- Are travelling against the advice of
- A Medical Practitioner, or
- Are on a hospital waiting list, or
- Are awaiting the results of medical investigations.

- 8. Any medical, hospital or treatment expenses, which in the opinion of the Insurer's medical advisors, are not essential, or can be reasonably delayed until Your return home to Your Home Country.
- 9. Any costs arising from You arranging a single or private accommodation room in a hospital, clinic or nursing home.
- 10. Dental treatment which is not solely for the purpose of relieving immediate pain or suffering.
- 11. Any medical, hospital or treatment expenses, which have not been authorised at the time by a recognised registered Medical Practitioner
- 12. Any medical, hospital or treatment expenses, which You have incurred after You have refused the offer of repatriation when, in the opinion of the Insurer's medical advisors, You are fit to travel.
- 13. Any physiotherapy or associated treatment costs, if they are not part of an on-going treatment programme for a Serious Injury, which in the opinion of the Insurer's medical advisors, cannot be reasonably delayed until Your return home.
- 14. Non-continuous treatment
- 15. Any up-grades from economy class travel, unless the Insurers medical advisors specify this to be necessary on medical grounds.
- 16. Any costs or expenses if You do not have a pre-paid return ticket to Your Home Country at the start of Your Trip.
- 17. Any medication or drugs which You know You will need at the start of the Trip.
- 18. The cost of any treatment or surgery, including exploratory tests, which are not directly related to the Illness or injury, for which You Went into hospital or clinic Abroad.
- 19. Loss, or damage to false dentures, false limbs or other prosthetics, hearing aids, contact or corneal lenses or prescription spectacles.
- 20. Any medical expenses or costs incurred more than 12 months after the date of Accident or Illness causing the expense
- 21. Claims, (irrespective of Your destination), arising directly or indirectly from You or anyone else upon whom Your Trip depends;

- Travelling or acting against medical advice
- Awaiting results of tests or medical investigations
- Being on a hospital waiting list for treatment
- Having received a terminal prognosis
- Suffering from anxiety, stress or depression (unless admitted as an inpatient)
- Failing to disclose a material fact at the time Your Policy commences and throughout the period of insurance.

- 22. Which are claims in any way caused or contributed to by:

- The failure of; or
- The fear of the failure of; or
- The inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date other than for loss, damage, expenses or consequential loss not otherwise excluded which itself results from the operation of an insured cause.

- **23. Any claims directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:**

- Act of terrorism; or
- Nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
- War, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
- Seizure or illegal occupation; or
- Confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives You of the use or value of Your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
- Discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or Welfare of persons or the environment; or
- Chemical or biological release or exposure of any kind; or
- Attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
- Threat or hoax, in the absence of physical damage due to an act of terrorism; or
- Any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
- Prohibitive regulations by the government of any country.
- The tour operator, coach operator, transport company or hotel:

- Causing a delay in the commencement of the holiday
- Levying a surcharge, thus increasing the basic brochure price of the holiday.

- Failure to notify the hotel or holiday establishment, or tour operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or curtail the Trip arrangements.

- Epidemics or infectious diseases: Infectious diseases caused by a virus belonging to the coronavirus family such as SARS and coronavirus COVID-19.

- 24. Any claims arising directly or indirectly from You travelling against Foreign Office (or any government body) advice or where it is deemed unsafe for You to travel.
- 25. Any claims arising directly or indirectly from You travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- 26. Any claims arising directly or indirectly from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:

- Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

- 27. Any claims arising directly or indirectly from You engaging in any illegal or criminal act.
- 28. Any claims arising directly or indirectly from any unlawful act or criminal proceedings against the Insured, or any other person on whom the holiday plans depend except this exclusion shall not apply in the event of Your obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within Your occupational, professional or other similar capacity.
- 29. Any claims arising directly or indirectly from any consequential loss whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this policy, except as provided in Section D, relating to loss of travel documents).
- 30. Any claims arising directly or indirectly out of Your financial incapacity other than Redundancy.
- 31. Any claims which, but for the existence of this policy, would be covered under any other insurance Policy(policies), including any amounts recovered by You from:

- Private health insurance; or
- EHIC payments; or
- Any reciprocal health agreements; or
- Airlines; or
- Hotels; or
- Home contents Insurers; or
- Any other recovery by You, which is the basis of a claim.
- Exercising Your rights under any EU regulations or similar.

- 32. Any claims arising directly or indirectly from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation.
- 33. Any claims arising directly or indirectly from Your death, Serious Injury or Serious Illness as a result of participating in any activity on Your Trip other than those listed as Acceptable Sports & Activities

• 34. Any claims arising directly or indirectly from:

- willful, self-inflicted injury or illness; or
- Committing or attempting to commit suicide; or
- willful exposure to danger, except in an attempt to save a human life; or
- Solvent abuse; or
- Being under the influence of alcohol or drugs, except those prescribed by a registered Medical Practitioner and not those drugs prescribed for drug addiction; or a failure to obtain any recommended vaccines, inoculations or medications prior to Your Trip departure; or
- Sexually transmitted diseases.

- 35. Any claims arising directly or indirectly from anxiety, stress or depression; except where previously undiagnosed at the time You took out this policy.
- 36. Any claims arising directly or indirectly from You entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft in which You are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon.
- 37. Any claims arising directly or indirectly from Your willful exposure to peril. You must exercise reasonable care to prevent illness, injury or loss or damage to Your property as if uninsured.
- 38. Any claims arising directly or indirectly from You being engaged in any employment during Your Trip unless agreed by Us and any additional premium paid.
- 39. Any claims which have not been proven and the amount of the claim substantiated.
- 40. Claims for loss of enjoyment, however caused.
- 41. Any loss whereby any period of disability or loss whatsoever is increased through Your own act or omission.
- 42. Third party rights and no party other than You may claim benefit under the terms of this insurance.
- 43. Failure in provision of any part of the booked itinerary including error, omission, or default by the provider of any service forming part of the booked itinerary.
- 44. Any claims arising directly or indirectly from You engaging in any manual work except those defined under Acceptable Sports & Leisure Activities.
- 45. Any claim arising from routine treatment or care which could have been reasonably expected to arise during Your period of insurance.
- 46. Any claim arising from closure of airspace as a result of volcanic ash.

DOCUMENTS AND INFORMATION REQUIRE TO CLAIM IN RESPECT OF THE MEDICAL EXPENSE COVER:

For all claims We will require Your Trip details and Originals of Your flight tickets, booking invoice and itinerary.

We will require the following evidence where relevant as Well as any other relevant information that We may ask You for:

1. Original Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
2. A medical certificate from the treating Medical Practitioner explaining why it was necessary for You to cancel or curtail the Trip.
3. In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
4. The Europ Assistance reference number to confirm that You contacted the emergency assistance service.

5. Original Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
6. Original Receipts or bills for any other transport, accommodation or other costs, charges or expenses claimed for.
7. Private Medical Insurance Policy Schedule.

SECTION C: HOSPITAL BENEFIT

WHAT YOU ARE COVERED FOR:

The Insurer will pay You up to the amounts stated in the Table of Guarantee, for every complete 24 hours You spend in a hospital Abroad as an in-patient during Your Trip, as a direct result of You suffering Accidental injury or Illness, which is covered under Section B of this policy.

WHAT YOU ARE NOT COVERED FOR:

- The Insurer will not pay for the following in connection with claims made under Section C, if You:
 - 1. Are an in-patient at a hospital or clinic in Your Home Country.
 - 2. Are not receiving continuous treatment.
 - 3. Are an in-patient at a hospital or clinic, which has not been authorised and arranged by the Medical Emergency Assistance service.
 - 4. Any claims for travel outside Your Home Country arising directly or indirectly from a pre-existing medical condition
 - 5. Claims, (irrespective of Your destination), arising directly or indirectly from You or anyone else upon whom Your Trip depends;
 - Travelling or acting against medical advice
 - Awaiting results of tests or medical investigations
 - Being on a hospital waiting list for treatment
 - Having received a terminal prognosis
 - Suffering from anxiety, stress or depression (unless admitted as an inpatient)
 - Failing to disclose a material fact at the time Your Policy commences and throughout the period of insurance.
- 6. Which are claims in any way caused or contributed to by:
 - The failure of; or
 - The fear of the failure of; or
 - The inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date other than for loss, damage, expenses or consequential loss not otherwise excluded which itself results from the operation of an insured cause.

- **7. Any claims directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:**

- Act of terrorism; or
- Nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
- War, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
- Seizure or illegal occupation; or
- Confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives You of the use or value of Your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
- Discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or Welfare of persons or the environment; or
- Chemical or biological release or exposure of any kind; or
- Attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
- Threat or hoax, in the absence of physical damage due to an act of terrorism; or
- Any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
- Prohibitive regulations by the government of any country.
- The tour operator, coach operator, transport company or hotel:

- Causing a delay in the commencement of the holiday
- Levying a surcharge, thus increasing the basic brochure price of the holiday.

- Failure to notify the hotel or holiday establishment, or tour operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or curtail the Trip arrangements.
- Epidemics or infectious diseases: Infectious diseases caused by a virus belonging to the coronavirus family such as SARS and coronavirus COVID-19.

- **8. Any claims arising directly or indirectly from You travelling against Foreign Office (or any government body) advice or where it is deemed unsafe for You to travel.**
- **9. Any claims arising directly or indirectly from You travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.**

- 10. Any claims arising directly or indirectly from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:

- Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

- 11. Any claims arising directly or indirectly from You engaging in any illegal or criminal act.
- 12. Any claims arising directly or indirectly from any unlawful act or criminal proceedings against the Insured, or any other person on whom the holiday plans depend except this exclusion shall not apply in the event of Your obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within Your occupational, professional or other similar capacity.
- 13. Any claims arising directly or indirectly from any consequential loss whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this policy, except as provided in Section D, relating to loss of travel documents).
- 14. Any claims arising directly or indirectly out of Your financial incapacity other than Redundancy.
- 15. Any claims which, but for the existence of this policy, would be covered under any other insurance Policy(policies), including any amounts recovered by You from:

- Private health insurance; or
- EHIC payments; or
- Any reciprocal health agreements; or
- Airlines; or
- Hotels; or
- Home contents Insurers; or
- Any other recovery by You, which is the basis of a claim.
- Exercising Your rights under any EU regulations or similar.

- 16. Any claims arising directly or indirectly from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation.
- 17. Any claims arising directly or indirectly from Your death, Serious Injury or Serious Illness as a result of participating in any activity on Your Trip other than those listed as Acceptable Sports & Activities
- 18. Any claims arising directly or indirectly from:

- willful, self-inflicted injury or Illness; or
- Committing or attempting to commit suicide; or
- willful exposure to danger, except in an attempt to save a human life; or
- Solvent abuse; or

- Being under the influence of alcohol or drugs, except those prescribed by a registered Medical Practitioner and not those drugs prescribed for drug addiction; or a failure to obtain any recommended vaccines, inoculations or medications prior to Your Trip departure; or
- Sexually transmitted diseases.

- 19. Any claims arising directly or indirectly from anxiety, stress or depression; except where previously undiagnosed at the time You took out this policy.
- 20. Any claims arising directly or indirectly from You entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft in which You are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon.
- 21. Any claims arising directly or indirectly from Your willful exposure to peril. You must exercise reasonable care to prevent illness, injury or loss or damage to Your property as if uninsured.
- 22. Any claims arising directly or indirectly from You being engaged in any employment during Your Trip unless agreed by Us and any additional premium paid.
- 23. Any claims which have not been proven and the amount of the claim substantiated.
- 24. Claims for loss of enjoyment, however caused.
- 25. Any loss whereby any period of disability or loss whatsoever is increased through Your own act or omission.
- 26. Third party rights and no party other than You may claim benefit under the terms of this insurance.
- 27. Failure in provision of any part of the booked itinerary including error, omission, or default by the provider of any service forming part of the booked itinerary.
- 28. Any claims arising directly or indirectly from You engaging in any manual work except those defined under Acceptable Sports & Leisure Activities.
- 29. Any claim arising from routine treatment or care which could have been reasonably expected to arise during Your period of insurance.
- 30. Any claim arising from closure of airspace as a result of volcanic ash.

DOCUMENTS AND INFORMATION REQUIRE TO CLAIM IN RESPECT OF THE HOSPITAL BENEFIT COVER:

For all claims We will require Your Trip details and Originals of Your flight tickets, booking invoice and itinerary.

We will require the following evidence where relevant as Well as any other relevant information that We may ask You for:

Confirmation in writing from the hospital, relevant authority or the treating Medical Practitioner of the dates on which You Were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to Your accommodation.

SECTION D: PERSONAL EFFECTS, TRAVEL DOCUMENTATION, DELAYED BAGGAGE AND GADGET COVER

WHAT YOU ARE COVERED FOR:

a. Personal Effects and Baggage

The Insurer will pay for Accidental loss, theft of or damage to Your Personal Effects and baggage, subject to the provision of a written authoritative report confirming the loss, theft or damage, up to the amounts stated in the Table of Guarantee. The Insurer will deduct the following amounts, for each item, in respect of Wear and tear:

Age of item	Deduction
Up to 1 year old	15% of purchase price
Up to 2 years old	30% of purchase price
Up to 3 years old	50% of purchase price
Up to 4 years old	70% of purchase price
Up to 5 years old	80% of purchase price

a. Travel Documents

The Insurer will pay for expenses You incur whilst obtaining replacement passports, green cards, visas, accommodation vouchers and petrol coupons or travel tickets, which have been lost or stolen during the Trip, up to the amounts stated in the Table of Guarantee.

b. Baggage Delay

The Insurer will pay for the purchase of emergency replacement clothing, medication and toiletries, up to the amounts stated in the Table of Guarantee, if Your Personal Effects are delayed or lost in transit on Your outward journey for more than 24 hours.

c. Gadget Cover

This cover is only available where the applicable additional premium has been paid

The Insurer will pay You up to the amounts stated in the Table of Guarantee in total for all Insured per policy) for the value of, or repair to, any of Your own Gadgets (not hired, loaned or entrusted to You), which are lost, stolen, damaged or destroyed. Cover is provided based on the amount You paid for the Gadget or the current recommended retail price whichever is the lower, excluding any credit charges, interest charges or insurance costs and allowing for Wear, tear and depreciation. At our discretion, We may replace the Gadget with a refurbished item from one of our dedicated suppliers.

WHAT YOU ARE NOT COVERED FOR:

- The Insurer will not pay for the following in connection with claims made under Section D:
 - 1. The Excess as shown in the Schedule of Benefits.
 - 2. Claims for theft of Your Personal Effects, baggage and Gadget, if You have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
 - 3. Claims arising from theft occurring in Your hotel room or apartment, unless forcible and violent entry into or from Your hotel room or apartment has occurred.
 - 4. More than £50€ per single item, up to a maximum of £150, (or £250 per single item up to a maximum of £750 for Gadgets if Gadget Cover has been purchased under Travel Insurance Plus), in total for any one claim, if You are unable to provide the original receipt, proof of purchase or an insurance valuation, which was obtained prior to the loss.

- 5. Any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and You have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR).
- 6. Wear, tear, or depreciation.
- 7. Loss, theft or damage arising from the delay, detention, seizure or confiscation by Customs or other officials.
- 8. Damage caused by the leakage of powder, liquid or any other substance carried within Your Personal Effects or baggage.
- 9. Any breakage of fragile articles, unless the breakage is caused by fire or an Accident involving the vehicle in which You are being carried.
- 10. Claims arising for loss, theft or damage to prams or buggies, wheelchairs, pedal cycles, motor vehicles, satellite navigation equipment, marine equipment, diving equipment, watercraft, surfboards, sailboards, or their related accessories, sports equipment.
- 11. Damage to, or loss or theft of Your Personal Effects, baggage or Gadget cover, if they have been left:

- Unattended, in a public place, or
- in the custody of a person who does not have an official responsibility for the safekeeping of the property, or
- in an Unattended motor vehicle, unless they have been taken from a
- locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report.
- loss or damage to sports equipment, whilst in use.
- loss, theft or damage to:

- anything being shipped as freight or under a Bill of Lading; or
- dentures, bridgework, artificial limbs or hearing aids of any kind; or

- items being carried on a vehicle roof rack.

- 12. Loss, theft or damage to Valuables, which at the time of such loss, theft or damage Were located in checked-in luggage, or in an Unattended motor vehicle.
- 13. Valuables stolen at any time whilst in transit, unless You are carrying them as hand luggage.
- 14. Any claim for baggage delay if You cannot supply receipts for the emergency replacement clothing, medication and toiletries purchased and written confirmation from the carrier as to the length of delay.
- 15. Electrical or mechanical breakdown or manufacturing fault.
- 16. The cost of replacing any of the downloaded content storied on Your Gadget including but not limited to music, videos, games and applications (apps).
- 17. Any prepaid or contracted rental charges You have paid for or are liable for on Your Gadget, including but not limited to pay as You go charges, text messages, data charges, monthly rental fees.
- 18. Any claim as a result of unauthorised use of Your Gadgets, including but not limited to unauthorised calls, message, downloads.

- **19. Claims, (irrespective of Your destination), arising directly or indirectly from You or anyone else upon whom Your Trip depends;**

- Travelling or acting against medical advice
- Awaiting results of tests or medical investigations
- Being on a hospital waiting list for treatment
- Having received a terminal prognosis
- Suffering from anxiety, stress or depression (unless admitted as an inpatient)
- Failing to disclose a material fact at the time Your Policy commences and throughout the period of insurance.

- **20. Which are claims in any way caused or contributed to by:**

- The failure of; or
- The fear of the failure of; or
- The inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date other than for loss, damage, expenses or consequential loss not otherwise excluded which itself results from the operation of an insured cause.

- **21. Any claims directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:**

- Act of terrorism; or
- Nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
- War, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
- Seizure or illegal occupation; or
- Confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives You of the use or value of Your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
- Discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or Welfare of persons or the environment; or
- Chemical or biological release or exposure of any kind; or
- Attacks by electronic means including computer hacking or the introduction of any form of computer virus; or

- Threat or hoax, in the absence of physical damage due to an act of terrorism; or
- Any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
- Prohibitive regulations by the government of any country.
- The tour operator, coach operator, transport company or hotel:

- Causing a delay in the commencement of the holiday
- Levying a surcharge, thus increasing the basic brochure price of the holiday.

- Failure to notify the hotel or holiday establishment, or tour operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or curtail the Trip arrangements.
- Epidemics or infectious diseases: Infectious diseases caused by a virus belonging to the coronavirus family such as SARS and coronavirus COVID-19.

- 22. Any claims arising directly or indirectly from You travelling against Foreign Office (or any government body) advice or where it is deemed unsafe for You to travel.
- 23. Any claims arising directly or indirectly from You travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- 24. Any claims arising directly or indirectly from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:

- Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

- 25. Any claims arising directly or indirectly from You engaging in any illegal or criminal act.
- 26. Any claims arising directly or indirectly from any unlawful act or criminal proceedings against the Insured, or any other person on whom the holiday plans depend except this exclusion shall not apply in the event of Your obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within Your occupational, professional or other similar capacity.
- 27. Any claims arising directly or indirectly from any consequential loss whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this policy, except as provided in Section D, relating to loss of travel documents).
- 28. Any claims arising directly or indirectly out of Your financial incapacity other than Redundancy.
- 29. Any claims which, but for the existence of this policy, would be covered under any other insurance Policy(policies), including any amounts recovered by You from:

- Private health insurance; or

- EHIC payments; or
- Any reciprocal health agreements; or
- Airlines; or
- Hotels; or
- Home contents Insurers; or
- Any other recovery by You, which is the basis of a claim.
- Exercising Your rights under any EU regulations or similar.

- 30. Any claims arising directly or indirectly from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation.
- 31. Any claims arising directly or indirectly from Your death, Serious Injury or Serious Illness as a result of participating in any activity on Your Trip other than those listed as Acceptable Sports & Activities
- 32. Any claims arising directly or indirectly from:

- willful, self-inflicted injury or Illness; or
- Committing or attempting to commit suicide; or
- willful exposure to danger, except in an attempt to save a human life; or
- Solvent abuse; or
- Being under the influence of alcohol or drugs, except those prescribed by a registered Medical Practitioner and not those drugs prescribed for drug addiction; or a failure to obtain any recommended vaccines, inoculations or medications prior to Your Trip departure; or
- Sexually transmitted diseases.

- 33. Any claims arising directly or indirectly from anxiety, stress or depression; except where previously undiagnosed at the time You took out this policy.
- 33. Any claims arising directly or indirectly from You entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft in which You are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon.
- 34. Any claims arising directly or indirectly from Your willful exposure to peril. You must exercise reasonable care to prevent Illness, injury or loss or damage to Your property as if uninsured.
- 35. Any claims arising directly or indirectly from You being engaged in any employment during Your Trip unless agreed by Us and any additional premium paid.
- 36. Any claims which have not been proven and the amount of the claim substantiated.
- 37. Claims for loss of enjoyment, however caused.
- 38. Any loss whereby any period of disability or loss whatsoever is increased through Your own act or omission.
- 39. Third party rights and no party other than You may claim benefit under the terms of this insurance.
- 40. Failure in provision of any part of the booked itinerary including error, omission, or default by the provider of any service forming part of the booked itinerary.
- 41. Any claims arising directly or indirectly from You engaging in any manual work except those defined under Acceptable Sports & Leisure Activities.

- **42. Any claim arising from routine treatment or care which could have been reasonably expected to arise during Your period of insurance.**
- **43. Any claim arising from closure of airspace as a result of volcanic ash.**

DOCUMENTS AND INFORMATION REQUIRE TO CLAIM IN RESPECT OF THE PERSONAL EFFECTS, TRAVEL DOCUMENTATION, DELAYED BAGGAGE AND GADGET COVER:

For all claims We will require Your travel details and Originals of Your flight tickets, booking invoice and itinerary. We will require the following evidence where relevant as Well as any other relevant information that We may ask You for:

For Baggage and passport:

1. An original Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
2. A Property irregularity Report from Ryanair or a letter from the carrier where loss, theft or damage occurred in their custody, as Well as confirmation of any payment made.
3. A letter from Your tour operator's representative, hotel or accommodation provider where appropriate.
4. Original Receipts for items lost, stolen or damaged.
5. A letter from Ryanair confirming the time and date Your baggage was returned to You along with any payment made.
6. Used flight details and luggage tags.
7. Report from a reputable supplier confirming item(s) is/are damaged beyond economical repair.
8. Original Receipts or bills for any transport and accommodation expenses claimed for.
9. Household Insurance Policy Schedule.

For Baggage delay:

1. A property Irregularity Report from Ryanair or a letter from the carrier where loss, theft or damage, occurred in their custody, as Well as confirmation of any payment made.
2. A letter from Your tour operator's representative, hotel or accommodation provider where appropriate.
3. Original Receipts for items of clothing, medication or toiletries replaced if Your baggage is temporarily lost in transit for more than 12 hours.
4. A letter from Ryanair/the carrier confirming the time and date Your baggage was returned to You along with any payment made.
5. Used flight details and luggage tags.
6. Household Insurance Policy Schedule.

SECTION E1: PERSONAL MONEY

WHAT YOU ARE COVERED FOR:

The Insurer will pay for the loss or theft of Your Money and travelers cheques during Your Trip, whilst being carried on Your person, or whilst left in a safe or safety deposit box in Your Trip accommodation, up to the amounts stated in the Table of Guarantee.

WHAT YOU ARE NOT COVERED FOR:

- **The Insurer will not pay for the following in connection with claims made under Section E:**

- 1. The Excess as shown in the Schedule of Benefits.
- 2. Any loss or theft of Money, if You have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
- 3. Loss or theft of travelers cheques, if the issuer provides a replacement service.
- 4. Depreciation in value, currency changes or shortage caused by any error or omission.
- 5. Loss or damage arising from delay, seizure, confiscation or detention by Customs, or other officials.
- 6. Claims, (irrespective of Your destination), arising directly or indirectly from You or anyone else upon whom Your Trip depends;

- Travelling or acting against medical advice
- Awaiting results of tests or medical investigations
- Being on a hospital waiting list for treatment
- Having received a terminal prognosis
- Suffering from anxiety, stress or depression (unless admitted as an inpatient)
- Failing to disclose a material fact at the time Your Policy commences and throughout the period of insurance.

- 7. Which are claims in any way caused or contributed to by:

- The failure of; or
- The fear of the failure of; or
- The inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date other than for loss, damage, expenses or consequential loss not otherwise excluded which itself results from the operation of an insured cause.

- 8. Any claims directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:

- Act of terrorism; or
- Nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
- War, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
- Seizure or illegal occupation; or
- Confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives You of the use or value of Your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or

- Discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or Welfare of persons or the environment; or
- Chemical or biological release or exposure of any kind; or
- Attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
- Threat or hoax, in the absence of physical damage due to an act of terrorism; or
- Any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
- Prohibitive regulations by the government of any country.
- The tour operator, coach operator, transport company or hotel:

- Causing a delay in the commencement of the holiday
- Levying a surcharge, thus increasing the basic brochure price of the holiday.

- Failure to notify the hotel or holiday establishment, or tour operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or curtail the Trip arrangements.
- Epidemics or infectious diseases: Infectious diseases caused by a virus belonging to the coronavirus family such as SARS and coronavirus COVID-19.

- 9. Any claims arising directly or indirectly from You travelling against Foreign Office (or any government body) advice or where it is deemed unsafe for You to travel.
- 10. Any claims arising directly or indirectly from You travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- 11. Any claims arising directly or indirectly from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:

- Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

- 12. Any claims arising directly or indirectly from You engaging in any illegal or criminal act.
- 13. Any claims arising directly or indirectly from any unlawful act or criminal proceedings against the Insured, or any other person on whom the holiday plans depend except this exclusion shall not apply in the event of Your obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within Your occupational, professional or other similar capacity.

- 14. Any claims arising directly or indirectly from any consequential loss whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this policy, except as provided in Section D, relating to loss of travel documents).
- 15. Any claims arising directly or indirectly out of Your financial incapacity other than Redundancy.
- 16. Any claims which, but for the existence of this policy, would be covered under any other insurance Policy(policies), including any amounts recovered by You from:

- Private health insurance; or
- EHIC payments; or
- Any reciprocal health agreements; or
- Airlines; or
- Hotels; or
- Home contents Insurers; or
- Any other recovery by You, which is the basis of a claim.
- Exercising Your rights under any EU regulations or similar.

- 17. Any claims arising directly or indirectly from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation.
- 18. Any claims arising directly or indirectly from Your death, Serious Injury or Serious Illness as a result of participating in any activity on Your Trip other than those listed as Acceptable Sports & Activities
- 19. Any claims arising directly or indirectly from:

- willful, self-inflicted injury or Illness; or
- Committing or attempting to commit suicide; or
- willful exposure to danger, except in an attempt to save a human life; or
- Solvent abuse; or
- Being under the influence of alcohol or drugs, except those prescribed by a registered Medical Practitioner and not those drugs prescribed for drug addiction; or a failure to obtain any recommended vaccines, inoculations or medications prior to Your Trip departure; or
- Sexually transmitted diseases.

- 20. Any claims arising directly or indirectly from anxiety, stress or depression; except where previously undiagnosed at the time You took out this policy.
- 21. Any claims arising directly or indirectly from You entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft in which You are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon.
- 22. Any claims arising directly or indirectly from Your willful exposure to peril. You must exercise reasonable care to prevent Illness, injury or loss or damage to Your property as if uninsured.
- 23. Any claims arising directly or indirectly from You being engaged in any employment during Your Trip unless agreed by Us and any additional premium paid.

- 24. Any claims which have not been proven and the amount of the claim substantiated.
- 25. Claims for loss of enjoyment, however caused.
- 26. Any loss whereby any period of disability or loss whatsoever is increased through Your own act or omission.
- 27. Third party rights and no party other than You may claim benefit under the terms of this insurance.
- 28. Failure in provision of any part of the booked itinerary including error, omission, or default by the provider of any service forming part of the booked itinerary.
- 29. Any claims arising directly or indirectly from You engaging in any manual work except those defined under Acceptable Sports & Leisure Activities.
- 30. Any claim arising from routine treatment or care which could have been reasonably expected to arise during Your period of insurance.
- 31. Any claim arising from closure of airspace as a result of volcanic ash.

SECTION E2: ATM THEFT & ASSAULT

WHAT YOU ARE COVERED FOR:

The Insurer will reimburse You, up to the amounts stated in the Table of Guarantee, for Money withdrawn from an ATM during the period of insurance subsequently stolen from You, as a result of a robbery, within 30 minutes of the withdrawal. The incident must have occurred within close, or immediate, proximity of the ATM in order that the assault may reasonably be attributed to the ATM withdrawal.

WHAT YOU ARE NOT COVERED FOR:

- The Insurer will not pay for the following reasons, in connection with claims made under Section E2:
 - 1. Incidents where Money was stolen from anyone other than You.
 - 2. Items, other than Money, stolen within the same incident.
 - 3. Incidents occurring more than 30 minutes after the ATM withdrawal or occurring in a location which can reasonably be attributed to being unrelated to the ATM withdrawal.
 - 4. Costs relating to medical treatment incurred as a result of the assault.
 - 5. Any claims for travel outside Your Home Country arising directly or indirectly from a pre-existing medical condition
 - 6. Claims, (irrespective of Your destination), arising directly or indirectly from You or anyone else upon whom Your Trip depends;
 - Travelling or acting against medical advice
 - Awaiting results of tests or medical investigations
 - Being on a hospital waiting list for treatment
 - Having received a terminal prognosis
 - Suffering from anxiety, stress or depression (unless admitted as an inpatient)
 - Failing to disclose a material fact at the time Your Policy commences and throughout the period of insurance.

• 7. Which are claims in any way caused or contributed to by:

- The failure of; or
- The fear of the failure of; or
- The inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date other than for loss, damage, expenses or consequential loss not otherwise excluded which itself results from the operation of an insured cause.

• 8. Any claims directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:

- Act of terrorism; or
- Nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
- War, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
- Seizure or illegal occupation; or
- Confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives You of the use or value of Your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
- Discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or Welfare of persons or the environment; or
- Chemical or biological release or exposure of any kind; or
- Attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
- Threat or hoax, in the absence of physical damage due to an act of terrorism; or
- Any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
- Prohibitive regulations by the government of any country.
- The tour operator, coach operator, transport company or hotel:

- Causing a delay in the commencement of the holiday
- Levying a surcharge, thus increasing the basic brochure price of the holiday.

- Failure to notify the hotel or holiday establishment, or tour operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or curtail the Trip arrangements.
- Epidemics or infectious diseases: Infectious diseases caused by a virus belonging to the coronavirus family such as SARS and coronavirus COVID-19.

- 9. Any claims arising directly or indirectly from You travelling against Foreign Office (or any government body) advice or where it is deemed unsafe for You to travel.
- 10. Any claims arising directly or indirectly from You travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- 11. Any claims arising directly or indirectly from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:

- Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

- 12. Any claims arising directly or indirectly from You engaging in any illegal or criminal act.
- 13. Any claims arising directly or indirectly from any unlawful act or criminal proceedings against the Insured, or any other person on whom the holiday plans depend except this exclusion shall not apply in the event of Your obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within Your occupational, professional or other similar capacity.
- 14. Any claims arising directly or indirectly from any consequential loss whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this policy, except as provided in Section D, relating to loss of travel documents).
- 15. Any claims arising directly or indirectly out of Your financial incapacity other than Redundancy.
- 16. Any claims which, but for the existence of this policy, would be covered under any other insurance Policy(policies), including any amounts recovered by You from:

- Private health insurance; or
- EHIC payments; or
- Any reciprocal health agreements; or
- Airlines; or
- Hotels; or
- Home contents Insurers; or
- Any other recovery by You, which is the basis of a claim.
- Exercising Your rights under any EU regulations or similar.

- 17. Any claims arising directly or indirectly from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation.
- 18. Any claims arising directly or indirectly from Your death, Serious Injury or Serious Illness as a result of participating in any activity on Your Trip other than those listed as Acceptable Sports & Activities
- 19. Any claims arising directly or indirectly from:
 - willful, self-inflicted injury or Illness; or
 - Committing or attempting to commit suicide; or
 - willful exposure to danger, except in an attempt to save a human life; or
 - Solvent abuse; or
 - Being under the influence of alcohol or drugs, except those prescribed by a registered Medical Practitioner and not those drugs prescribed for drug addiction; or a failure to obtain any recommended vaccines, inoculations or medications prior to Your Trip departure; or
 - Sexually transmitted diseases.

- 20. Any claims arising directly or indirectly from anxiety, stress or depression; except where previously undiagnosed at the time You took out this policy.
- 21. Any claims arising directly or indirectly from You entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft in which You are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon.
- 22. Any claims arising directly or indirectly from Your willful exposure to peril. You must exercise reasonable care to prevent Illness, injury or loss or damage to Your property as if uninsured.
- 23. Any claims arising directly or indirectly from You being engaged in any employment during Your Trip unless agreed by Us and any additional premium paid.
- 24. Any claims which have not been proven and the amount of the claim substantiated.
- 25. Claims for loss of enjoyment, however caused.
- 26. Any loss whereby any period of disability or loss whatsoever is increased through Your own act or omission.
- 27. Third party rights and no party other than You may claim benefit under the terms of this insurance.
- 28. Failure in provision of any part of the booked itinerary including error, omission, or default by the provider of any service forming part of the booked itinerary.
- 29. Any claims arising directly or indirectly from You engaging in any manual work except those defined under Acceptable Sports & Leisure Activities.
- 30. Any claim arising from routine treatment or care which could have been reasonably expected to arise during Your period of insurance.
- 31. Any claim arising from closure of airspace as a result of volcanic ash

SPECIAL CONDITIONS:

1. You must report the theft to the police within 4 hours of the attack/robbery.

2. You must report the incident to Us within 72 hours of the attack/robbery.
3. You must obtain a written report from the police which includes an incident number.
4. You must provide proof of the amount, date and time of the covered withdrawal.

DOCUMENTS AND INFORMATION REQUIRE TO CLAIM IN RESPECT OF ATM THEFT & ASSAULT COVER:

For all claims We will require Your travel details and Originals of Your flight tickets, booking invoice and itinerary. We will require the following evidence where relevant as Well as any other relevant information that We may ask You for:

1. You must obtain a written report from the police which includes an incident number.
2. You must provide proof of the amount, date and time of the covered withdrawal.

SECTION F1: TRAVEL DELAY

WHAT YOU ARE COVERED FOR:

The Insurer will pay You up to the amounts stated in the Table of Guarantee, if Your planned first outward international flight from Your Home in Your Home Country, or Your final inbound international flight to Your Home in Your Home Country is delayed in departure for 12 hours or more due to:

- *strike, or*
- *industrial action, or*
- *adverse Weather conditions, or*
- *mechanical breakdown of, or derangement of, the scheduled Public Transport on which You are booked to travel.*

SECTION F2: HOLIDAY ABANDONMENT

WHAT YOU ARE COVERED FOR:

The Insurer will pay, up to the amounts stated in the Table of Guarantee, for travel and accommodation expenses, which You have paid or for which You are contractually obliged to pay and which You cannot recover from any source:

a. if Your holiday or journey is necessarily cancelled following a delay of 24 hours or more from the scheduled departure time due to:

- *strike, or*
- *industrial action, or*
- *adverse Weather conditions, or*
- *mechanical breakdown of, or derangement of, the scheduled Public Transport on which You are booked to travel.*

WHAT YOU ARE NOT COVERED FOR:

- The Insurer will not pay the following in connection with claims made under Section F1 & F2:
- 1. The Excess as shown in the Schedule of Benefits.
- 2. Any compensation if You have not obtained written confirmation from the airline, railway or shipping company or their handling agents, which shows the reason for the delay or cancellation of Your holiday, the scheduled departure time and the actual departure time of Your flight, rail journey or sailing, if applicable.

- 3. Any claim arising from Your failure to check-in as per Your original itinerary
- 4. Any delay which is due to strike or industrial action which had started or was announced before You took out this policy.
- 5. Compensation under both the travel delay and holiday abandonment sections of this policy.
- 6. Any claims arising directly, or indirectly from the delay of travel arrangements, in any way caused by, or contributed to by any order or recommendation issued by a government, public or local authority. This includes, but is not limited to, orders or recommendations issued by any civil or federal aviation authority.
- 7. Any additional compensation under
- 8. Claims, (irrespective of Your destination), arising directly or indirectly from You or anyone else upon whom Your Trip depends;

- Travelling or acting against medical advice
- Awaiting results of tests or medical investigations
- Being on a hospital waiting list for treatment
- Having received a terminal prognosis
- Suffering from anxiety, stress or depression (unless admitted as an inpatient)
- Failing to disclose a material fact at the time Your Policy commences and throughout the period of insurance.

- 9. Which are claims in any way caused or contributed to by:

- The failure of; or
- The fear of the failure of; or
- The inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date other than for loss, damage, expenses or consequential loss not otherwise excluded which itself results from the operation of an insured cause.

- 10. Any claims directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:

- Act of terrorism; or
- Nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
- War, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
- Seizure or illegal occupation; or

- Confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives You of the use or value of Your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
- Discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or Welfare of persons or the environment; or
- Chemical or biological release or exposure of any kind; or
- Attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
- Threat or hoax, in the absence of physical damage due to an act of terrorism; or
- Any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
- Prohibitive regulations by the government of any country.
- The tour operator, coach operator, transport company or hotel:

- Causing a delay in the commencement of the holiday
- Levying a surcharge, thus increasing the basic brochure price of the holiday.

- Failure to notify the hotel or holiday establishment, or tour operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or curtail the Trip arrangements.
- Epidemics or infectious diseases: Infectious diseases caused by a virus belonging to the coronavirus family such as SARS and coronavirus COVID-19.

- 11. Any claims arising directly or indirectly from You travelling against Foreign Office (or any government body) advice or where it is deemed unsafe for You to travel.
- 12. Any claims arising directly or indirectly from You travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- 13. Any claims arising directly or indirectly from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:

- Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

- 14. Any claims arising directly or indirectly from You engaging in any illegal or criminal act.
- 15. Any claims arising directly or indirectly from any unlawful act or criminal proceedings against the Insured, or any other person on whom the holiday plans depend except this exclusion shall not apply in the event of Your obligation

to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within Your occupational, professional or other similar capacity.

- 16. Any claims arising directly or indirectly from any consequential loss whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this policy, except as provided in Section D, relating to loss of travel documents).
- 17. Any claims arising directly or indirectly out of Your financial incapacity other than Redundancy.
- 18. Any claims which, but for the existence of this policy, would be covered under any other insurance Policy(policies), including any amounts recovered by You from:

- Private health insurance; or
- EHIC payments; or
- Any reciprocal health agreements; or
- Airlines; or
- Hotels; or
- Home contents Insurers; or
- Any other recovery by You, which is the basis of a claim.
- Exercising Your rights under any EU regulations or similar.

- 19. Any claims arising directly or indirectly from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation.
- 20. Any claims arising directly or indirectly from Your death, Serious Injury or Serious Illness as a result of participating in any activity on Your Trip other than those listed as Acceptable Sports & Activities
- 21. Any claims arising directly or indirectly from:

- willful, self-inflicted injury or Illness; or
- Committing or attempting to commit suicide; or
- willful exposure to danger, except in an attempt to save a human life; or
- Solvent abuse; or
- Being under the influence of alcohol or drugs, except those prescribed by a registered Medical Practitioner and not those drugs prescribed for drug addiction; or a failure to obtain any recommended vaccines, inoculations or medications prior to Your Trip departure; or
- Sexually transmitted diseases.

- 22. Any claims arising directly or indirectly from anxiety, stress or depression; except where previously undiagnosed at the time You took out this policy.
- 23. Any claims arising directly or indirectly from You entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft in which You are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon.
- 24. Any claims arising directly or indirectly from Your willful exposure to peril. You must exercise reasonable care to prevent Illness, injury or loss or damage to Your property as if uninsured.

- 25. Any claims arising directly or indirectly from You being engaged in any employment during Your Trip unless agreed by Us and any additional premium paid.
- 26. Any claims which have not been proven and the amount of the claim substantiated.
- 27. Claims for loss of enjoyment, however caused.
- 28. Any loss whereby any period of disability or loss whatsoever is increased through Your own act or omission.
- 29. Third party rights and no party other than You may claim benefit under the terms of this insurance.
- 30. Failure in provision of any part of the booked itinerary including error, omission, or default by the provider of any service forming part of the booked itinerary.
- 31. Any claims arising directly or indirectly from You engaging in any manual work except those defined under Acceptable Sports & Leisure Activities.
- 32. Any claim arising from routine treatment or care which could have been reasonably expected to arise during Your period of insurance.
- 33. Any claim arising from closure of airspace as a result of volcanic ash.

DOCUMENTS AND INFORMATION REQUIRE TO CLAIM IN RESPECT OF THE DELAYED DEPARTURE/ ABANDONMENT COVER:

For all claims We will require Your travel details and Originals of Your flight tickets, booking invoice and itinerary.

We will require the following evidence where relevant as Well as any other relevant information that We may ask You for:

1. Full details of Your planned travel itinerary.
2. A letter from Ryanair confirming the numbers of hours delay, the reason for the delay and confirmation of Your check in time.
3. Your unused travel tickets / Flight Details.
4. Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
5. If You chose to abandon Your Trip You must forward confirmation from Ryanair that You did not travel. This must detail the time and date of when You could have next been accommodated to travel.
6. In the case of abandonment claims, Your booking confirmation together with written details from You 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.

SECTION G: MISSED DEPARTURE

WHAT YOU ARE COVERED FOR:

The Insurer will pay You for additional accommodation and travel expenses, up to the amounts stated in the Table of Guarantee, if You arrive at Your last departure point from Your Home Country, or the last departure point for Your return Trip to Your Home Country, too late to board Your booked flight, as a result of the following:

- a. scheduled Public Transport services failing to get You to Your destination in time due to strike, industrial action, adverse Weather conditions or mechanical breakdown.
- b. the private motor vehicle in which You Were travelling suffering from a mechanical breakdown or failure.
- c. the private motor vehicle in which You Were travelling being directly involved in a road traffic Accident, which resulted in mechanical breakdown or failure.

WHAT YOU ARE NOT COVERED FOR:

- The Insurer will not pay for the following in connection with claims made under Section G:
- 1. The Excess as shown in the Schedule of Benefits.
- 2. Any upgrade in accommodation.
- 3. Any claim arising as a result of You not having taken reasonable steps to complete the journey to the departure point on time.
- 4. Any claim, if the adverse Weather, strike or industrial action was in existence or publicly declared before You started Your journey to the departure point.
- 5. Any claim in respect of mechanical breakdown or failure, if Your private motor vehicle has not been properly serviced and maintained.
- 6. Any repair costs to Your private motor vehicle.
- 7. Any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or properly qualified and commercially established provider of garage services.
- 8. Any additional compensation under Sections F1 or F2.
- 9. Claims, (irrespective of Your destination), arising directly or indirectly from You or anyone else upon whom Your Trip depends;

- Travelling or acting against medical advice
- Awaiting results of tests or medical investigations
- Being on a hospital waiting list for treatment
- Having received a terminal prognosis
- Suffering from anxiety, stress or depression (unless admitted as an inpatient)
- Failing to disclose a material fact at the time Your Policy commences and throughout the period of insurance.

- 10. Which are claims in any way caused or contributed to by:

- The failure of; or
- The fear of the failure of; or
- The inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date other than for loss, damage, expenses or consequential loss not otherwise excluded which itself results from the operation of an insured cause.

- 11. Any claims directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:

- Act of terrorism; or

- Nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
- War, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
- Seizure or illegal occupation; or
- Confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives You of the use or value of Your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
- Discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or Welfare of persons or the environment; or
- Chemical or biological release or exposure of any kind; or
- Attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
- Threat or hoax, in the absence of physical damage due to an act of terrorism; or
- Any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
- Prohibitive regulations by the government of any country.
- The tour operator, coach operator, transport company or hotel:

- Causing a delay in the commencement of the holiday
- Levying a surcharge, thus increasing the basic brochure price of the holiday.

- Failure to notify the hotel or holiday establishment, or tour operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or curtail the Trip arrangements.
- Epidemics or infectious diseases: Infectious diseases caused by a virus belonging to the coronavirus family such as SARS and coronavirus COVID-19.

- 12. Any claims arising directly or indirectly from You travelling against Foreign Office (or any government body) advice or where it is deemed unsafe for You to travel.
- 13. Any claims arising directly or indirectly from You travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- 14. Any claims arising directly or indirectly from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:

- Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or

- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

- 15. Any claims arising directly or indirectly from You engaging in any illegal or criminal act.
- 16. Any claims arising directly or indirectly from any unlawful act or criminal proceedings against the Insured, or any other person on whom the holiday plans depend except this exclusion shall not apply in the event of Your obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within Your occupational, professional or other similar capacity.
- 17. Any claims arising directly or indirectly from any consequential loss whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this policy, except as provided in Section D, relating to loss of travel documents).
- 18. Any claims arising directly or indirectly out of Your financial incapacity other than Redundancy.
- 19. Any claims which, but for the existence of this policy, would be covered under any other insurance Policy(policies), including any amounts recovered by You from:

- Private health insurance; or
- EHIC payments; or
- Any reciprocal health agreements; or
- Airlines; or
- Hotels; or
- Home contents Insurers; or
- Any other recovery by You, which is the basis of a claim.
- Exercising Your rights under any EU regulations or similar.

- 20. Any claims arising directly or indirectly from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation.
- 21. Any claims arising directly or indirectly from Your death, Serious Injury or Serious Illness as a result of participating in any activity on Your Trip other than those listed as Acceptable Sports & Activities
- 22. Any claims arising directly or indirectly from:

- willful, self-inflicted injury or Illness; or
- Committing or attempting to commit suicide; or
- willful exposure to danger, except in an attempt to save a human life; or
- Solvent abuse; or
- Being under the influence of alcohol or drugs, except those prescribed by a registered Medical Practitioner and not those drugs prescribed for drug addiction; or a failure to obtain any recommended vaccines, inoculations or medications prior to Your Trip departure; or
- Sexually transmitted diseases.

- 23. Any claims arising directly or indirectly from anxiety, stress or depression; except where previously undiagnosed at the time You took out this policy.
- 24. Any claims arising directly or indirectly from You entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft in which You are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon.
- 25. Any claims arising directly or indirectly from Your willful exposure to peril. You must exercise reasonable care to prevent illness, injury or loss or damage to Your property as if uninsured.
- 26. Any claims arising directly or indirectly from You being engaged in any employment during Your Trip unless agreed by Us and any additional premium paid.
- 27. Any claims which have not been proven and the amount of the claim substantiated.
- 28. Claims for loss of enjoyment, however caused.
- 29. Any loss whereby any period of disability or loss whatsoever is increased through Your own act or omission.
- 30. Third party rights and no party other than You may claim benefit under the terms of this insurance.
- 31. Failure in provision of any part of the booked itinerary including error, omission, or default by the provider of any service forming part of the booked itinerary.
- 32. Any claims arising directly or indirectly from You engaging in any manual work except those defined under Acceptable Sports & Leisure Activities.
- 33. Any claim arising from routine treatment or care which could have been reasonably expected to arise during Your period of insurance.
- 34. Any claim arising from closure of airspace as a result of volcanic ash.

DOCUMENTS AND INFORMATION REQUIRE TO CLAIM IN RESPECT OF THE MISSED DEPARTURE COVER:

For all claims We will require Your travel details and Originals of Your flight tickets, booking invoice and itinerary.

We will require the following evidence where relevant as Well as any other relevant information that We may ask You for:

1. Full details of Your planned travel itinerary.
2. Your unused travel tickets / Flight Details.
3. Original Receipts or bills for any transport or accommodation costs claimed for.
4. Written evidence to support reason for scheduled Public Transport services failing to get You to Your destination in time due to strike, industrial action, adverse Weather conditions or mechanical breakdown.
5. Written evidence from Licensed Repair Unit to support the private motor vehicle in which You Were travelling suffering from a mechanical breakdown or failure.
6. Police Report and/or Report from Licensed Repair Unit to evidence that the private motor vehicle in which You Were travelling being directly involved in a road traffic Accident, which resulted in mechanical breakdown or failure.

SECTION H: TRAVEL ABANDONMENT

WHAT YOU ARE COVERED FOR:

The Insurer will pay You up to the amounts stated in the Table of Guarantee if Ryanair or its authorised agent advise You that Your first outward or final return flight is to be cancelled due to the flight being delayed for in Excess of four hours, the underwriter will pay You, up to the amounts stated in the Table of Guarantee, for any travel expenses and subsequent accommodation expenses You incur in purchasing alternative transport, either by air, sea, rail or road, to complete this Trip.

WHAT YOU ARE NOT COVERED FOR:

- The Insurer will not pay for the following in connection with claims made under Section G:
- 1. The Excess as shown in the Schedule of Benefits.
- 2. Any upgrade in accommodation.
- 3. Any claim arising as a result of You not having taken reasonable steps to complete the journey to the departure point on time.
- 4. Any claim, if the adverse Weather, strike or industrial action was in existence or publicly declared before You started Your journey to the departure point.
- 5. Any claim in respect of mechanical breakdown or failure, if Your private motor vehicle has not been properly serviced and maintained.
- 6. Any repair costs to Your private motor vehicle.
- 7. Any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or properly qualified and commercially established provider of garage services.
- 8. Any additional compensation under Sections F1 or F2.
- 9. Claims, (irrespective of Your destination), arising directly or indirectly from You or anyone else upon whom Your Trip depends;

- Travelling or acting against medical advice
- Awaiting results of tests or medical investigations
- Being on a hospital waiting list for treatment
- Having received a terminal prognosis
- Suffering from anxiety, stress or depression (unless admitted as an inpatient)
- Failing to disclose a material fact at the time Your Policy commences and throughout the period of insurance.

- 10. Which are claims in any way caused or contributed to by:

- The failure of; or
- The fear of the failure of; or
- The inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date other than for loss,

damage, expenses or consequential loss not otherwise excluded which itself results from the operation of an insured cause.

- **11. Any claims directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:**

- Act of terrorism; or
- Nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
- War, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
- Seizure or illegal occupation; or
- Confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives You of the use or value of Your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
- Discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or Welfare of persons or the environment; or
- Chemical or biological release or exposure of any kind; or
- Attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
- Threat or hoax, in the absence of physical damage due to an act of terrorism; or
- Any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
- Prohibitive regulations by the government of any country.
- The tour operator, coach operator, transport company or hotel:

- Causing a delay in the commencement of the holiday
- Levying a surcharge, thus increasing the basic brochure price of the holiday.

- Failure to notify the hotel or holiday establishment, or tour operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or curtail the Trip arrangements.
- Epidemics or infectious diseases: Infectious diseases caused by a virus belonging to the coronavirus family such as SARS and coronavirus COVID-19.

- **12. Any claims arising directly or indirectly from You travelling against Foreign Office (or any government body) advice or where it is deemed unsafe for You to travel.**

- 13. Any claims arising directly or indirectly from You travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- 14. Any claims arising directly or indirectly from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:

- Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

- 15. Any claims arising directly or indirectly from You engaging in any illegal or criminal act.
- 16. Any claims arising directly or indirectly from any unlawful act or criminal proceedings against the Insured, or any other person on whom the holiday plans depend except this exclusion shall not apply in the event of Your obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within Your occupational, professional or other similar capacity.
- 17. Any claims arising directly or indirectly from any consequential loss whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this policy, except as provided in Section D, relating to loss of travel documents).
- 18. Any claims arising directly or indirectly out of Your financial incapacity other than Redundancy.
- 19. Any claims which, but for the existence of this policy, would be covered under any other insurance Policy(policies), including any amounts recovered by You from:

- Private health insurance; or
- EHIC payments; or
- Any reciprocal health agreements; or
- Airlines; or
- Hotels; or
- Home contents Insurers; or
- Any other recovery by You, which is the basis of a claim.
- Exercising Your rights under any EU regulations or similar.

- 20. Any claims arising directly or indirectly from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation.
- 21. Any claims arising directly or indirectly from Your death, Serious Injury or Serious Illness as a result of participating in any activity on Your Trip other than those listed as Acceptable Sports & Activities
- 22. Any claims arising directly or indirectly from:

- willful, self-inflicted injury or Illness; or
- Committing or attempting to commit suicide; or

- willful exposure to danger, except in an attempt to save a human life; or
- Solvent abuse; or
- Being under the influence of alcohol or drugs, except those prescribed by a registered Medical Practitioner and not those drugs prescribed for drug addiction; or a failure to obtain any recommended vaccines, inoculations or medications prior to Your Trip departure; or
- Sexually transmitted diseases.

- 23. Any claims arising directly or indirectly from anxiety, stress or depression; except where previously undiagnosed at the time You took out this policy.
- 24. Any claims arising directly or indirectly from You entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft in which You are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon.
- 25. Any claims arising directly or indirectly from Your willful exposure to peril. You must exercise reasonable care to prevent illness, injury or loss or damage to Your property as if uninsured.
- 26. Any claims arising directly or indirectly from You being engaged in any employment during Your Trip unless agreed by Us and any additional premium paid.
- 27. Any claims which have not been proven and the amount of the claim substantiated.
- 28. Claims for loss of enjoyment, however caused.
- 29. Any loss whereby any period of disability or loss whatsoever is increased through Your own act or omission.
- 30. Third party rights and no party other than You may claim benefit under the terms of this insurance.
- 31. Failure in provision of any part of the booked itinerary including error, omission, or default by the provider of any service forming part of the booked itinerary.
- 32. Any claims arising directly or indirectly from You engaging in any manual work except those defined under Acceptable Sports & Leisure Activities.
- 33. Any claim arising from routine treatment or care which could have been reasonably expected to arise during Your period of insurance.
- 34. Any claim arising from closure of airspace as a result of volcanic ash.

SECTION I: PERSONAL LIABILITY

WHAT YOU ARE COVERED FOR:

The Insurer will pay You or Your personal representatives all reasonable and necessary costs up to the amounts stated in the Table of Guarantee if You Accidentally injure someone or damage someone else's property, provided it does not belong to a member of Your family, and You are legally liable.

WHAT YOU ARE NOT COVERED FOR:

- The Insurer will not pay for the following in connection with claims made under Section I:
- 1. The Excess as shown in the Schedule of Benefits.

• **2. Claims arising directly or indirectly from, happening through or in consequence of:**

- Contractual liability, employer's liability, or liability to a member of Your family, Your travelling companions family, or to Your travelling companion, or
- animals belonging to You, or in Your care, custody or control; or
- willful, malicious or unlawful acts, or the use of firearms or Weapons of any kind; or
- The pursuit of trade, business or profession; or
- Ownership or occupation of land or buildings, other than occupation
- Only of any temporary residence for the purpose of Your holiday; or
- The influence of intoxicating liquor or drugs.

- **3. Any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles, including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment.**
- **4. Claims arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment; or Your participation in any sport or leisure activity not listed as an Acceptable Sports and Leisure Activity.**
- **5. Claims for legal fees and costs resulting from any criminal proceedings any claim where Your liability is covered under any other policy any personal liability claim, which arises directly, or indirectly as a result of You participating in any activities other than those specified as Acceptable Sports & Leisure Activities.**
- **6. Fines of exemplary damages (fines that aim to punish the person responsible, rather than awarding compensation to the victim) You have to pay compensation or Legal Costs arising directly or indirectly from the transmission of any infectious or contagious disease or virus.**
- **7. Claims, (irrespective of Your destination), arising directly or indirectly from You or anyone else upon whom Your Trip depends;**

- Travelling or acting against medical advice
- Awaiting results of tests or medical investigations
- Being on a hospital waiting list for treatment
- Having received a terminal prognosis
- Suffering from anxiety, stress or depression (unless admitted as an inpatient)
- Failing to disclose a material fact at the time Your Policy commences and throughout the period of insurance.

• **8. Which are claims in any way caused or contributed to by:**

- The failure of; or
- The fear of the failure of; or

- The inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date other than for loss, damage, expenses or consequential loss not otherwise excluded which itself results from the operation of an insured cause.

- 9. Any claims directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:

- Act of terrorism; or
- Nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
- War, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
- Seizure or illegal occupation; or
- Confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives You of the use or value of Your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
- Discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or Welfare of persons or the environment; or
- Chemical or biological release or exposure of any kind; or
- Attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
- Threat or hoax, in the absence of physical damage due to an act of terrorism; or
- Any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
- Prohibitive regulations by the government of any country.
- The tour operator, coach operator, transport company or hotel:

- Causing a delay in the commencement of the holiday
- Levying a surcharge, thus increasing the basic brochure price of the holiday.

- Failure to notify the hotel or holiday establishment, or tour operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or curtail the Trip arrangements.
- Epidemics or infectious diseases: Infectious diseases caused by a virus belonging to the coronavirus family such as SARS and coronavirus COVID-19.

- 10. Any claims arising directly or indirectly from You travelling against Foreign Office (or any government body) advice or where it is deemed unsafe for You to travel.
- 11. Any claims arising directly or indirectly from You travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- 12. Any claims arising directly or indirectly from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:

- Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

- 13. Any claims arising directly or indirectly from You engaging in any illegal or criminal act.
- 14. Any claims arising directly or indirectly from any unlawful act or criminal proceedings against the Insured, or any other person on whom the holiday plans depend except this exclusion shall not apply in the event of Your obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within Your occupational, professional or other similar capacity.
- 15. Any claims arising directly or indirectly from any consequential loss whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this policy, except as provided in Section D, relating to loss of travel documents).
- 16. Any claims arising directly or indirectly out of Your financial incapacity other than Redundancy.
- 17. Any claims which, but for the existence of this policy, would be covered under any other insurance Policy(policies), including any amounts recovered by You from:

- Private health insurance; or
- EHIC payments; or
- Any reciprocal health agreements; or
- Airlines; or
- Hotels; or
- Home contents Insurers; or
- Any other recovery by You, which is the basis of a claim.
- Exercising Your rights under any EU regulations or similar.

- 18. Any claims arising directly or indirectly from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation.
- 19. Any claims arising directly or indirectly from Your death, Serious Injury or Serious Illness as a result of participating in any activity on Your Trip other than those listed as Acceptable Sports & Activities
- 20. Any claims arising directly or indirectly from:

- willful, self-inflicted injury or illness; or
- Committing or attempting to commit suicide; or
- willful exposure to danger, except in an attempt to save a human life; or
- Solvent abuse; or
- Being under the influence of alcohol or drugs, except those prescribed by a registered Medical Practitioner and not those drugs prescribed for drug addiction; or a failure to obtain any recommended vaccines, inoculations or medications prior to Your Trip departure; or
- Sexually transmitted diseases.

- 21. Any claims arising directly or indirectly from anxiety, stress or depression; except where previously undiagnosed at the time You took out this policy.
- 22. Any claims arising directly or indirectly from You entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft in which You are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon.
- 23. Any claims arising directly or indirectly from Your willful exposure to peril. You must exercise reasonable care to prevent illness, injury or loss or damage to Your property as if uninsured.
- 24. Any claims arising directly or indirectly from You being engaged in any employment during Your Trip unless agreed by Us and any additional premium paid.
- 25. Any claims which have not been proven and the amount of the claim substantiated.
- 26. Claims for loss of enjoyment, however caused.
- 27. Any loss whereby any period of disability or loss whatsoever is increased through Your own act or omission.
- 28. Third party rights and no party other than You may claim benefit under the terms of this insurance.
- 29. Failure in provision of any part of the booked itinerary including error, omission, or default by the provider of any service forming part of the booked itinerary.
- 30. Any claims arising directly or indirectly from You engaging in any manual work except those defined under Acceptable Sports & Leisure Activities.
- 31. Any claim arising from routine treatment or care which could have been reasonably expected to arise during Your period of insurance.
- 32. Any claim arising from closure of airspace as a result of volcanic ash.

SPECIAL CONDITIONS:

You or Your personal representatives must tell Us as soon as You or Your personal representatives are aware of a possible legal claim, prosecution, inquest or injury, which might lead to a claim under this section.

You or Your personal representatives must not negotiate, pay, admit or deny any liability to anyone else, without first getting the written permission of the Insurers.

DOCUMENTS AND INFORMATION REQUIRE TO CLAIM IN RESPECT OF THE PERSONAL LIABILITY COVER:

For all claims We will require Your travel details and Originals of Your flight tickets, booking invoice and itinerary. We will require the following evidence where relevant as Well as any other relevant information that We may ask You for:

1. Full details in writing of any incident.

2. Any writ, summons, letter of claim or other document must be sent to Us as soon as You receive it.

SECTION J: LEGAL EXPENSES

WHAT YOU ARE COVERED FOR:

The Insurer will pay You or Your personal representative up to the amounts stated in the Table of Guarantee, to have an Appointed Adviser take Legal Action against third parties (excluding any member of Your family, or Your travelling companion's family, Your travelling companion, business partner or employer) for any compensation owed to You arising directly from physical bodily injury to You, or Your death during the period of insurance.

WHAT YOU ARE NOT COVERED FOR:

- **The Insurer will not pay for the following in connection with claims made under Section J:**
 - **1. The Excess as shown in the Schedule of Cover.**
 - **2. Legal expenses incurred without prior authorisation from the Insurer.**
 - **3. Claims arising where the Insurer considers Your prospects of success in achieving a reasonable benefit to be insufficient.**
 - **4. Claims where Legal Costs and expenses are based directly or indirectly on the amount of an award.**
 - **5. Claims arising for travel and accommodation expenses, whilst in pursuit of a Legal Action.**
 - **6. Claims arising from Your pursuing legal proceedings as part of, and/or on behalf of a group or organisation and/or as part of a class action.**
 - **7. Costs incurred in pursuance of any claim against the Insurer, the claims handler, the assistance company, the placing broker or Ryanair.**
 - **8. Claims occurring under criminal law.**
 - **9. where there is a possibility of a claim being brought in more than one country, the Insurer shall not be liable for costs if an action is brought in more than one country.**
 - **10. any claim for Legal Costs where You are pursuing Legal Action relating directly, or indirectly to medical negligence, or alleged medical negligence.**
 - **11. any claims reported more than 90 days after the commencement of the incident giving rise to such claims.**
 - **12. Claims, (irrespective of Your destination), arising directly or indirectly from You or anyone else upon whom Your Trip depends;**
- Travelling or acting against medical advice
 - Awaiting results of tests or medical investigations
 - Being on a hospital waiting list for treatment
 - Having received a terminal prognosis
 - Suffering from anxiety, stress or depression (unless admitted as an inpatient)
 - Failing to disclose a material fact at the time Your Policy commences and throughout the period of insurance.

• **13. Which are claims in any way caused or contributed to by:**

- The failure of; or
- The fear of the failure of; or
- The inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date other than for loss, damage, expenses or consequential loss not otherwise excluded which itself results from the operation of an insured cause.

• **14. Any claims directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:**

- Act of terrorism; or
- Nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
- War, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
- Seizure or illegal occupation; or
- Confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives You of the use or value of Your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
- Discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or Welfare of persons or the environment; or
- Chemical or biological release or exposure of any kind; or
- Attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
- Threat or hoax, in the absence of physical damage due to an act of terrorism; or
- Any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
- Prohibitive regulations by the government of any country.
- The tour operator, coach operator, transport company or hotel:

- Causing a delay in the commencement of the holiday
- Levying a surcharge, thus increasing the basic brochure price of the holiday.

- Failure to notify the hotel or holiday establishment, or tour operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or curtail the Trip arrangements.
- Epidemics or infectious diseases: Infectious diseases caused by a virus belonging to the coronavirus family such as SARS and coronavirus COVID-19.

- 15. Any claims arising directly or indirectly from You travelling against Foreign Office (or any government body) advice or where it is deemed unsafe for You to travel.
- 16. Any claims arising directly or indirectly from You travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- 17. Any claims arising directly or indirectly from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:

- Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

- 18. Any claims arising directly or indirectly from You engaging in any illegal or criminal act.
- 19. Any claims arising directly or indirectly from any unlawful act or criminal proceedings against the Insured, or any other person on whom the holiday plans depend except this exclusion shall not apply in the event of Your obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within Your occupational, professional or other similar capacity.
- 20. Any claims arising directly or indirectly from any consequential loss whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this policy, except as provided in Section D, relating to loss of travel documents).
- 21. Any claims arising directly or indirectly out of Your financial incapacity other than Redundancy.
- 22. Any claims which, but for the existence of this policy, would be covered under any other insurance Policy(policies), including any amounts recovered by You from:

- Private health insurance; or
- EHIC payments; or
- Any reciprocal health agreements; or
- Airlines; or
- Hotels; or
- Home contents Insurers; or
- Any other recovery by You, which is the basis of a claim.
- Exercising Your rights under any EU regulations or similar.

- 23. Any claims arising directly or indirectly from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation.
- 24. Any claims arising directly or indirectly from Your death, Serious Injury or Serious Illness as a result of participating in any activity on Your Trip other than those listed as Acceptable Sports & Activities
- 25. Any claims arising directly or indirectly from:
 - willful, self-inflicted injury or Illness; or
 - Committing or attempting to commit suicide; or
 - willful exposure to danger, except in an attempt to save a human life; or
 - Solvent abuse; or
 - Being under the influence of alcohol or drugs, except those prescribed by a registered Medical Practitioner and not those drugs prescribed for drug addiction; or a failure to obtain any recommended vaccines, inoculations or medications prior to Your Trip departure; or
 - Sexually transmitted diseases.

- 26. Any claims arising directly or indirectly from anxiety, stress or depression; except where previously undiagnosed at the time You took out this policy.
- 27. Any claims arising directly or indirectly from You entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft in which You are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon.
- 28. Any claims arising directly or indirectly from Your willful exposure to peril. You must exercise reasonable care to prevent Illness, injury or loss or damage to Your property as if uninsured.
- 29. Any claims arising directly or indirectly from You being engaged in any employment during Your Trip unless agreed by Us and any additional premium paid.
- 30. Any claims which have not been proven and the amount of the claim substantiated.
- 31. Claims for loss of enjoyment, however caused.
- 32. Any loss whereby any period of disability or loss whatsoever is increased through Your own act or omission.
- 33. Third party rights and no party other than You may claim benefit under the terms of this insurance.
- 34. Failure in provision of any part of the booked itinerary including error, omission, or default by the provider of any service forming part of the booked itinerary.
- 35. Any claims arising directly or indirectly from You engaging in any manual work except those defined under Acceptable Sports & Leisure Activities.
- 36. Any claim arising from routine treatment or care which could have been reasonably expected to arise during Your period of insurance.
- 37. Any claim arising from closure of airspace as a result of volcanic ash.

SPECIAL CONDITIONS:

Prior to incurring any legal expenses the Insured should contact the Claims Department, in order to supply full details of the circumstances surrounding the potential claim.

You must comply with the following procedures when making a claim under section J:

You shall apply to the Insurer for a written acknowledgement by the Insurer of the existence of a potentially viable claim. The Insurer shall not be responsible for any legal expenses incurred prior to its issuing You with a written acknowledgement of the existence of a potentially viable claim.

In the event that You are awarded compensation (by judgment or settlement), the Insurer shall be entitled to recover from You, or on behalf of You, any sum paid to You under any section of this Policy on account of the same incident for which compensation is received.

You must carry out Your claim in whatever way the Appointed Adviser suggests.

You must keep Us and the Appointed Adviser fully aware of all facts and correspondence You receive, including any claims settlement offers You are made.

You should not reply to any correspondence from anyone else about Your claim without our written permission.

SECTION K: RYANAIR TRAVEL PLUS (if applicable) – SCHEDULED AIRLINE FAILURE INSURANCE

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West

Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Liberty Mutual Insurance Europe SE (**The Insurer**). The Insurer is authorised and regulated by the Luxembourg Minister of Finance and the Commissariat aux Assurances. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (registered number 829959). Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

The Insurer will pay up to £2,000 in total for each **Insured** named on the Invoice and on the Airline Ticket for:

1. Irrecoverable sums paid prior to the **Financial Failure** of the scheduled airline not forming part of an inclusive holiday prior to departure or
2. In the event of the **Financial Failure** after departure:
 - a) Additional costs incurred by the **Insured** in replacing that part of the flight arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
 - b) If curtailment of the holiday is unavoidable -the cost of return flights to the United Kingdom, Isle of Man, Channel Islands or Northern Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

Financial Failure means the Airline becoming Insolvent or has an administrator appointed and does not fulfill the booked flight(s)

The Insurer will not pay for:

1. Scheduled flights not booked within the United Kingdom, Isle of Man, Channel Island or Northern Ireland prior to departure.
2. Any costs resulting from the **Financial Failure** of:
 - a) Any scheduled airline which is, or which any prospect of **Financial Failure** is known by the **Insured** or widely known publicly at the date of the **Insured's** application under this policy
 - b) Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond or is capable of recovery from under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
2. 3. **The Financial Failure** of any travel agent, tour organiser, booking agent or consolidator with whom the Insured has booked a scheduled flight.
3. 4. Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach a pre-booked hotel, villa, car hire or cruise following the **Financial Failure** of an airline.

INSOLVENCY CLAIMS ONLY

Insolvency Claims Procedure: - International Passenger Protection (IPP) claims only. Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to the following by quoting Your Policy Number, Travel Insurance Policy name and reference **SAFI-V1:21** :

IPP Claims at Sedgwick,
Oakleigh House
14-15 Park Place
Cardiff CF10 3DQ. United Kingdom
Telephone: +44 (0) 345 266 1872
Email: Insolvency-claims@ipplondon.co.uk
Website: www.ipplondon.co.uk/claims.asp

ALL OTHER CLAIMS - REFER TO YOUR INSURANCE DOCUMENT AND SEE ALTERNATIVE CLAIMS PROCEEDURE.

Scheduled Airline Failure Complaints Procedure

If You have a complaint, We really want to hear from You. We Welcome Your comments as they give Us the opportunity to put things right and improve our service to You. Please telephone Us on:

Tel: +44 (0) 20 3758 0840

Or write to:

Compliance Officer
Liberty Mutual Insurance Europe SE
20 Fenchurch Street
London EC3M 3AW
Tel: +44 (0) 20 3758 0840
Email: complaints@libertyglobalgroup.com

Please make sure that You quote the Policy number which can be found on Your Policy statement.

If after making a complaint You are still not satisfied You may be entitled to refer the dispute to an independent organisation. This will depend on where you are based, please see below:

The Financial Ombudsman Service,
Exchange Tower,
London.
E14 9SR
Telephone: 0800 023 4567 or 0300 123 9123
Email:
complaint.info@financial-ombudsman.org.uk

To confirm whether you are eligible to ask the Financial Ombudsman Service to review your complaint find out more at www.financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action.

Data Protection

Any information you have provided will be dealt with by us in compliance with the provisions of the Data Protection Act 1998. For the purposes of providing this insurance and the handling of any claims or complaints, we may need to transfer certain information which you have provided to other parties.

Sanctions

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

Non-Assignment

No title, right or interest under this policy may be assigned, transferred, conveyed or otherwise disposed of without the consent in writing of the Insurer hereon. Any attempt to assign rights or interests without the **Insurer's** written consent is null and void.



PERSONAL DATA PROTECTION

The purpose of this privacy notice is to explain how, and for what purposes, We use Your Personal Data. Please read this privacy notice carefully.

1. Which legal entity will use Your Personal Data?

The Data Controller is Europ Assistance S.A Irish branch., whose primary place of business is located on the Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland, the branch being registered with the Irish Companies Registration Office under number 907089. Europ Assistance S.A. is a company regulated under the French Insurance Code whose registered head office is 1, Promenade de la Bonnette, 92230 Genevilliers, France, a société anonyme registered in the Nanterre Commercial and Companies Registry under number 450 366 405.

If You have any questions concerning the Processing of Your Personal Data or if You want to exercise a right in respect to Your Personal Data, please contact the DPO at the following contact details:

Europ Assistance SA
Ground Floor, Central Quay, Block B, Riverside IV, SJRQ,
Dublin 2, DO2 RR77, Ireland
EAGlobalDPO@europ-assistance.com

2. How We use Your Personal Data

The Insurer will use Your Personal Data for:

- insurance underwriting and risk management;
- Policy underwriting and administration;
- claims handling;
- data sharing for fraud prevention purposes

The Insurer is entitled to process Your Personal Data on contractual requirement basis.

3. Which Personal Data We use

Only Personal Data strictly necessary for the above mentioned purposes will be processed. In particular, the Insurer will process:

- Name, address and identification documents
- Information related to pending criminal procedures
- Bank details

4. With whom We share Your Personal Data

We may share such Personal Data with other Europ Assistance companies or with the companies of the Generali Group entities, external organizations such as our auditors, reinsurers or co-Insurers, claims handlers, agents, distributors that from time to time will need to provide the service covered by Your insurance Policy and all other entities that carry out any technical, organizational and operational activity supporting the insurance. Such organizations or entities may ask You a separate consent to process Your Personal Data for their own purposes.

5. Why the provision of Your Personal Data is required

The provision of Your Personal Data is based on Your consent and it is necessary in order for us to offer and manage the policy, manage Your claim, in the context of reinsurance or co-insurance, to make control or satisfaction checks, to control leakages and frauds, to comply with legal obligations and, more in general, to carry out our insurance activity. If You do not provide Your Personal Data, it will not be possible for us to provide the services under the Policy.

6. Where We transfer Your Personal Data

We may transfer such Personal Data to countries, territories, or organizations that are located outside the European Economic Area (EEA) and are not recognized as ensuring an adequate level of protection by the European Commission such as, USA. In such case, the transfer of Your personal data to non-EU entities will take place in compliance with appropriate and suitable

safeguards in accordance with the applicable law. You have the right to obtain information and, where relevant, a copy of the safeguards adopted for the transfer of Your Personal Data outside EEA by contacting the DPO.

7. Your rights in respect to Your personal Data

You can exercise the following rights in respect to Your Personal Data:

- Access – You may request access to Your Personal Data;
- Rectify – You may ask the Company to correct Personal Data that is inaccurate or incomplete;
- Erase – You may ask the Company to erase Personal Data where one of the following grounds applies;
 - a. Where the Personal Data are no longer necessary in relation to the purposes for which they were collected or otherwise processed;
 - b. You withdraw consent on which the processing is based and where there is no other legal ground for the processing;
 - c. You object to automated decision-making and there are no overriding legitimate grounds for the processing, or You object to the processing for direct marketing;
 - d. The Personal Data have been unlawfully processed;
 - e. The Personal Data have to be erased for compliance with legal obligation in Union or Member State law to which the Company is subject;
 - f. The Personal Data have been collected in relation to the offer of information society services.
- Restrict – You may ask the Company to restrict how it processes Your Personal Data where one of the following applies;
 - a. You contest the accuracy of Your Personal Data, for a period enabling the Company to verify the accuracy of Your Personal Data; The processing is unlawful and You oppose the erasure of the Personal Data and request the restriction of their use instead;
 - b. The Company no longer needs the Personal Data for the purposes of the processing, but they are required by You for the establishment, exercise or defense of legal claims;
 - c. You have objected to processing pursuant to the right to object and automated decision-making, pending the verification whether the legitimate grounds for the Company override those of You.
- Portability – You may ask the Company to transfer the Personal Data You have provided us to another organization or / and ask to receive Your Personal Data in a structured, commonly used and machine-readable format.

Your rights, including the right to object, can be exercised by contacting the data protection officer of the Insurer under: EAGlobalDPO@europ-assistance.com

The request of exercise of rights is free of charge, unless the request is manifestly unfounded or excessive.

8. How You can lodge a complaint

You have the right to complain to a supervisory authority; the contact information for that supervisory authority is provided below:

Information Commissioner's Office, Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF
Or contact us via <https://ico.org.uk>

9. How long We retain Your Personal Data

We will retain Your Personal Data for as long as is necessary for the purposes set out above, or for as long as is required by law.

Appendix A - Acceptable sports and leisure activities

The following activities are automatically included within the cover when participating on an amateur basis:

- abseiling (within organisers guidelines)
- administrative, clerical or professional occupations
- aerobics
- amateur athletics (track and field)
- archaeological digging
- archery
- assault course
- badminton
- banana boating
- baseball
- basketball
- beach games
- billiards/snooker/pool
- body boarding (boogie boarding)
- bowls
- camel riding
- canoeing (up to grade 2 rivers)
- clay pigeon shooting
- climbing (on climbing wall only)
- cricket
- croquet
- curling
- cycling (no racing)
- deep sea fishing
- driving any motorised vehicle for which **You** are licensed to drive in the **country of residence** (other than in motor rallies or competitions)
A helmet must be worn when using motorised two or three wheeled vehicles.
- falconry
- fell walking/running
- fencing
- fishing
- fives
- flying as a fare paying passenger in a fully licensed passenger
- carrying aircraft
- football (amateur only and not main purpose of Trip)
- glass bottom boats/bubbles
- go karting (within organisers guidelines)
- golf
- handball
- horse riding (excluding competitions, racing, jumping and hunting)
- hot air ballooning (organised pleasure rides only)
- hovercraft driving/passenger
- hurling (amateur only and not main purpose of Trip)
- indoor climbing (on climbing wall)
- jet boating (no racing)
- jet skiing (no racing)
- jogging
- karting (no racing)
- kayaking (up to grade 2 rivers)
- korfbal
- mountain biking (no racing)
- netball
- octopush
- orienteering
- paint balling/war games (Wearing eye protection)
- pony trekking
- poWer boating (no racing and non-competitive)
- quad biking (no racing)
- racket ball
- rambling
- refereeing (amateur only)
- ringos
- roller skating/blading/in line skating (Wearing pads and helmets)
- rounders
- rowing (no racing)
- running (non-competitive and not marathon)
- sailing/yachting (if qualified or accompanied by a qualified person and no racing)
- sand boarding
- sand dune surfing/skiing
- sand yachting
- scuba diving up to depth of 18 metres (if qualified or accompanied
- by qualified instructor and not diving alone)
- shooting/small bore target/rifle range
- shooting (within organisers guidelines)
- skateboarding (Wearing pads and helmets)
- sledging (not on snow)
- snorkelling
- softball
- spear fishing (without tanks)
- speed sailing
- squash
- students working as counsellors or university exchanges for
- practical course work (non manual)
- surfing
- swimming
- swimming with dolphins
- table tennis
- tall ship crewing (no racing)
- ten pin bowling
- tennis
- trampolining
- tree canopy walking
- trekking/hiking/walking up to 2,000 metres above sea level
- tug of war
- volleyball
- wake boarding
- water polo
- water skiing/water ski jumping
- wind surfing/sailboarding
- wind tunnel flying (pads and helmets to be worn)
- zip lining/trekking (safety harness must be worn)
- zorbing/hydro zorbing/sphering