

LLOYD'S

Qover

Plum

Travel Insurance

General terms and conditions

Version date 02/12/2025

Certificate wording

This document forms **Your Certificate**.

This document sets out the conditions of the **Certificate** between **You** and **Us**.

It should be kept in a safe place.

Please read the whole document carefully. It is arranged in different sections. It is important that **You** comply with **Your** duties under each section and under the insurance as a whole.

CONTENTS

Section 1:	THE CERTIFICATE OF INSURANCE.....	3
Section 2:	MEANING OF WORDS.....	4
Section 3:	GEOGRAPHICAL LIMITS.....	6
Section 4:	ELIGIBILITY	6
Section 5:	PERIOD OF INSURANCE.....	7
Section 6:	MEDICAL AND TRAVEL ASSISTANCE SERVICES	8
Section 7:	EMERGENCY MEDICAL, EVACUATION AND REPATRIATION EXPENSES ...	9
Section 8:	PERSONAL LIABILITY	11
Section 9:	BAGGAGE, MONEY AND TRAVEL DOCUMENTS	12
Section 10:	CANCELLATION AND CURTAILMENT.....	13
Section 11:	INCONVENIENCE	14
Section 12:	PERSONAL ACCIDENT	16
Section 13:	SUMMARY OF BENEFITS, LIMITS OF LIABILITY AND EXCESSES	17
Section 14:	GENERAL CONDITIONS.....	18
Section 15:	GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS.....	20
Section 16:	REQUESTING EMERGENCY or TRAVEL ASSISTANCE.....	21
Section 17:	HOW TO MAKE A CLAIM	21
SECTION 18:	COMPLAINTS PROCEDURE.....	25
SECTION 19:	OTHER PROVISIONS.....	26

Section 1: THE CERTIFICATE OF INSURANCE

- 1.1 This **Certificate** is a contract of insurance. This document contains the details of the cover, and the terms, conditions and exclusions relating to each **Cardholder**, and is the basis upon which all claims will be settled.
- 1.2 In consideration of payment of the premium by the **Policyholder**, the **Cardholder** is entitled to payment of **Benefits** and **Services** under this **Certificate**, during the **Period of Insurance**, within the geographical limits, subject to the terms, conditions, and exclusions.
- 1.3 The **Benefits** are underwritten by certain **Underwriters** at Lloyd's. Lloyd's is authorised by the Prudential Regulation Authority (PRA) and regulated by the PRA and the Financial Conduct Authority, reference number 202761. The Financial Conduct Authority registered address is 12 Endeavour Square, London, E20 1JN, United Kingdom.
- 1.4 The **Services** are either provided or arranged by **International SOS**. In certain cases, where **International SOS** arrange assistance services, the cost of such **Services** must be borne by the **Cardholder**.
- 1.5 This **Certificate** shall be governed by and construed in accordance with the laws of England and Wales, and the courts of England and Wales shall have exclusive jurisdiction in any dispute arising hereunder unless otherwise agreed by **Underwriters** in writing.

Section 2: MEANING OF WORDS

The following words or expressions shown below appear in bold in this **Certificate** and have the following meanings wherever they appear:

Accident shall mean any sudden, unexpected, external and specific event which occurs at an identifiable point in time and place which results in **Bodily Injury**.

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

Assault/ Assaulted shall mean any physical violence or threat of committed by a **Third Party** with the intention of depriving **you** of **your** items.

Baggage shall mean clothing, luggage and other personal goods belonging to the **Cardholder** or for which the **Cardholder** is responsible, and which are taken by the **Cardholder** on a **Journey** or acquired by the **Cardholder** during a **Journey**.

Benefits shall mean the benefits supplied by **Underwriters** under the terms and conditions of this **Certificate**, as set out in sections 6 to 12 inclusive.

Bodily Injury shall mean identifiable physical injury or death, which is caused by an **Accident**

Card shall mean a valid and activated physical or virtual full Max membership issued by the **Policyholder** in which the **Benefits** and **Services** of this **Certificate** have been incorporated.

Cardholder(s) shall mean any person not yet 75 (seventy-five) years old who holds a valid **Card** issued by the **Policyholder** and his/her **Family**.

Certificate shall mean this certificate of insurance.

Claims Administrator shall mean **Qover** who is authorised to manage **Cardholders** requests and claims on behalf of the **Underwriter** of this **Certificate**.

Close Business Associate shall mean any person whose absence from business for one or more complete days at the same time as **Your Journey** prevents the proper continuation of that business.

Common Carrier shall mean any public transport by road, rail, sea or air with a licensed carrier operating a regular and/or charter passenger service on which **You** are booked to travel.

Compulsory Inclusion shall mean the automatic provision of **Benefits** and **Services** to the **Cardholders** where the **Benefits** and **Services** are not offered on an optional basis.

Default shall mean any breach of the obligations of either **Party** or any act, omission, negligent act or statement of either **Party**, its employees, agents or sub-contractors and in respect of which liability arises from the defaulting **Party** to the other.

Dependent Child/Children shall mean the children, stepchildren or legally adopted children of the **Cardholder** who are:

- i) unmarried, and;
- ii) living with such **Cardholder** (unless living elsewhere whilst in full time education), and;
- iii) under 19 years of age (or strictly under 25 years of age if legally and financially dependent and in full time education).

Effective Date shall mean 15th of December 2025

Expiry Date shall mean 14th December 2027

Family shall mean the **Spouse** and **Dependent Children**.

Handbag / Wallet shall mean **Your** handbag, satchel, briefcase, wallet, purse or card holder wallet

Illness shall mean any sudden and unexpected deterioration of health, which is certified by a **Qualified Medical Practitioner**.

International SOS shall mean the 24/7 assistance provider, International SOS Assistance (UK) Ltd, Building 4, Chiswick Park, 566 Chiswick High Road, London, W4 5YE, United Kingdom

International SOS Physician shall mean the physicians nominated by the **International SOS** assistance centres throughout the world.

Journey shall mean the first 90 days (with a maximum 180 travel days in any 12 months period) of any trip (for business or leisure) happening within the **Period of Insurance**. The **Journey** shall be deemed to have begun with the **Cardholder's** departure from their home where such **Cardholder** normally resides in their **Principal Country of Residence** and shall have ended upon return to that home. Any journey solely within the country of residence is only covered where **You** are travelling at least 100 kilometres from home and have pre-booked transport or accommodation. Please note if **Your** trip is longer than the maximum duration, benefits will not apply to any part of that trip.

Medical Condition shall mean a condition, which in the opinion of an **International SOS Physician** requires emergency medical treatment to avoid death or serious impairment to the **Cardholder** or his **Close Business Associate's** health. In determining whether such a condition exists, the **International SOS Physician** may consider the **Cardholder's** geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.

Medical Expenses shall mean all reasonable costs necessarily incurred outside the **Cardholder's Principal Country of Residence** for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a **Qualified Medical Practitioner**.

Money shall mean coins, bank notes, postal and money orders, travellers and other cheques, current postage stamp, letters of credit, admission and travel tickets, credit and pre-paid cards, coupons or vouchers, all held for private purpose.

Party shall mean a party to this contract of insurance.

Permanent Total Disablement

Where the Cardholder is employed

Shall mean disablement which medical evidence confirms, will prevent the **Cardholder** from engaging in their usual occupation, or any other occupation for which the **Cardholder** has suitable education, training, experience or skill for at least 12 (twelve) months and will in all probability entirely prevent the **Cardholder** from engaging in their usual occupation, or any other occupation for which the **Cardholder** has suitable education, training, experience or skill whatsoever for the remainder of his/her life.

Where the Cardholder is not employed

Shall mean disablement which lasts for 12 (twelve) months, and which medical evidence confirms will in all probability entirely prevent the **Cardholder** from engaging in any and every occupation whatsoever for the remainder of his/her life.

Period of Insurance shall mean the period between the **Effective Date** and the **Expiry Date**.

Policyholder shall mean **Plum**, also known as **Saveable Ltd**, Floor 2 2-7 Clerkenwell Green, London, England, EC1R 0DE

Portable Electronics shall mean **Your** mobile telephone, portable communication devices, and cameras carried on **Your** person or within **Your Handbag/Wallet**

Pre-existing Health Condition shall mean any **Illness**, defect, physical infirmity or condition, including sequela or complications thereof that in the opinion of a **Qualified Medical Practitioner** can reasonably be related thereto and for which the **Cardholder** is receiving or has received medical treatment, advice or investigation from a doctor, dentist, chiropractor, physiotherapist or naturopath within the 2 year period prior to the booking or commencement of the **Journey**. This

includes chronic or ongoing medical or dental conditions which **You** were aware of, or of which **You** could expect to be aware of that may lead to a claim under this **Certificate**.

Principal Country of Residence shall mean the **United Kingdom** in which the **Cardholders** has his/her principal place of residence.

Qualified Medical Practitioner shall mean any medical practitioner who is registered or licensed to practice medicine or dentistry under the laws of any country in which they practice, other than the **Cardholder** or **Relative**

Qover shall mean Qover SA, a Belgian untied insurance agent registered with the Financial Services and Markets Authority of Belgium under the code 0650.939.878 with registered address Rue du Commerce 31, 1000 Brussels. Qover UK branch is registered with the Financial Conduct Authority under the code 988985 and registered in England and Wales BR024716 at Blcc Northumberland Avenue 8, London, WC2N 5BY.

Relative shall mean **Spouse**, mother, mother-in-law, father, father-in-law, daughter, daughter-in-law, son, son-in-law, (including legally adopted daughter or son), brother, brother-in-law, sister, sister-in-law, grandfather, grandmother, grandson, granddaughter, or fiancé(e) of a **Cardholder**.

Services shall mean the 24-hour assistance and other related emergency services to be provided by **International SOS** as described in section 6 of this **Certificate**.

Spouse shall mean either the **Cardholder's** legal wife/husband or, if the **Cardholder** is not married, the **Cardholder's** common law partner who is cohabiting with the **Cardholder** at the same address.

Third Party shall mean a person other than a **Relative** or travel companion, or another **Cardholder**

Travel Documents Shall mean, any valid identity document issued by a government or international treaty organisation to facilitate the movement of individuals or small groups of people across international boundaries, following international agreements.

Underwriters/ We/ Us/Our shall mean certain **Underwriters** at Lloyd's, London.

United Kingdom shall mean England, Wales, Scotland, Northern Ireland and the Isle of Man.

Valuables shall mean jewellery, gold, silver, items made of or containing precious metal or precious or semiprecious stone articles, watches, furs, audio, video, computer, television and telecommunications equipment (including mobile phones, Compact Discs, Digital Video Discs, tapes, films, cassettes, cartridges, batteries and headphones), electronic games, handheld consoles/computers and games, iPods/MP3/MP4 players and associated equipment, telescopes, binoculars, sports/activity equipment (excluding winter sports equipment) and photographic equipment only.

You / Your shall mean the **Cardholder**.

Section 3: GEOGRAPHICAL LIMITS

3.1 The **Services** and **Benefits** described in this **Certificate** are provided on a worldwide basis.

Section 4: ELIGIBILITY

4.1 Only those **Cardholders** who are not yet 75 (seventy-five) years old on the **Effective Date** or renewal date(s) shall be eligible for **Benefits** and/or **Services** under this insurance.

4.2 The **Cardholder** is eligible for the **Benefits** and/or **Services** in accordance with the terms and conditions of this **Certificate** or any other eligibility criteria set by the **Policyholder** in writing with the prior agreement from **Underwriters** and/or **International SOS**.

- 4.3 The **Benefits** and **Services** provided to the **Cardholders** shall be on a **Compulsory Inclusion** basis.
- 4.4 The **Cardholder** must not have any Card membership interruption, or interruption of payment of the monthly subscription, from the time of the **Journey** booking until the end of the **Journey**.
- 4.5 **Your** travel meets the definition of **Journey** and does not exceed 90 consecutive days. If **Your Journey** is longer than the maximum duration, **Benefits** will not apply to any part of that **Journey**.
- 4.6 **You** are a **Cardholder's Spouse** or **Dependent child**, and are covered for benefits when travelling independently of one another with the exception of:
- SECTION 8: PERSONAL LIABILITY
 - SECTION 9: BAGGAGE, MONEY AND TRAVEL DOCUMENTS
 - SECTION 10: TRAVEL CANCELLATION
 - SECTION 11: INCONVENIENCE

where they **must be travelling** on the **Journey** with and to the same destination as the **Cardholder**.

Section 5: PERIOD OF INSURANCE

- 5.1 This **Certificate** shall commence on the **Effective Date** and shall be in force until the **Expiry Date**.
- 5.2 Any **Party** may immediately terminate this **Certificate** on written notice to the other **Party** in the event that:
- (i) the other **Party** shall be in **Default** of the performance or observance of any material covenants or provisions hereof and such **Party** shall have failed to remedy such **Default** or breach within 30 (thirty) days after receiving written notice of such **Default** or breach; or
 - (ii) any material representation or warranty made by the other **Party** is false or untrue when made; or
 - (iii) the other **Party** shall make a general assignment for the benefit of creditors or a resolution is passed or a petition is presented against the other **Party** for liquidation, winding-up or dissolution or for the appointment of a liquidator, receiver, trustee, judicial manager or similar official of all or a substantial part of its assets or if execution or any form of action is levied or taken against any of its assets.
- 5.3 In the event of termination or expiry of this **Certificate**, both **Parties** shall be relieved of all future liabilities as at the date of termination or **Expiry Date**, whichever is applicable.
- 5.4 All **Cardholders** are entitled to the **Benefits** and **Services** from the date of activation of their subscription to Plum Max.
- 5.5 The entitlement to **Benefits** and **Services** will cease automatically on the date of termination of the **Cardholder's Card**.
- 5.6 A **Cardholder's** eligibility for the **Benefits** and **Services** shall cease on the earliest of:
- (i) the date the **Cardholder** as shown is no longer eligible for the **Benefits** and **Services** pursuant to this **Certificate**; or
 - (ii) the Date of Termination or **Expiry Date**,
- whichever occurs first.

Section 6: MEDICAL AND TRAVEL ASSISTANCE SERVICES

6.1 Assistance Services

International SOS will provide various medical and travel assistance **Services** to the **Cardholder**. Those **Services** provided directly by **International SOS** are covered under the terms of this **Certificate**. Where a third party, such as a physician or courier, is utilised, the provision of such **Services** is at the expense of the **Cardholder**, unless such costs are covered under the terms of this **Certificate**.

6.2 International SOS Services

6.2.1 Telephone assistance.

If contacted, **International SOS** will provide medical advice to the **Cardholder** by telephone, including information on inoculation requirements for travel. **International SOS** will also provide information on travel visas. It must be noted that any such advice is inevitably limited by the circumstances and **International SOS** cannot be held liable for errors.

6.2.2 Service Provider referral

If contacted, **International SOS** will provide to the **Cardholder** contact details for medical service providers, including physicians, dentists, interpreters, hospitals and other relevant persons or institutions. In such cases, whilst **International SOS** exercises care and diligence in selecting the providers, they do not provide the actual advice and are not responsible for the advice given or the outcome thereof. Further, unless the cost of the provision of the actual **Services** by third parties are covered by this **Certificate**, they must be borne separately by the **Cardholder**.

6.2.3 Medical Monitoring

In the event of a **Cardholder** requiring hospitalisation, **International SOS** will, if required, monitor the **Cardholder's Medical Condition** during and after hospitalisation until the beneficiary regains a normal state of health, subject to any and all obligations in respect of confidentiality and relevant authorisation.

6.2.4 Guarantee of Payment

If covered under the terms of this **Certificate**, **International SOS** will guarantee or pay any required hospital admittance deposit on behalf of a **Cardholder**.

6.3 Third party Services

6.3.1 In the event of an emergency where, either the **Cardholder** cannot be adequately assessed by telephone for possible evacuation, or the **Cardholder** cannot be moved and local medical treatment is unavailable, **International SOS** will send an appropriately **Qualified Medical Practitioner** to the **Cardholder**. **International SOS** will not pay for the costs of such **Services** unless covered under the terms of this **Certificate**.

6.3.2 **International SOS** will arrange to have delivered to the **Cardholder** essential medicine, drugs, medical supplies, or medical equipment that are necessary for a **Cardholder's** care and/or treatment, but which are not available at the **Cardholder's** location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. **International SOS** will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof unless covered under the terms of this **Certificate**.

Section 7: EMERGENCY MEDICAL, EVACUATION AND REPATRIATION EXPENSES

7.1 Medical Expenses

If a **Cardholder** incurs **Medical Expenses** whilst on a **Journey** as the direct result of the **Cardholder** sustaining unexpected pregnancy complications, **Bodily Injury** or suffering an **Illness** (including for COVID-19), the **Underwriters** will make a payment to the **Cardholder** in respect of such expenses up to the limit shown in Section 13 of this **Certificate**.

7.2 Emergency Evacuation and Repatriation Expenses.

7.2.1 In the event that a **Cardholder** sustains unexpected pregnancy complications, **Bodily Injury** or suffers an **Illness** whilst on a **Journey**, and the **Cardholder** is in a **Medical Condition**, and in the opinion of **International SOS** such arrangements are necessary on medical grounds, **International SOS** will arrange for the transportation for moving the **Cardholder** to the nearest hospital where appropriate medical care is available or **International SOS** will arrange for the repatriation of the **Cardholder** to the **Principal Country of Residence**.

7.2.2 If required, **International SOS** will also arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and a medical escort.

7.2.3 **International SOS** reserves the right to decide whether the **Cardholder's Medical Condition** is sufficiently serious to warrant an emergency medical evacuation. **International SOS** further reserves the right to decide the place to which the **Cardholder** shall be evacuated to and the means or method by which such evacuation will be carried out having taken into account all the assessed facts and circumstances of which **International SOS** is aware at the relevant time.

7.3 Transportation of Mortal Remains

In the case of death of a **Cardholder** whilst on a **Journey** outside the **Principal Country of Residence**, **International SOS** will arrange for transporting the **Cardholder's** mortal remains from the place of death to any location as may be reasonably selected by the **Cardholder's** legal personal representative.

7.4 Transportation to join a Cardholder

International SOS will arrange an economy class return ticket for a person chosen by the **Cardholder** to join the **Cardholder** who has been or will be hospitalised outside the **Principal Country of Residence** as a result of **Bodily Injury** or **Illness**, subject to **International SOS'** prior approval and only when judged necessary by **International SOS** on medical and compassionate grounds.

7.5 Return of Dependent Children

If **Dependent Children** are left unattended as a result of a **Cardholder's Bodily Injury** or **Illness** whilst on a **Journey**, **International SOS** will arrange the transportation for such **Dependent Children** by **Common Carrier** to their normal place of residence. Qualified attendants will be provided when deemed appropriate by **International SOS**.

7.6 Specific Exclusions Applying to Section 7

In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded from the cover provided by this section:

7.6.1 Any costs **You** incur outside the **Principal Country of Residence** after the date **International SOS** tells **You** should return home or arrange for **You** to return home. (Our liability to pay further costs under this section after that date will be limited to what **We** would have paid if **Your** repatriation had taken place);

- 7.6.2 Dental expenses unless incurred as a result of an **Illness** or **Bodily Injury**;
- 7.6.3 Optical expenses, unless incurred as a result of an **Illness** or **Bodily Injury**;
- 7.6.4 Treatment provided other than by a **Qualified Medical Practitioner**;
- 7.6.5 Medical and Dental expenses incurred within the **Principal Country of Residence**;
- 7.6.6 Expenses incurred which are non-medical in nature such as but not limited to telephone calls (unless costs to contact **International SOS** during an emergency abroad), newspapers, internet charges;
- 7.6.7 **Services** for **Medical Condition** rendered without the authorisation and/or intervention of **International SOS**;
- 7.6.8 Elective cosmetic surgery;
- 7.6.9 Expenses incurred for treatment not supported by a medical report; and or agreed by an **International SOS Physician**
- 7.6.10 Expenses for treatment that an **International SOS Physician** considers are not medically necessary whilst on a **Journey** and can be treated on the **Cardholder's** return to their **Principal Country of Residence**;
- 7.6.11 Any claim arising from pregnancy, unless unexpected complications which first arise after departing on **Your Journey**.

Section 8: PERSONAL LIABILITY

8.1 What is covered

- 8.1.1** If whilst on a **Journey** the **Cardholder** is involved in an incident which results in him or her becoming legally liable to pay damages or costs in respect of disease, death, **Bodily Injury** and/or accidental loss of or damage to material property belonging to any **Third Party** then the **Underwriters** will pay to the **Cardholder** and/or the **Third Party** against all sums which they shall become legally liable to pay to a **Third Party** claimant up to the limit specified in Section 13 of this **Certificate**.
- 8.1.2** The limit shown in Section 13 of this **Certificate** includes the **Cardholder's** costs and expenses incurred with the prior written approval of **Underwriters**.

8.2 Special Conditions

- 8.2.1** The liability of the **Underwriters** for all sums payable by the **Cardholder** under this section shall not exceed the limits shown in Section 13;
- 8.2.2** The **Cardholder** shall give immediate notice to the **Underwriters** of any occurrence for which there may be liability under this section and shall provide the **Underwriters** with such particulars and information as the **Underwriters** may require and shall forward to the **Underwriters** immediately on receipt any letter, writ, summons and process and shall advise the **Underwriters** in writing immediately the **Cardholder** has knowledge of any impending prosecution, inquest or inquiry in connection with the said occurrence;
- 8.2.3** No admission of liability or offer, promise or payment shall be made without the prior written consent of the **Underwriters**. The **Underwriters** shall be entitled at their discretion to take over settlement of any claim and to prosecute at their own expense and for their benefit any claim for compensation or damage against any other person. The **Cardholder** shall give any and all information and assistance required;
- 8.2.4** The **Underwriters** may at any time and at their sole discretion pay to the **Cardholder** the maximum sum payable under this section in respect of any claim. The **Underwriters** shall then be exempt from all future liability under this section.
- 8.2.5** In the event of **Your** death, **Your** legal representative(s) will have the protection of the **Benefit** provided that such representative(s) comply(ies) with the terms and conditions outlined in this **Certificate**.

8.3 Specific Exclusions Applying to Section 8

In addition to the General Exclusions, the following conditions, activities and their related or consequential expenses are specifically excluded from the cover provided by this Section:

- 8.3.1 Bodily Injury** to employees of the **Cardholder**;
- 8.3.2** The **Cardholder's** liability arising out of:
- a) the use of vehicles, aircraft or watercraft (other than manually propelled such as rowing boats, punts or canoes);
 - b) property belonging to or held in trust by or in the custody of or control of the **Cardholder**, except for temporary holiday accommodation occupied (but not owned) by **You**;
 - c) any wilful or malicious act;
 - d) the ownership or use of firearms;
 - e) the carrying on of any trade, profession or business;
- 8.3.3** The **Cardholder's** liability to other members of the **Family**; and

8.3.4 Liability which has been assumed by the **Cardholder** under contract or agreement unless the liability would have attached in the absence of such contract or agreement;

Section 9: BAGGAGE, MONEY AND TRAVEL DOCUMENTS

9.1 Baggage

9.1.2 If, whilst on a **Journey**, a **Cardholder** sustains accidental loss of, theft of or damage to **Baggage** and **Valuables**, the **Underwriters** will pay the **Cardholder** in respect of such loss, theft or damage up to the limits shown in Section 13 of this **Certificate**.

9.1.3 In order to be reimbursed by the **Underwriters**, the **Cardholder** must provide a detailed description of the property along with its date of purchase and value. Bills, invoices or other proof of property and value of the stolen items are required. Stolen or damaged property will be valued for the full replacement cost of **Your** items, with no depreciation or deductions for wear and tear at the time of the loss, theft or damage or **We** may replace, reinstate or repair the lost or damaged **Baggage** or **Valuables**.

9.2 Money

9.2.1 If, whilst on a **Journey**, a **Cardholder** sustains accidental loss, theft, or damage to **Money**, the **Underwriters** will pay the **Cardholder** in respect of such loss, theft or damage up to the limits shown in Section 13 of this **Certificate**.

9.2.2 In order to be reimbursed by the **Underwriters**, the **Cardholder** must provide a detailed description of the **Money** lost.

9.3 Travel Documents

9.3.1 If, whilst on a **Journey**, a **Cardholder** sustains loss or theft of the **Travel Documents**, the **Underwriters** will pay the **Cardholder** in respect of such loss or theft for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain replacement of the **Travel documents** as well as the pro-rata cost of the lost or stolen document up to the limits shown in Section 13 of this **Certificate**.

9.3.2 In order to be reimbursed by the **Underwriters**, the **Cardholder** must provide a detailed description of the **Travel documents** lost and all receipts, bills or invoices for the expenses incurred.

9.5 Specific Exclusions Applying to Section 9

In addition to the General Exclusions, the following items, conditions, activities and their related or consequential expenses are excluded from the cover provided by this Section:

9.5.1 Claims in respect of accessories for vehicles or boats.

9.5.2 Loss or damage due to:

- a) moths, vermin, atmospheric or climatic condition or gradual deterioration;
- b) mechanical or electrical failure;
- c) any process of cleaning, repairing, restoring or alteration;

9.5.3 Theft not reported to either the police within 24 (twenty four) hours of discovery and a written police report obtained or in case of loss if **You** do not obtain from the airline, shipping line or their handling agent within any timescales stated in their terms and conditions and a 'Property Irregularity Report';

9.5.4 Loss or damage due to confiscation or detention by customs or any other authority;

9.5.5 Loss or theft of or damage to **Baggage**, **Valuables** or **Money** left unattended:

- a) unless locked in **Your** accommodation;
 - b) in a motor vehicle/ trailer/ caravan unless not visible from outside and secured in a locked compartment.
- 9.5.6** Breakage of sports equipment in use or loss of or damage to bicycles or hired equipment;
- 9.5.7** Loss of, theft of or damage to contact, corneal or micro-corneal lenses;
- 9.5.8** The first GBP 50 per event being the Excess as stated in Section 13;
- 9.5.9** Personal goods borrowed, hired or rented by the **Cardholder**;
- 9.5.10** In respect of **Money**, devaluation of currency or shortages due to errors or omissions during monetary transaction;
- 9.5.11** Loss or theft of or damage for **Money or Valuables** from **Baggage** which is checked in with an airline or other travel company;
- 9.5.12** **Baggage, Valuables, Money or Travel documents** that are stolen whilst being transported in a motor vehicle, trailer or caravan, unless there is a trace of forced burglary and that a police report is provided.

Section 10: CANCELLATION AND CURTAILMENT

10.1 What is covered

If a **Cardholder** incurs expenses as the direct and necessary result of the cancellation, curtailment or re-arrangement of any part of the original itinerary for the **Cardholder's Journey** is the direct consequence of:

- 10.1.1** the **Cardholder** dying, sustaining unexpected pregnancy complication, **Bodily Injury** or suffering **illness**;
- 10.1.2** the death, **Bodily Injury** or **Illness** of a **Relative** or travel companion;
- 10.1.3** compulsory quarantine (personal and regional), jury service, subpoena or hijacking involving the **Cardholder** or travel companion;
- 10.1.4** If **Your** outward journey on scheduled **Common Carrier** is delayed at the final departure point for more than 24 hours from the scheduled time of departure due to strike or industrial action; or adverse weather conditions; or mechanical breakdown of or a technical fault occurring in the scheduled **Common Carrier** on which **You** are booked to travel;
- 10.1.5** the **Cardholder**, travel companion or person with whom the **Cardholder** is staying with, has its leave being cancelled by the Armed Services, Police, Fire, Nursing or Ambulance Services or employees of a Government Department;
- 10.1.6** The **Cardholder** receives a positive PCR test result for COVID-19 within 14 days prior to **Your** departure, or whilst on a **Journey**;
- 10.1.7** **Your** redundancy where **You** are in permanent employment, and have passed **Your** probationary period, with **Your** employer;
- 10.1.8** the vehicle which **You** intended to use for **Your** trip is stolen, or damaged and is unroadworthy, within seven days of the original departure date, and repairs are unable to be completed by the day of departure, only the costs of an equivalent hire vehicle will be covered, and no cancellation costs will be paid;
- 10.1.9** The emergency services requesting **You** to remain at or subsequently return home due to serious damage to **Your** home or business (where the **Cardholder** is the owner, manager or principal of the business) caused by a **Third Party** that is not related to **You**;

10.1.10 The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country in which **You** are travelling advising against all travel or all but essential travel to the area **You** are travelling to/in, but not including where advice is issued due to a pandemic or regional quarantine, providing the advice came into force after **You** purchased this insurance or booked the trip (whichever is the later) and was within 21 days of **Your** departure date.

then the **Underwriters** will pay the **Cardholder** for the unused portion of prepaid excursions, travel and accommodation expenses as a result of cancellation or curtailment, due to a listed reason mentioned above, as included in the **Journey** as per the limits shown in Section 13.

Underwriters will also pay the **Cardholder** for any additional travel and accommodation expenses as a result of rearrangement of the **Journey**, due to a listed reason mentioned above, (for example a taxi to the airport or accommodation while waiting for their flight home) as included in the **Journey** as per the limits shown in Section 13.

Underwriters will also pay the **Cardholder** for any additional accommodation expenses, as a direct result of a **Cardholder's** self-isolation or any quarantine requirements or restrictions, whilst on a **Journey**, as per the limits shown in Section 13.

10.2 Specific Exclusions Applying To Section 10

In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded from the cover provided by this Section:

10.2.1 Cases of minor **Illness** or **Bodily Injury** of the **Cardholder**, which in the opinion of the **International SOS Physician** can be adequately treated locally, and which do not prevent the **Cardholder** departing for, or continuing their travels or work;

10.2.2 Death, injury or disease of any pet or animal.

10.2.4 Cost of any PCR or other testing for COVID-19

10.2.5 Food and Drink consumed whilst in **Cardholder's** self-isolation or quarantine

10.2.6 Any **Journey** booked after receipt of a terminal prognosis of the **Cardholder, Relative**, any person with whom **You** are travelling, or any person with whom **You** have arranged to stay;

10.2.7 In respect of **Curtailment**, any claim arising from pregnancy, unless unexpected complications which first arise after departing on **Your Journey**.

10.2.8 In respect of **Cancellation**, any claim arising from pregnancy, unless unexpected complications which first arise after booking **Your Journey**

Section 11: INCONVENIENCE

11.1 Travel Delay

11.1.1 In the event of:

- (i) industrial action;
- (ii) adverse weather conditions
- (iii) mechanical breakdown of or technical fault of the **Cardholder's Common Carrier** on which he is booked to travel

which results in the delayed departure of the **Cardholder's Common Carrier** for at least 4 (four) hours on the outward or return **Journey** from the time shown in the carrier's travel itinerary as supplied to the **Cardholder**, the **Underwriters** will arrange a payment to the **Cardholder**.

11.1.2 The payment to the **Cardholder** under Section 11.1 is for reasonable expenses up to the limits as shown in Section 13 of this **Certificate**, provided always that the **Cardholder** shall have checked-in according to the itinerary given to him or her by the tour operator or carrier and shall have obtained written confirmation from the **Common Carrier** or their handling agents that the delay was due to an event described in this section. Such confirmation must state the actual period of the delay.

11.1.3 The delay period shall be calculated from the scheduled departure time of the **Common Carrier** shown in the itinerary.

11.2 Baggage Delay

11.2.1 In the event of a **Cardholder's Baggage** being temporarily lost or misplaced on an outward part of a **Journey** by the airline, shipping line or their handling agents, for at least 4 (four) hours, the **Underwriters** will reimburse the **Cardholder** up to the limits as shown in Section 13 of this **Certificate** for the purchase of immediate necessities. Written confirmation (Property Irregularity Report) of such delay must be obtained from the airline, shipping line or their handling agents stating the actual period of the delay.

11.2.2 If the baggage is permanently lost, the amount will be deducted from the final amount to be paid under Section 9 Baggage.

11.3 Missed Departure

11.3.1 We will pay the **Cardholder** up to the limits shown in Section 13 of this **Certificate** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching the **Cardholders** destination or returning to their **Principal Country of Residence** if the **Cardholder** fails to arrive at the departure point in time to board the **Common Carrier** on which the **Cardholder** is booked to travel on, as a result of:

- (i) the failure of other **Common Carrier**; or
- (ii) an accident to or breakdown of the vehicle in which the **Cardholder** is travelling; or
- (iii) an accident or breakdown occurring ahead of the **Cardholder** which causes an unexpected delay to the vehicle in which the **Cardholder** is travelling; or
- (iv) strike, industrial action or adverse weather conditions.

11.4 Legal Expenses

11.4.1 The **Claims Administrator** will, with the **Underwriters** written consent, provide cover for legal expenses incurred up to the limits as shown in Section 13 of this **Certificate** arising from the pursuit of a claim against a **Third Party** who has caused **Bodily Injury** to or **Illness** of the **Cardholder** whilst on a **Journey**.

11.5 Specific Exclusions Applying to Section 11

In addition to the General Exclusions, the following conditions, activities and their related or consequential expenses are specifically excluded from the cover provided by this Section:

11.5.1 In respect of travel and baggage delay, the payment in respect of the first 4 (four) hours of delay; being the Excess as stated in Section 13;

11.5.2 Delay resulting from the failure of the **Cardholder** to allow reasonable time to reach the point of departure given the circumstances known at the time;

11.5.3 Strike or industrial action or air traffic control delay which had commenced or for which the start date had been announced before **You** made **Your** travel arrangements for **Your** trip, and/or **You** becoming a valid **Cardholder**.

11.5.4 Withdrawal from service (temporary or otherwise) of public transport on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.

- 11.5.5** In respect of **Baggage** delay, temporary loss/misplacement where **You** do not obtain a written report from the **Common Carrier** or their handling agent within any timescales stated in their terms and conditions and a 'Property Irregularity Report' obtained from such carrier
- 11.5.6** In respect of travel delay when **You** do not obtain a written report from the **Common carrier** (or their handling agents) of the number of hours of delay and the reason for the delay.
- 11.5.7** Reimbursement where itemised receipts are not provided.
- 11.5.8** Any claim due to confiscation or detention by customs or any other authority
- 11.5.9** Any costs or charges for which any carrier or provider must, has or will reimburse **You** and all amounts paid in compensation by the carrier.
- 11.5.10** In respect of Legal expenses, any costs or expenses incurred in pursuing claims against a travel agent, tour operator, insurer, insurance agent or carrier, contracted as part of the original **Journey** booked before departure.
- 11.5.11** In respect of Legal expenses, any claim where in the opinion of the **Underwriters** there is insufficient prospect of success in obtaining a reasonable benefit.
- 11.5.12** In respect of Legal expenses, claims against any employer of a **Cardholder** or whilst a **Cardholder** is carrying on any business, trade or profession or during the **Journey** with the **Third Party**.
- 11.5.13** In respect of Legal expenses benefits rendered without the authorisation and/or intervention of the **Underwriters**; and
- 11.5.14** In respect of Legal expenses, claims for professional negligence and fines, penalties, or punitive damages at charge of the **Cardholder** or the **Third Party**.

Section 12: PERSONAL ACCIDENT

12.1 What is Covered

If during a **Journey** a **Cardholder** sustains **Bodily Injury** during the operative time below and independently of any other cause such **Bodily Injury** results in the death, total and irrecoverable loss of sight in one or both eyes or Loss of Limb or **Permanent Total Disablement** of the **Cardholder** within 12 (twelve) months of the date of the **Accident**, the **Underwriters** will pay to the **Cardholder**, or such person as may be selected by the **Cardholder's** legal personal representative(s), the sum detailed in Section 13 of this **Certificate**.

In respect of the cover provided under Section 12, the **Journey** shall be deemed to have begun when the **Cardholder** enters an airport, seaport, road or railway station for the purpose of boarding **Common carrier** and ends upon disembarkation from such **Common Carrier**.

Specific Exclusions

In addition to the General Exclusions, the following conditions, activities and their related or consequential expenses are excluded from the cover provided by this section:

- (i) **Bodily Injury** which would have still been payable if the event giving rise to the intervention of **International SOS** had not occurred;
- (ii) More than one claim under this Section 12 in connection with the same **Accident**;
- (iii) Medical or surgical treatment except where **Bodily Injury** renders such treatment as necessary; and
- (iv) **Bodily Injury** sustained other than whilst the **Cardholder** is on a **Journey**;

Section 13: SUMMARY OF BENEFITS, LIMITS OF LIABILITY AND EXCESSES

Section	Benefits	Benefit limit per Cardholder per event in GBP	Excess per Cardholder per event in GBP / Time
6	Medical and Travel Assistance Services	Benefit limit not applicable to this section	Not applicable
7	Emergency Medical, Evacuation and Repatriation Expenses	up to 1,000,000	Nil
	Emergency dental treatment	up to 250	
	Close Relative to travel out if hospitalised	up to 150 per day, maximum 10 days + economy flight	
	Extended stay of beneficiary/ travel companion	up to 150 per day, maximum 10 days + economy flight	
	Funeral expenses and Repatriation of Mortal Remains	up to 4,500	
8	Personal Liability	up to 500,000	Nil
9	Baggage, Money and Travel documents		50
	Baggage , maximum per Journey	up to 1,500	
	Baggage , maximum per person	up to 500	
	- single article limit	up to 250	
	- Valuables limit (in their entirety)	up to 250	Nil
	Money , maximum per Journey	up to 500	
	- cash limit, maximum per person	up to 100	
	- cash limit, under 16 years old	up to 50	
	Travel documents	up to 200	
10	Cancellation and Curtailment	up to 5,000	50
11	Inconvenience		
	Travel delay	up to 40 per hour (max 12 hours)	4 (four) hours waiting period
	Baggage delay	up to 60 per hour (max 12 hours)	4 (four) hours waiting period
	Missed Departure	Up to 500	50
	Legal Expenses	up to 10,000	Nil
12	Personal Accident (Common Carrier)	up to 250,000	Nil

Section 14: GENERAL CONDITIONS

- 14.1** The **Cardholder** must take reasonable care to prevent loss, theft, damage, expense, liability, **Bodily Injury** or **Illness**, and to protect, save and/or recover **Baggage** and **Money**.
- 14.2** **International SOS** shall use its best endeavours to provide the **Benefits** and **Services** described in this **Certificate**, but any help and intervention depend upon and is subject to local availability and has to remain within the scope of national and international law and regulations and intervention depends on **International SOS** obtaining the necessary authorisations issued by the various authorities concerned. **International SOS** shall not be required to provide **Benefits** and **Services** to the **Cardholders**, who in the sole opinion of **International SOS** are located in areas which represent war risks, political or other conditions such as to make such **Services** impossible or reasonably impracticable.
- 14.3** Written notice of any event or proceedings which may give rise to a claim shall be given to **Underwriters** within 30 (thirty) days of the occurrence or as soon as reasonably practicable. All certificates, information, consents and evidence required by **Underwriters** shall be provided at the expense of the **Cardholder** or their legal representative. A claim form must be completed by the **Cardholder** and submitted to **Underwriters** within 90 (ninety) days of such event. This time limit may be extended subject to the prior approval of **Underwriters** where supporting accounts are not available in time. All documents submitted in respect of expenditure incurred must be originals and not photocopies.
- 14.4** If the **Cardholder** or anyone acting on his/her behalf makes a fraudulent claim under this **Certificate** the **Underwriters**:
- (a) are not liable to pay the claim and any future claim;
 - (b) may recover from the **Cardholder** any sums paid to the **Cardholder** in respect of the fraudulent claim; and
 - (c) may by notice to the **Cardholder** treat the **Certificate** as having been terminated with effect from the fraudulent act.
- 14.5** If the **Benefits** and **Services** of this **Certificate** are covered in whole or in part by any other insurance and/or national insurance programme and/or any other source, the **Cardholder** shall only be entitled to claim those costs which cannot be recovered by the **Cardholder** from such other sources.
- 14.6** Any portion of a **Cardholder's** travel ticket, which is unused following the provision of evacuation/repatriation **Services** or cancellation **Benefits**, is to be supplied to the **Claims Administrator**.
- 14.7** **Underwriters** may at any time and at their own expense and without prejudice to this **Certificate** take proceedings in the name of the **Cardholder** to obtain compensation or secure a payment from any third party in respect of any event giving rise to the provision of **Benefits** and **Services**.
- 14.8 Sport and activities**

You are covered for the following activities for MEDICAL EXPENSES AND EMERGENCY ASSISTANCE and PERSONAL LIABILITY.

Sports and activities are excluded if **Your** participation in them is the sole or main reason for **Your Journey** (excluding golf and Winter Sports trips)

Any sports and activities marked with * are excluded under PERSONAL LIABILITY.

• Abseiling*	• Horse Trekking*	• Scuba Diving – qualified, up to your qualification to a maximum of 50 metres †(see note below
• Archery*	• Hot air ballooning*	• Skidoo/snowmobiling*
• Badminton	• Ice Skating (on recognised ski rinks)	• Skiing (on piste or off piste with a guide)

• Baseball	• Jet Biking*	
• Basketball	• Jet Skiing*	• Snowblading*
• Bowling	• Kayaking	• Snowboarding (on piste or off piste with a guide)
• Camel Riding	• Kitesurfing	• Snowshoeing
• Canoeing (up to grade/class 3)*	• Monoskiing	• Squash
• Clay pigeon shooting*	• Mountain bicycling on tarmac*	• Surfing
• Cricket	• Netball	• Table Tennis
• Cross country skiing*	• Orienteering	• Tennis
• Elephant Riding*	• Paintball*	• Tobogganing*
• Fell running*	• Pony Trekking	• Trampolining
• Fencing*	• Racquetball	• Trekking (up to 4000 metres without use of climbing equipment)
• Fishing	• Road Cycling	• Volleyball
• Football	• Roller skating	• War games*
• Glacier Skiing*	• Rounders	• Water polo
• Go- Karting*	• Running	• Water Skiing
• Golf	• Sailing (within 20 Nautical Miles of the coastline)	• Wind Surfing
• Hockey	• Sailing (outside 20 Nautical Miles of the coastline)*	• Yachting (within 20 Nautical Miles of the coastline)
• Horse Riding*	• Scuba Diving – unqualified, above 18 metres	• Yachting (outside 20 Nautical Miles of the coastline)*

† Scuba diving – **You** are only covered for scuba diving up to the depth of **Your** qualification. **You** must hold the relevant qualification for **Your** dive and be diving under the direction of an accredited dive marshal, instructor or guide and within the guidelines of the relevant diving or training agency or organisation.

IMPORTANT: **You** are not covered when participating in any training or qualification course.

Section 15: GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

This **Certificate** does not cover:

- 15.1** Any claim which is more specifically covered elsewhere, as more fully set forth in General Condition 14.5.
- 15.2** Claims for events occurring after the **Journey**;
- 15.3** Any claim in respect of **Cardholders** aged 75 (seventy-five) years or older at the start of a **Journey**.
- 15.4** Any **Pre-existing Health Condition**;
- 15.5** Any **Journey** booked or undertaken against medical advice;
- 15.6** Any **Journey** specifically undertaken with the intention of obtaining medical treatment;
- 15.7** Any claim arising from or related to wilfully self-inflicted **Bodily Injury** or **Illness**, insanity, alcohol, drug or substance abuse or self-exposure to needless peril (except in an attempt to save human life) or suicide;
- 15.8** Any claim resulting from the failure of the **Cardholder** to exercise all reasonable care to protect themselves and their property;
- 15.9** The commission of, or the attempt to commit, an unlawful act;
- 15.10** Any claim arising from or related to involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to claims in any way caused or contributed to by an Act of **Terrorism** or war regardless of any contributory causes(s); This exclusion does not apply to Section 7: Emergency medical, evacuation and repatriation expenses
- 15.11** Any claim arising from or related to:
 - 15.11.1** loss or destruction of, or damage to, any property whatsoever or any other loss or expense whatsoever.
 - 15.11.2** any legal liability of whatsoever nature, caused by, or contributed to by, or arising from:
 - (a)** ionizing radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - (b)** the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
 - (c)** nuclear reaction, nuclear radiation or radioactive contamination
- 15.12** Any claim arising from or related to:
 - 15.12.1** war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
 - or
 - 15.12.2** any **Act of Terrorism**.

This exclusion does not apply to Section 7: Emergency medical, evacuation and repatriation expenses

This exclusion also excludes loss, damage, cost or expense of whatsoever nature caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to 15.15.1 and/ or 15.15.2 above.

If the **Underwriters** allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the **Cardholder**.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

- 15.13** The **Cardholder** working overseas exercising any form of hazardous work, being work with an increased risk of death, injury or illness, in connection with any business, trade or profession;
- 15.14** Any claim arising from or related to the **Cardholder** engaging in any form of aerial flight except as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft over an established route;
- 15.15** Any claim arising from or related to **Bodily Injury** occurring while the **Cardholder** is engaged in any hazardous activity, pastime or pursuit such as caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, hang-gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis;
- 15.16** Any claim arising from or related to the **Cardholder** engaging in active service in the armed forces of any nation;
- 15.17** Any claim arising from or related to any form of Financial Guarantee, Surety or Credit Indemnity. For example, but not limited to, either a travel ticket for a Common Carrier airline, or prepaid accommodation for a hotel that is declared bankrupt before the Journey begins.
- 15.18** Any claim arising from or related to the **Cardholder** travelling to a country where the Foreign and Commonwealth Office has advised against non-essential travel.
- 15.19** Any global or national quarantine requirements or restrictions in movement of people including border closures or stay at home restrictions This exclusion does not apply to individual losses where coverage is afforded under Section 10.1

Section 16: REQUESTING EMERGENCY or TRAVEL ASSISTANCE

- 16.1** Emergency Medical and Travel assistance **Services** are available 24 hours a day from **International SOS**.

In the event that the **Cardholder** requires these **Services**, please call +44 207 939 8524

Section 17: HOW TO MAKE A CLAIM

- 17.1** In the event of an event occurring that may give rise to a claim under this **Certificate**, the **Cardholder**, or his representative, should advise his claim to the Claim Administrator by: completing Qover's online claim form at <https://forms.qover.com/252781261472963>, which is also available on the website of the **Policyholder**.

- 17.2 The **Cardholder** must first check his/her **Certificate** wording and the relevant section(s), terms, conditions and exclusions, to ensure that what **they are** intending to claim for is covered.

17.3 What to provide in case of claim:

You will need to provide some documentation to support **Your** claim, where possible **You** should obtain and provide the below documentation to support **Your** claim.

The **Claim Administrator** may request more information or documentation than **You** initially provide if required to substantiate **Your** claim.

Your claim could be refused if **You** do not provide the required information.

Please keep copies of all documents **You** submit to the **Claim Administrator**.

For all claims

- **Your** original booking invoice(s) and travel documents showing the dates of travel and booking date.
- Original receipts and accounts for all out-of-pocket expenses **You** have to pay.
- Original bills or invoices **You** are asked to pay.
- Details of any other insurance that may also cover the incident.
- Any documentation **You** have to substantiate **Your** claim.
- For all claims relating to **Illness** or **Bodily Injury** a medical certificate will need to be completed by the treating **Qualified Medical Practitioner** treating **You**, a **Relative**, or any person with whom **You** are travelling or staying with. For any claims due to a death, **We** will require a medical certificate from the **Qualified Medical Practitioner** treating **You**, a **Relative**, or any person with whom **You** are travelling or staying with and a copy of their death certificate.
- Original receipts or proof of ownership for stolen, lost or damaged item(s).

For Emergency Medical Expenses and Assistance claims

- In case of any medical emergency, **You** must contact **International SOS** as soon as possible.
- For outpatient treatment (excluding fractures) **You** should pay for the treatment. Please keep all original receipts and obtain a medical report from the **hospital** confirming the **illness** or **Bodily Injury**, any treatment and admission and discharge dates if applicable.
- A medical report from the **Qualified Medical Practitioner** confirming the treatment and medical expenses.
- If there are any outstanding expenses, please send a copy of the outstanding bill. Please also mark on it that it remains outstanding.
- If **You** incur any additional expenses after **Our** prior authorisation, please provide these receipts.

For Personal Liability claims

- Detailed explanation of the circumstances surrounding the incident, including any photographs and video evidence (where applicable).
- Every writ, summons, or other correspondence received from a **Third party**.
- Full details of any witnesses, providing written statements where possible.

For Baggage, Personal Money and Travel Documents claims

- If lost or stolen a police report confirming, **You** reported the incident to the police within 24 hours of noticing the item(s) missing.

- If lost or damaged by the carrier, please obtain a PIR (Property Irregularity Report) and letter from the airline confirming the item(s) lost. Please also keep all luggage tags where possible.
- If **Money** was lost or stolen a police report confirming what happened and what was lost, and any bank statements/bureau de change receipt(s) as proof of ownership.
- A damage report and repair estimate for damaged item(s).
- Keep any damaged items beyond repair as **We** may need to inspect them.

Travel Documents claims

- Police report or embassy report confirming **You** reported to the local authorities within 24 hours of the event.
- Original receipts for any additional accommodation or travel expenses incurred.

For Cancellation or Curtailment claims

Cancellation

- Original cancellation invoice(s) detailing all cancellation charges incurred and any refunds given.
- To submit a claim for cancellation after 24 hours' delay **You** must obtain a written report from the carrier confirming the length and reason for the delay.
- If **Your** claim relates to other covered circumstances, **We** will detail what documents **You** would need to provide in the claim forms.

Curtailment

- Original receipt or booking invoice for new flight.
- Original booking invoice for any unused pre-paid excursions confirming date and amount paid.

For Inconvenience

Baggage Delay

- Property Irregularity Report (PIR) from the carrier or their handling agents.
- Letter from airline confirming reason and length of delay and when item(s) were returned to **You**.
- Original itemised receipts for any emergency purchases made.

Delayed Departure claims

- Written confirmation from carrier (or their handling agents) confirming length and reason for delay.
- Original receipts for purchases of refreshments and meals, or additional accommodation if necessary.
- If after 24 hours' delay on your initial outbound journey **You** choose to cancel, a cancellation invoice and letter from carrier confirming length and reason for delay.

Missed Departure claims

- Proof of reason for missed departure:
 - failure of public transport – letter confirming length and reason of delay
 - breakdown – report from the breakdown company showing date and what was wrong with vehicle.
 - motorway problem – Highways agency printout of that date or written confirmation from the police showing location, duration and reason for delay.

- Evidence of additional travel/accommodation expenses incurred as a result of missed departure.

For Personal Accident and Legal Expenses claims

- Personal Accident and Legal Expenses claims will be referred to the Underwriters, who will then request the required documentation.

SECTION 18: COMPLAINTS PROCEDURE

We aim to provide a high-class service at all times, however if the service is found to be unsatisfactory, the following procedure is available to resolve the problem:

In the first instance the **Cardholder** should write with details of the complaint to Qover, by:

- filling in the form for new complaints at <https://forms.qover.com/253233027353954>, which is also available on the website of the Policyholder.

If for any reason **You** are unable to use the online complaints form, **You** can also make a complaint to Qover by:

- email to mediation@qover.com.
- letter to Mediation service of QOVER SA/NV, 8 Northumberland Avenue, London WC2N 5BY
- phone on +44 333 015 0609

You will receive a written confirmation of receipt of **Your** complaint within 3 (three) working days. **You** will receive a definitive answer to **Your** complaint, in writing, within 8 (eight) weeks after receipt of **Your** complaint.

If you are not happy with the outcome of **Your** complaint, **You** can also refer the situation to the Complaints Department at Lloyd's, who may, in certain circumstances, be able to review the matter.

Their address is:

Complaints
Fidentia House
Walter Burke Way
Chatham Maritime
Chatham
Kent
ME4 4RN

Tel No. : 020 7327 5693

Fax No.: 020 7327 5225

E-mail: Complaints@Lloyds.com

In the event that the Complaints Department is unable to resolve the complaint, it may be possible for it to be referred to the Financial Ombudsman Service:

Address: The Financial Ombudsman Service - Exchange Tower, London E14 9SR.
Telephone: 0800 023 4567 (calls to this number are free from "fixed lines" in the UK).
Email complaint.info@financial-ombudsman.org.uk

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

The above complaints handling arrangements are without prejudice to **Your** right to initiate legal proceedings.

SECTION 19: OTHER PROVISIONS

Data Privacy Notice

For the purposes of this Section, “**We/Us/Our**” shall be defined as certain **Underwriters** at Lloyd’s, the coverholder and any agents.

The security of data is very important to **Us**, and **We** will handle it with regard to all appropriate security measures. **We** will collect and process data (including personal information) about any person insured under this **Certificate** for its administration, the handling of claims and the provision of customer services and may share it with related entities and with trusted service providers and agents such as lawyers, as well as other parties such as anti-fraud databases, subject to proper instruction and control. **Our** handling of data is consistent with the core necessary personal data uses and disclosures set out in the London Insurance Market Core Uses Information Notice [at <http://www.lmalloyds.com/GDPR>], which the **Cardholder** should review.

All data may be used by **Us** for generic risk assessment and modelling purposes but will not be used or passed to any other party for marketing products or services without the **Cardholder’s** express consent. All data provided by the **Cardholder** about other people to be insured, such as family, friends or other associates, must be with their permission. It is the **Cardholder’s** responsibility to inform them about **Our** use of their data.

Data will not be retained for longer than necessary and will be deleted within seven years after expiry of this **Certificate** unless it is further required for legal or regulatory reasons. The **Cardholder** has a number of rights in relation to their data, including the right to request a copy of the information (for which there may be a small fee), to correct any inaccuracies and in certain circumstances to have it deleted. Data transferred outside the European Economic Area will have equivalent protection.

If further information is required as to how data is processed, or as to the exercise of any rights under any data privacy laws, the **Cardholder** should contact the party identified in Section 18.

If the **Cardholder** is not satisfied with the way in which any personal data has been managed, it may complain to the Information Commissioner’s Office at:

Information Commissioner’s Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF, United Kingdom.

Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate)

Email: casework@ico.org.uk

Qover’s data protection statement

Qover processes **Your** data in accordance with national and European regulations and guidelines.

You can find all information regarding the processing of **Your** personal data in our Privacy Policy which is available on our website: <https://www.qover.com/terms-and-policies>.

If **You** have any questions or queries about how Qover use **Your** data, or require a paper copy of the statement, **You** can contact us via privacy@qover.com.

Qover will record all communications, including phone calls, to improve the quality of the services, for training or fraud detection purposes.

Please note that where **We** deal with **You** through a retail agent, in respect of claims that **You** refer to **Us**, Qover act as an agent for the Insurers and not as agent for **You**.

Contracts (Rights of Third Parties) Act 1999

A person who is not a party to this **Certificate** has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this **Certificate**, but this does not affect any right or remedy of a third party which exists or is available apart from that act.

Sanction Limitation and Exclusion Clause

LMA3200

It is a condition of this (re)insurance, and the (re)insured agrees, that the provision of any cover, the payment of any claim and the provision of any benefit hereunder shall be suspended, to the extent that the provision of such cover, payment of such claim or provision of such benefit by the (re)insurer would expose that (re)insurer to any sanction, prohibition or restriction under any:

- a. United Nations' resolution(s); or
- b. the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Such suspension shall continue until such time as the (re)insurer would no longer be exposed to any such sanction, prohibition or restriction.

The logo for Lloyd's, featuring the word "LLOYD'S" in a white, serif, all-caps font, centered within a solid black rectangular background.

One Lime Street London EC3M 7HA