

asua

All Seasons Underwriting Agencies

Travel Insurance Policy

Single Trip Insurance

CONTACT DETAILS YOU MAY NEED

Emergency Medical Assistance:

HealthWatch Assistance

24-hour service phone number: Tel: + (30) 2313084533

Email: asuaclaims@healthwatch.gr

All Other Claims:

HealthWatch Assistance

+ (30) 2313084533

Email: asuaclaims@healthwatch.gr

ASUA Customer Helpline:

+30 210 3640618

Email: info@asuagroup.co.uk or travel@gkaravias.gr

Please see below for the full list of benefits, limits and excesses that apply to the level cover you have selected. In addition your cover may have some extensions included as standard with other extensions available as additional covers for which an additional premium will be payable. If you have made any changes to the basic cover or added in any extensions then these changes and additions will be noted on your insurance schedule. This table of benefits should be read together with your insurance schedule and policy wording as they all form part of your insurance contract with us

LIMITS	BENEFITS
Medical Expenses	Up to €30,000
Emergency Hospitalisation	Included
Evacuation & Repatriation	Up to €100,000
Early Repatriation of one other insured party to accompany the insured patient and return baggage to the country of residence	Included in Evacuation & Repatriation
Assistance for an Insured Party travelling alone (Accommodation expenses for one relative or travelling companion)	Up to €1,000
Prolongation of the Insured's party sojourn	Nil
Hospitalisation Benefit	Nil
Repatriation of Mortal Remains	Up to €5,000
Assistance with Formalities	Included
Personal Accident (additional cover available)	€10,000
Early Repatriation of one Insured Relative or Travelling Companion including Baggage	Nil
Cover for Insured Children under 18 years of age	Included in Evacuation & Repatriation
Sending of Urgent Messages	Included in Evacuation & Repatriation
Luggage Aggravated Theft or Loss in Transit Only	€500
Missed Departure	€10 per 12 hours up to €200 in total
Mugging Benefit	€20 for each 24 hours spent in hospital up to €300 in total
Payment of Communication Expenses	Up to €100
Theft of ID or Travel Documents, costs of Transportation	Up to €100
Compensation for delay in the arrival of luggage Subject to a minimum qualifying period of 24 hours	€100
Delayed Departure Subject to a minimum qualifying period of 12 hours with benefit being €50/12 hours of delay	Up to €200
Excess per person per claim	€100

Welcome

Thank **you** for choosing **us** for **your** insurance. This document sets out what is and what is not covered. Certain words shown in **bold** in this document have specific meanings and these are explained in the [General Definitions Section](#).

All Seasons Underwriting Agencies arranged **your** insurance. Please contact them if **you** need any documents to be made available in braille and/or large print and/or in Audio format.

The insurers for this insurance are Lloyd's Syndicates 4444/958 which are managed by **Canopus Managing Agents Limited**. Registered office: Gallery 9 One Lime Street, London, EC3M 7HA. Registered in England and Wales No. 01514453. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Please check that the cover explained in this document, in the **Policy Schedule**, and in the Table of Benefits which accompanies the **Policy Schedule** meets **your** needs and that **you** understand it. If **you** have any questions about **your** insurance, please contact **All Seasons Underwriting Agencies** at info@asuagroup.co.uk or call +44 203 327 0555 or +30 210 3640618.

Subject to the policy terms and conditions, this insurance lasts for either the duration of a single **trip** or for a year if **you** have chosen annual multi trip cover. **Your period of insurance** is shown on **your Policy Schedule**.

Please take time to read Part A "Important Information" in this document. It tells **you** about things **you** need to check, actions which **insured persons** need to take, and things which **insured persons** need to tell **us** about once the insurance has started.

This document gives details of many sections of cover. Some sections of cover only apply if **you** have chosen a certain level of cover or type of policy, and/or **you** have paid an additional premium. The sections of cover which **you** have chosen, and the level of benefit which will be payable in the event of a valid claim under each section of cover, are shown in **your Policy Schedule** and the accompanying Table of Benefits.

To request any extension of the **period of insurance** after the commencement of travel **you** must contact the ASUA Customer Helpline and advise of any circumstances which at the time of **your** request could reasonably be expected to cause a claim under this insurance. **We** do not guarantee that any extension of cover will be provided.

This insurance is only available to persons who are travelling in **Greece**, European Union or European Economic Area (EEA)

If an **insured person** is aged under 18 he/she is only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult).

All insurance documents and all communications from **us** about this insurance will be in English and Greek.

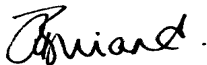
The Contract of Insurance

This document, together with **your Policy Schedule**, the Table of Benefits and the information provided on **your** insurance application, or when **you** made an amendment or at renewal, form a legally binding contract of insurance between **you** and **us**. The contract does not give, or intend to give, rights to anyone else. No-one else has the right to enforce any part of this contract.

The insurance provided by this document covers liability, loss, damage, death or disability that happens during any **period of insurance** for which **you** have paid, or agreed to pay, the premium. This insurance is provided under the terms and conditions contained in this document or in any amendment made to it.

This document, **your Policy Schedule** and the Table of Benefits are issued to **you** by Compass Underwriting Limited in its capacity as agent for the insurers, Lloyd's Syndicates 4444, under contract reference B1533CUW1700004.

Signed by



(Andrew Briant)

Authorised signatory for

Compass Underwriting Limited, 50 Mark Lane, London EC3R 7QR, United Kingdom

LLOYD'S

On Behalf of Lloyd's Insurance Companies

IMPORTANT INFORMATION

This is not a private medical insurance. If an **insured person** needs any emergency medical treatment whilst abroad he/she must contact **our** 24 hour Emergency Assistance Company, **HealthWatch Assistance**. Not contacting them, or not following their instructions, could affect an **insured person's** claim. Full details are shown under the [Making a Claim Section](#).

There are conditions which apply to the whole of this insurance and full details of these can be found under the [General Conditions and Exclusions Section](#). There are also conditions which relate specifically to making a claim, and these can be found under the [Making a Claim Section](#).

In the above Sections **you** will find conditions that **you** and all other **insured persons** need to meet. If **you** and/or any other **insured person(s)** do not meet these conditions, **we** may need to reject a claim payment or a claim payment could be reduced. In some circumstances **your** policy may be cancelled.

Medical Conditions and Health Changes

This travel insurance policy contains conditions and exclusions in relation to the health of the **insured persons** and of others who might not be travelling with an **insured person** but whose well-being the **insured person's trip** may depend upon.

All **insured persons** must comply with the following conditions relating to **pre-existing medical conditions** and health changes in order to have the full protection of this insurance. If an **insured person** does not comply with these conditions **we** may cancel the insurance, or refuse to deal with the **insured person's** claim or reduce the amount of any claim payment.

Pre-existing medical conditions

It is a condition of this insurance that an **insured person** will not be covered under Section 1 – Cancellation or curtailment charges, Section 2 – Emergency medical, repatriation and other expenses, or Section 3 - Personal accident of this policy for any claims arising directly or indirectly from any **pre-existing medical condition** that an **insured person** has. All of the **pre-existing medical conditions** that an **insured person** has are included in the list of "No Screen Conditions" shown on the next page of this policy and the words in brackets apply to the **insured person**.

In relation to this policy, a **pre-existing medical condition** is:

- a) any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy or cancer for which an **insured person** has received treatment (including surgery, tests or investigations by a **medical practitioner** and prescribed drugs or medication), within the last 12 months
- b) any disease, illness or injury for which an **insured person** has received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months;
- c) any disease, illness or injury for which an **insured person** is taking prescribed drugs or medication;
- d) any disease, illness or injury for which an **insured person** has received a terminal prognosis;
- e) any disease, illness or injury an **insured person** is aware of but for which he/she has not had a diagnosis;
- f) any disease, illness or injury for which an **insured person** is on a waiting list or has knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

No Screen Conditions

Insured persons do not need to contact the ASUA Customer Helpline in respect of any **pre-existing medical conditions** that an **insured person** has that are included in this list and if the words in brackets apply to the **insured person** and the condition has remained well controlled and stable on medication prescribed by a

medical practitioner and has not required any specialist medical referral or hospital admission as an in-patient or out-patient in the 12 months prior to the start date of this insurance.

Acne	ADHD (Attention Deficit Hyperactivity Disorder)
Asthma (providing it was diagnosed before age 50, and the insured person is taking/using no more than 2 different types of medication/inhalers and has not been admitted to hospital in the last year)	Carpal tunnel syndrome
Cataracts	Corneal graft
Deafness	Diabetes (providing there have been no complications such as impaired kidney function, heart disease, peripheral vascular disease, leg or foot ulcers, retinal damage, nerve damage, amputation of foot or leg, liver damage)
Fungal nail infection	Glaucoma
Hay fever	High cholesterol (the inherited form)
High blood pressure (providing the insured person has not suffered from any heart disease, kidney damage, stroke or mini-stroke)	HRT – Hormone Replacement Therapy
Impetigo	Meniere's disease
Migraine (provided the insured person has received a confirmed diagnosis and there are no ongoing investigations)	RSI (Repetitive Strain Injury/Tendinitis)
Tendonitis	Tinnitus
Tonsillitis	Under-Active or Over-Active Thyroid
Any disabilities impairing mobility, vision or mental health provided the insured person is accompanied by an appropriate carer for when any assistance is required	

Health Changes

If an **insured person's** health changes after the start date of this insurance and the date the **insured person's** travel tickets or confirmation of booking were issued, **you** or the **insured person** must contact the ASUA Helpline to make sure cover is not affected.

Changes to an **insured person's** health which **we** need to know about are:

- details of any new **medical conditions** an **insured person** has been diagnosed with; or
- changes in diagnosis of any existing **medical condition**; or
- changes in the treatment (including changes in medication) an **insured person** is receiving for any existing **medical condition**.

Exclusions Relating to Health and Medical Conditions

There is no cover under Section 1 – Cancellation or curtailment charges, Section 2 – Emergency medical, repatriation and other expenses, or Section 3 - Personal accident of this policy for any claims arising directly or indirectly from:

- a) Any **medical condition** an **insured person** has with which a **medical practitioner** has advised the **insured person** not to travel (or would have done so had the **insured person** sought his/her advice), but despite this the **insured person** still travels;

- b) Any surgery, treatment or investigations for which an **insured person** intends to travel outside of his/her **home area** to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures);
- c) Any **medical condition** for which an **insured person** is not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**;
- d) An **insured person** travelling against any health requirements stipulated by:
 - the airline with which the **insured person** is travelling, by the airline's booking company, or by anyone else who provides services on behalf of the airline at the airport, or
 - any other **public transport** provider.

Pregnancy

There is no cover under this policy in relation to pregnancy and/or childbirth unless during a **trip**:

- a) an **insured person** suffers a **bodily injury**; or
- b) an **insured person** contracts an illness or disease; or
- c) complications of any kind with the pregnancy occur.

Cover for the above events will continue until the end of the 25th week of pregnancy with the exception that if an **insured person** is pregnant following a course of in vitro fertilisation (IVF) or is pregnant with twins or other multiple birth, cover for the above events will continue until the end of the 23rd week of pregnancy.

The return date of any **trip** cannot be any later than the 25th week of pregnancy

The policy will not cover any costs relating to pregnancy or childbirth if an **insured person** travels more than 25 weeks pregnant (more than 23 weeks if an **insured person** has had a course of in vitro fertilisation (IVF) or is pregnant with twins or other multiple birth), even with approval to travel from a **medical practitioner**.

If an **insured person** becomes pregnant and the dates of travel fall later than the end of the 25th week of pregnancy above (end of the 23rd week if an **insured person** has had a course of in vitro fertilisation (IVF) or is pregnant with twins or other multiple birth),, the **insured person** should contact the ASUA Helpline to discuss their options relating to policy cover.

Important information you have given us

In deciding to accept this insurance and in setting the terms and premium, **we** have relied on the information **you** have given **us**. **You** must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, and renew (if applicable) **your** policy. If the information provided by **you** is not complete and accurate:

- **we** may cancel **your** policy and refuse to pay any claim, or;
- **we** may not pay any claim in full, or;
- **we** may revise the premium and/or change any **excess**; or;
- the extent of the cover may be affected.

We will write to **you** if **we**:

- intend to cancel **your** policy; or
- need to amend the terms of **your** policy; or require **you** to pay more for **your** insurance.

If **you** become aware that information **you** have given **us** is incomplete or inaccurate, **you** must inform **All Seasons Underwriting Agencies** as soon as possible.

GENERAL CONDITIONS AND EXCLUSIONS

General Conditions

The following conditions apply to the whole of this insurance.

1. **Other Insurance**
If, at the time of a valid claim under this policy there is another insurance policy in force which covers **you** or the **insured person** for the same loss or expense, **we** may seek a recovery of some or all of **our** costs from the other insurer. **You** and/or other **insured persons** must give **us** any help or information **we** may need to assist **us** with **our** loss recoveries.
2. **Precautions**
At all times all **insured persons** must take precautions to avoid injury, illness, disease, loss, theft or damage and take steps to safeguard their property from loss or damage and to recover property lost or stolen.
3. **Affordable Care Act**
This insurance is not subject to, and does not provide certain of the insurance benefits required by, the United States' Patient Protection and Affordable Care Act ("ACA"). This insurance does not provide, and Insurers do not intend to provide, minimum essential coverage under ACA. In no event will benefits be provided in excess of those specified in the contract documents. This insurance is not subject to guaranteed issuance or renewability other than as specified in the policy. ACA requires certain US citizens and US residents to obtain ACA compliant health insurance coverage. In some circumstances penalties may be imposed on persons who do not maintain ACA-compliant coverage. **You** should consult **your** attorney or tax professional to determine if ACA's requirements are applicable to **you**.

General Exclusions

The following exclusions apply to the whole of this insurance.

We will not pay for claims arising directly or indirectly from:

1. **Participation in winter sports:**

An **insured person's** participation in **winter sports** unless the appropriate **winter sports** premium has been paid where required, then cover will apply for:
 - a) the **winter sports** specified in Appendix B and
 - b) a period of no more than 17 days in total in each **period of insurance** under annual multi trip policies and for the period of the **trip** under single trip policies.
2. **Professional sports or entertaining:**

An **insured person's** participation in or practice of any professional sports or professional entertaining unless shown as covered in **your Policy Schedule** when the additional premium is paid.
3. **Other sports or activities:**

An **insured person's** participation in or practice of any other sport or activity, manual work, driving any motorised vehicle in motor rallies or competitions or racing unless:
 - a) specified in the lists under Appendix A of this policy or
 - b) shown as covered in **your Policy Schedule** when the additional premium is paid.
4. **Suicide, drug use, alcohol or solvent abuse and an insured person putting themselves at risk:**

An **insured person's** wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for the treatment of drug addiction), and an **insured person** putting themselves at risk (except in an attempt to save human life).

5. Unlawful action:

An **insured person's** own unlawful action in the country in which the **trip** is taking place or any criminal proceedings against an **insured person**.

6. Any other loss, damage or additional expense following on from the event for which an **insured person** is claiming, unless **we** provide cover under this insurance.

7. Armed Forces:

Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4.

8. Travelling against WHO advice or against the advice of a European Union recognised Government body:

An **insured person's** travel to a country, specific area or event when the World Health Organisation (WHO) or regulatory authority in a country to/from which the **insured person** is travelling has advised against all, or all but essential, travel. For residents of the **United Kingdom** this regulatory body is the Travel Advice Unit of the Foreign & Commonwealth Office (FCO).

9. **Family and single parent cover** travel restrictions:

If an **insured person** is aged under 18 he/she is only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult). If an **insured person** reaches the age mentioned above during the **period of insurance**, cover will continue until the next renewal date but not after that.

10. **War** or acts of **terrorism**:

However, this exclusion shall not apply to losses under Section 2 – Emergency medical, repatriation and other expenses, Section 2a – Hospital confinement benefit and Section 3 – Personal accident, unless such losses are caused by nuclear, chemical or biological attack, an **insured person's** participation in **active war**, or the disturbances were already taking place at the beginning of any **trip**.

11. An **insured person** engaging in **active war**.

12. **Nuclear risks**.

13. Sonic bangs:

Loss, destruction or damage directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

14. Redundancy:

We will not pay if any **insured person**, either at the time a holiday was booked, or at the time **you** purchased the policy, had any reason to believe that they would be made redundant.

15. **We** will not pay if the tour operator, or anyone an **insured person** has made travel or accommodation arrangements with, fails to fulfil the holiday booking for any reason, including bankruptcy or liquidation.

PART C – MAKING A CLAIM

What to do in a Serious Medical or other Emergency Abroad

On **our** behalf, HealthWatch Assistance provide a 24 hour emergency service 365 days a year and **insured persons** can contact HealthWatch Assistance by using the following details:

Emergency 24-hour service phone number: + (30) 2313084533
Email: asuclaims@healthwatch.gr

You, or the **insured person**, must do this as soon as possible in the case of a serious medical emergency abroad where **you** or they will or may need to stay in hospital, have hospital treatment or other emergencies, for example the need to change travel arrangements and return **home** because a **close relative** has become seriously ill.

When calling HealthWatch Assistance for help, please provide the following information:

- The policy number (shown on **your Policy Schedule**) and **your** name.
- The **insured person's** name and the address they are staying at.
- The phone number **you**, or the **insured person**, are calling from.
- The nature of the emergency.
- The name and phone number of the doctor and hospital treating the **insured person**.

Not contacting HealthWatch Assistance, or not following their instructions, could affect **your** claim. HealthWatch Assistance must agree, beforehand, any emergency travel expenses involving air travel. If it is not possible for **you** or the **insured person** to make contact with HealthWatch Assistance before hospital admission or before medical expenses are incurred because emergency treatment is required, contact must be made as soon as possible.

Private medical treatment is not covered in countries where reciprocal health agreements entitle an **insured person** to benefit from public health care arrangements unless authorised specifically by HealthWatch Assistance. HealthWatch Assistance has the medical expertise, contacts and facilities to help should an **insured person** be injured in an accident or fall ill. HealthWatch Assistance will also arrange transport **home** when this is considered to be medically necessary or when an **insured person** is told about the illness or death of a **close relative** or a **close business associate** at **home**.

Payment for medical treatment abroad

If an **insured person** is admitted to a hospital/clinic while abroad, HealthWatch Assistance will arrange for medical expenses covered by the insurance to be paid direct to the hospital/clinic. To take advantage of this benefit:

- Someone must contact HealthWatch Assistance for the **insured person** as soon as possible;
- For out-patient treatment costing less than £200 (or the equivalent amount in Euros), it is recommended that the **insured person** pays the hospital/clinic themselves and claims back medical expenses from **us** on the **insured person's** return to his/her **home area**;
- Beware of requests for an **insured person** to sign for excessive treatment or charges. If an **insured person** is in doubt, he/she should call HealthWatch Assistance for guidance and authorisation of costs.

Reporting all other claims

You or any other **insured person** must report any claim as soon as possible and at the latest within 31 days of any incident which may lead to a claim under this insurance. Also, an **insured person** must contact **our** claims handlers as soon as he/she finds out about any condition or circumstances which may cause a **trip** to be cancelled or cut short. If an **insured person** needs to make a claim, please contact **our** claims handlers:

HealthWatch Assistance
Tel: + (30) 2313084533
Email: asuclaims@healthwatch.gr

Alternatively, an **insured person** can register his/her claim online at www.healthwatch-sa.com. An **insured person** will also be able to download the appropriate claim form and access Frequently Asked Questions (FAQ) relevant to his/her claim and the process in general.

Providing information to support your claim

Insured persons will need to provide certain information to enable a claim to be fully assessed. This information will vary depending on which section of cover the **insured person** is claiming under. Examples of the types of information **we** will need are given below, but there may be other evidence required from an **insured person**.

Further details are given within each section of cover listed in Part D of this policy, and **our** claims handlers will tell the **insured person** exactly what information he/she needs to give them in relation to his/her own claim.

Unless we agree to pay for any information, for example a medical examination (which an insured person must agree to undergo if required), the information will need to be provided at the insured person's own expense.

Medical Certificates	A medical certificate from the treating medical practitioner or a consultant specialising in a relevant field explaining why the insured person required medical attention, was unable to travel, forced to cancel, extend, cut short or forfeit any pre-arranged plans or paid for activities, or rearrange any travel plans.
Police (or other Authority) Reports	A report from the local police or other relevant authority in the country where the incident occurred confirming dates, circumstances and further details of the loss, theft, attempted theft, mugging, damage, quarantine, lawful or unlawful detention.
Travel Tickets & Baggage Tags	All travel tickets (including any unused travel tickets) and luggage tags.
Receipts, Bills, Valuations & Proof of Ownership	An original receipt, valuation or proof of ownership for items, currency or documents of any kind lost, stolen, damaged, repaired, replaced, purchased or hired as emergency temporary replacements. Receipts or bills for any costs incurred for in-patient/out-patient treatment, telephone calls, emergency dental treatment, transport, accommodation, hospital or medical costs and any other charges or expenses which are to be considered as part of a claim.
Confirmation Letters, Reports, Invoices & Notices	Confirmation of the loss, delay, failure, cancellation or circumstance leading to the claim in the form of a letter, invoice, report or notice of cancellation from (as appropriate) an insured person's tour operator or their representative, airline, baggage handler, service provider, retailer, hotel or accommodation provider, emergency service, commanding officer, event organiser, public transport provider or relevant authority.
Death Certificates	For any claim involving the death of an insured person or any related party the original death certificate will be required.

Getting Medical Treatment Abroad

A European Health Insurance Card (EHIC) is free and enables access to free or discounted medical care in selected European Countries. The EHIC entitles an **insured person** to the same state-provided healthcare that is generally offered to the locals of the country an **insured person** is visiting. For **Greek** residents, this doesn't mean an **insured person** will be entitled to the same standard of medical care offered by the National Health Service in **Greece**. Private treatment is not covered.

Claims Conditions

1. Claims procedure and notification

An **insured person** must notify claims using the procedures and contact options detailed in this [Making a Claim Section](#).

The claim notification must be made as soon as possible and at the latest within 31 days following any **bodily injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this insurance.

If an **insured person** does not notify any claim within the 31 days specified above and this affects **our** claims handlers' ability to assess or fully assess a claim, or to keep **our** claims costs to a minimum, this may result in a claim not being paid or not being fully paid.

An **insured person** must also tell **us** if he/she is aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **our** claims handlers as soon as possible. An **insured person**, or anyone acting on his/her behalf, must not negotiate, admit or repudiate (refuse) any claim without **our** claims handlers' permission in writing.

2. Claims evidence

We will require, at an **insured person's** own expense, all evidence needed to fully assess an **insured person's** claim. An **insured person** must have any medical examinations **we** decide are necessary. **We** will pay for these. **We** may request and will pay for a post mortem examination if required in the event of accidental death.

3. Property

An **insured person** must retain any property which is damaged, and if requested, send it to **us** at his/her own expense. If **we** pay a claim for the full value of the property and it is then recovered it will then become **our** property. **We** may refuse to reimburse an **insured person** for any property for which he/she cannot provide proof of ownership such as an original receipt, a valuation, user manual or bank or credit card statements.

4. Transferring of rights

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in an **insured person's** name for **our** benefit against any other party.

5. Fraudulent claims or misleading information

We take a robust approach to fraud prevention in order to keep premium rates down so that **you** do not have to pay for other people's dishonesty. If any claim under this insurance is fraudulent, deliberately exaggerated, or is intended to mislead, or if any deliberately misleading or fraudulent means are used by **you** or any other **insured person**, or anyone acting on **your**/their behalf, to obtain benefit under this insurance, rights to any benefit under this insurance will end, **your** policy will be cancelled without any premium refund, and **we** will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or deliberately misleading claim. **We** may also inform the police.

6. Pregnancy

If an **insured person** becomes pregnant and the dates of travel fall later than the end of the 25th week of pregnancy above (end of the 23rd week if an **insured person** has had a course of in vitro fertilisation (IVF) or is pregnant with twins or other multiple birth), the **insured person** should contact the ASUA Customer Helpline to discuss their options relating to policy cover.

THE COVER

This document gives details of many sections of cover. Some sections of cover only apply if **you** have chosen a certain level of cover or type of policy, and/or **you** have paid an additional premium. The sections of cover which **you** have chosen, and the level of benefit which will be payable in the event of a valid claim under each section of cover, are shown in **your Policy Schedule** and the accompanying Table of Benefits.

Policy Excesses

Please note that under most sections of this insurance, claims will be subject to an **excess**. This means that **you** will be responsible for the first part of each and every claim per incident claimed for, under each section by each **insured person**, unless **you** have paid an additional premium so that an **excess** is not payable (as confirmed on **your Policy Schedule**).

If **family cover** or **single parent cover** applies then **we** will not apply more than two **excess** charges to any incident claimed for.

Emergency Medical, Repatriation and Other Expenses

What is Covered

We will pay an **insured person** up to the amount shown in the Table of Benefits for the following expenses which are necessarily incurred within 12 months of the incident as a result of an **insured person** suffering unforeseen **bodily injury**, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of an **insured person's home area**.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £100 (or the equivalent amount in Euros) incurred outside of an **insured person's home area**.
3. Costs of telephone calls:
 - a) to the 24 hour emergency medical service notifying and dealing with the problem for which an **insured person** is able to provide receipts or other evidence to show the cost of the calls and the numbers the **insured person** telephoned.
 - b) incurred by an **insured person** when he/she receives calls on his/her mobile phone from the 24 hour emergency medical service for which the **insured person** is able to provide receipts or other evidence to show the cost of the calls.
4. The cost of taxi fares for an **insured person's** travel to or from hospital relating to an **insured person's** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for the **insured person** by the hospital.
5. If an **insured person** dies:
 - a) outside the **insured person's home area** the additional cost of funeral expenses abroad up to a maximum of £1,500 (or the equivalent amount in Euros) plus the cost of returning the **insured person's** ashes to his/her **home**, or the additional costs of returning the **insured person's** body to his/her **home**
 - b) within the **insured person's home area** the additional cost of returning the **insured person's** ashes or body to his/her **home** up to a maximum of £750 (or the equivalent amount in Euros).
6. Additional transport and/or accommodation expenses incurred, up to the standard of an **insured person's** original booking (for example full or half board, bed and breakfast, self catering or room only), if it is medically necessary for an **insured person** to stay beyond his/her scheduled return date. This includes, with the prior authorisation of the 24 hour emergency medical service, additional transport and/or

accommodation expenses for a travelling companion, friend or **close relative** to stay with an **insured person** or travel to an **insured person** from his/her **home country** or escort an **insured person**. Also additional travel expenses to return an **insured person** to his/her **home** or a suitable hospital nearby if he/she cannot use the return ticket.

7. With the prior authorisation of the 24 hour emergency medical service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate an **insured person** to his/her **home** if it is medically necessary. These expenses will be for the identical class of travel utilised on the **outward journey** unless the 24 hour emergency medical service agree otherwise.

Special Conditions Relating to Claims

1. An **insured person** must tell the 24 hour emergency medical service as soon as possible of any **bodily injury**, illness or disease which necessitates the **insured person's** admittance to hospital as an in-patient or before any arrangements are made for the **insured person's** repatriation.
2. If an **insured person** suffers **bodily injury**, illness or disease **we** reserve the right to move the **insured person** from one hospital to another and/or arrange for his/her repatriation to his/her **home country** at any time during the **trip**. **We** will do this, if in the opinion of the **medical practitioner** in attendance, or the 24 hour emergency medical service, the **insured person** can be moved safely and / or travel safely to his/her **home area** or a suitable hospital nearby to continue treatment.

What is Not Covered

The **General Exclusions** and the exclusions below both apply to Emergency Medical, Repatriation and Other Expenses

1. The **excess** shown in the Table of Benefits.
2. Normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth and pregnancy would not constitute an unforeseen event or illness.
3. Any claims arising directly or indirectly for:
 - a) The cost of treatment or surgery, including exploratory tests, which are not related to the **bodily injury** or illness which necessitated an **insured person's** admittance into hospital.
 - b) Any expenses which are not medically necessary in the course of treating an **insured person's bodily injury**, illness or disease.
 - c) Any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and the 24 hour emergency medical service can be delayed reasonably until an **insured person's** return to his/her **home area**.
 - d) Expenses incurred in obtaining or replacing medication, which an **insured person** knows he/she will need at the time of departure or which will have to be continued outside of the **insured person's home area**.
 - e) Additional costs arising from single or private room accommodation.
 - f) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the 24 hour emergency medical service.
 - g) Any costs incurred by an **insured person** to visit another person in hospital.
 - h) Any expenses incurred after an **insured person** has returned to his/her **home area**.
 - i) Any expenses incurred in England, Scotland, Wales or Northern Ireland which are for private treatment or funded by, or are recoverable from, the Health Authority in an **insured person's home area**.
 - j) Expenses incurred as a result of a tropical disease where an **insured person** has not had the recommended inoculations and/or taken the recommended medication.
 - k) Any expenses incurred after the date on which **we** exercise **our** rights under this section to move an **insured person** from one hospital to another and/or arrange for an **insured person's** repatriation but he/she decides not to be moved or repatriated.

All **insured persons** should also refer to "Declaration of Medical Conditions and Health Changes" and "Exclusions Relating to Health and Medical Conditions" of this policy.

Emergency Medical Evacuation

In the event of an accident or sudden illness, that is not pre-existing and which is acute, the insurer will take charge of transferring the Insured to a properly equipped health centre or repatriating to his/her usual country of residence.

The Assistance Company's medical team will maintain the telephone contacts necessary with the doctors attending to the Insured and will decide which health centre the Insured is transferred to or whether repatriation is necessary, depending on the situation or gravity of the state the Insured is in.

Assistance Company will arrange the evacuation, using the means it deems suitable, based on the medical evaluation of the seriousness of the Insured's condition. These means may include air ambulance, surface ambulance, regular airplane, railroad or other appropriate means. All decisions relating to the means of transportation and final destination will be made by The Assistance Company.

Approval and arrangements shall be taken from the Assistance Company. In case any transportation or arrangement is made without obtaining prior approval from the Assistance Company, fees shall be paid by the Insured.

Emergency dental care

If and when found necessary, the insurer will provide the Insured party with the dental assistance required abroad. However, this coverage is restricted to the treatment of pain, infection and removal of the tooth/teeth affected.

An excess according to the plan is applicable per claim.

Repatriation of family member travelling with the insured

Should the Insured be hospitalized due to sudden illness or accident for more than ten days or deceased, the insurer will meet the cost of repatriating one immediate family member accompanying the Insured at the moment of the event, to his usual place of residence, when the latter is placed in the same country of residence of the Insured, and provided this immediate family member is unable to travel by his/her own means of transport or the means of transport used for the initial trip.

Travel of one Immediate Family Member

In the event that the Insured should be admitted to hospital for more than five days as a result of an accident or illness covered in the policy, the insurer will take charge of the transfer of an immediate family member at the Insured's choice, from the usual country of residence of the Insured, including meeting the cost of the outbound to the place of hospitalisation, accommodation expenses and return journey, up to a limit provided by the referred plan.

Emergency Return Home following Death of a Close Relative

When an Insured's trip/journey is interrupted by the death of a close relative (spouse, parents, children, grandparents, grandchildren, siblings, mother and father in law, brothers and sisters in law), the insurer will meet the cost of travel to the usual country of residence, whenever he/she is unable to travel by his/her own means of transport or the means of transport hired for the trip. However, the Insured shall be required to furnish the evidence, documents or certificates of the event, interrupting the journey (death certificate).

Repatriation of Mortal Remains

In the event of the death of the Insured, The Assistance Company will make the necessary arrangements for the return of the Insured's remains to the Insured's country of citizenship and the insurer will meet the cost of the transfer expenses to the place of interment, cremation or funeral ceremony at his/her usual country of residence.

Payment of expenses for interment, cremation or funeral ceremony is excluded from this guarantee.

Hospital Confinement Benefit

What is Covered

We will pay an insured person the amount shown in the Table of Benefits for every complete 24 hours an **insured person** has to stay in hospital as an in-patient or is confined to his/her accommodation due to the **insured person's** compulsory quarantine or on the orders of a **medical practitioner** outside the **insured person's home area**, up to the maximum amount shown in the Table of Benefits as a result of **bodily injury**, illness or disease an **insured person** sustains.

We will pay the amount above in addition to any amount payable under Emergency medical, repatriation and other expenses. This payment is meant to help an **insured person** to pay for additional expenses such as taxi fares and phone calls incurred by an **insured person's** visitors during his/her stay in hospital.

Special Conditions Relating to Claims

1. An **insured person** must tell the 24 hour emergency medical service as soon as possible of any **bodily injury**, illness or disease which necessitates the **insured person's** admittance to hospital as an in-patient, compulsory quarantine or confinement to his/her accommodation on the orders of a **medical practitioner**.

What is Not Covered

The General Exclusions and the exclusions below both apply to Hospital Confinement Benefit

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation, compulsory quarantine or confinement to an **insured person's** accommodation:
 - i. relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated an **insured person's** admittance into hospital.
 - ii. relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - iii. following an **insured person's** decision not to be repatriated after the date when, in the opinion of the 24 hour emergency medical service, it is safe to do so.
 - b) Hospitalisation, compulsory quarantine or confinement to an **insured person's** accommodation:
 - i. relating to any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and the 24 hour emergency medical service can be delayed reasonably until the **insured person's** return to his/her **home area**.
 - ii. as a result of a tropical disease where an **insured person** has not had the recommended inoculations and/or taken the recommended medication.
 - iii. occurring in an **insured person's home area** and relating to either private treatment or tests, surgery or other treatment, the costs of which are funded by, or are recoverable from the Health Authority in the **insured person's home area**.

PERSONAL ASSISTANCE BENEFITS

24 Hours Assistance Services

Medical Assistance

When the Assistance Company is notified about a medical emergency resulting from the Insured's accident or illness, the Assistance Company will contact the medical facility or location where the Insured is placed and confer with the Physician at that location of the Insured to determine the best course of action to be taken.

If possible and if deemed appropriate by the Assistance Company, the Insured's Physician will be contacted to in order to have a better knowledge of the medical conditions of the Insured, The Assistance Company will then analyse the situation and recommend the most appropriate way of providing the assistance benefits, as well as arranging hospital admission of the Insured where in the medical opinion of The Assistance Company it is necessary and appropriate.

Legal Assistance

If the insured person is arrested or in danger of being arrested as the result of any non-criminal action resulting from responsibilities attributed to him, the Assistance Company will, if required, provide him with the name of an attorney who can represent him in any necessary legal matters.

Pre-Departure Services

Prior to The Insured's departure, The Assistance Company will provide basic useful information about foreign locations, information about immunization requirements and passport or visa requirements, general information about weather and warnings about travel to certain locations.

International General Assistance

The Assistance Company will serve as a central point for translation and communication for the Insured during emergencies.

The Assistance Company agrees to provide to him advice on contacting and using services available from consulates, government agencies, translators and other service providers that can help with travel problems.

Abroad Information Assistance about lost Luggage and Passport,

If the Insured outside his country of citizenship, notifies the Assistance Company that his/her luggage or passport has been lost, the Assistance Company will endeavour to assist him/her by contacting the appropriate authorities involved and providing direction for replacing the passport or finding the luggage.

Delivery of Medicines

In the event of an emergency, and such medicines not being available at the trip destination, the Insurer will cover the transportation expenses of sending medicines which are prescribed by the Doctor of the Insured. The insured must have made proper provision for the usual supply of his routine medicines during the trip and the emergency supply must be required due to circumstances outside of the insured person's control.

Advance of Bail Bond

The insurer will advance funds for any legal bond required on behalf of an Insured up to the amount provided by the referred plan.

The Insured will be required to repay such sum as may have been advanced within 45 days. The Assistance Company will require valid credit authorisation prior to any such fund advance.

Personal Accident

For the purposes of this Section 3 the following have the following meanings:

Item 1 - accidental death

Item 2 – **loss of limb** or **loss of sight**

Item 3 – **permanent total disablement**

What is Covered

We will pay one of the benefits shown in the Table of Benefits if an insured person sustains bodily injury which solely and independently of any other cause, results within two years in an insured person's death, loss of limb, loss of sight or permanent total disablement.

Special Conditions Relating to Claims

1. **Our medical practitioner** may examine an **insured person** as often as they consider necessary if he/she makes a claim.

PROVISIONS

1. Benefit is not payable to an **insured person**:
 - a) Under more than one of items 1, 2 or 3.
 - b) Under item 3. until one year after the date an **insured person** sustains **bodily injury**
 - c) Under item 3. if an **insured person** is able or may be able to carry out any relevant occupation.
2. Benefit 1 will be paid to the deceased **insured person's** estate.

What is Not Covered

The General Exclusions and the exclusions below both apply to Personal Accident

All **insured persons** should also refer to “Declaration of Medical Conditions and Health Changes” and “Exclusions Relating to Health and Medical Conditions” on pages 7-9 of this policy.

Delayed Departure

What is Covered

If departure of the **public transport** on which an **insured person** is booked to travel is delayed at the final departure point from or to an **insured person’s home country** for at least the amount of time shown in the Table of Benefits from the scheduled time of departure due to:

1. strike or
2. industrial action or
3. adverse weather conditions or
4. mechanical breakdown of or a technical fault occurring in the **public transport** on which an **insured person** is booked to travel

we will pay the **insured person**:

1. the amount shown in the Table of Benefits for the first completed full 12 hours delay and the amount shown in the Table of Benefits for the each additional full 12 hours of delay after that, up to a maximum of the amount shown in the Table of Benefits (which is meant to help an **insured person** pay for telephone calls made, meals and refreshments purchased during the delay) provided the **insured person** eventually travels, or
2. up to the amount shown in the Table of Benefits for any irrecoverable unused travel and accommodation costs and other pre-paid charges which an **insured person** has paid or is contracted to pay, if after a delay of at least 24 hours, an **insured person** chooses to cancel his/her **trip** before departure from his/her **home country**.

An **insured person** can only claim under subsection 1. or 2. above for the same event, not both.

Special Conditions Relating to Claims

1. An **insured person** must check in according to the itinerary given to him/her.
2. An **insured person** must get written confirmation (at his/her own expense) from the **public transport** provider of the number of hours of delay and the reason for the delay.
3. An **insured person** must comply with the terms of contract of the travel agent, tour operator, or transport provider.

What is Not Covered

The General Exclusions and the exclusions below both apply to Delayed Departure

1. The **excess** shown in the Table of Benefits which relates to subsection 2. of What is Covered above only.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
 - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which an **insured person** is travelling.
 - c) Any delays to any subsequent outbound or return connecting **public transport** following an **insured person’s** departure from the final departure point from or to his/her **home country**.

Luggage

What is Covered

1. We will pay an **insured person** up to the amount shown in the Table of Benefits for the loss in transit of, aggregated theft of **Luggage**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation (loss of value).

Special Conditions Relating to Claims

1. An **insured person** must report to the local police in the country where the incident occurred within 24 hours of discovery, or as soon as practicable after that and get (at the **insured person's** own expense) a written report of the loss, aggregated theft of all **Luggage**.
2. If **luggage** is lost or stolen while in the care of a **public transport** provider, authority, hotel or an **insured person's** accommodation provider the **insured person** must report details of the loss, theft or damage to them in writing and get (at his/her own expense) written confirmation.
3. If **luggage** is lost or stolen whilst in the care of an airline an **insured person** must:
 - a) get a Property Irregularity Report from the airline.
 - b) give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) keep all travel tickets and tags for submission if an **insured person** is going to make a claim under this insurance.
4. An **insured person** must provide (at his/her own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help the **insured person** to provide evidence to support a claim.

What is Not Covered

The General Exclusions and the exclusions below both apply to Luggage

1. The **excess** shown in the Table of Benefits (except claims under subsection 2 of What is Covered above, where no **excess** applies).
2. Loss or aggregated theft of **valuables** left **unattended** at any time unless left in the custody of a **public transport** provider, deposited in a hotel safe or safety deposit box, or left in an **insured person's** locked accommodation.
3. Loss or aggregated theft of **luggage** contained in an **unattended** vehicle unless:
 - i. it is locked out of sight in a **secure luggage area** and
 - ii. forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.
4. Loss or aggregated theft due to delay, confiscation or detention by customs or any other authority.
5. Loss or aggregated theft to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, motor accessories, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment**, **golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or aggregated theft to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.

7. Loss or aggregated theft due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss or aggregated theft to **business equipment**, business goods, samples, tools of trade and other items used in connection with an **insured person's** business, trade, profession or occupation.
9. Loss caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, **vermin**, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

Documents

What is Covered

1. **We** will pay an **insured person** up to the amounts shown below for the accidental loss of, theft of or damage to **personal money** and documents (including the unused portion of passports, visas and driving licences). **We** will also cover foreign currency during the 72 hours immediately before an **insured person's** departure on the **outward journey**.

The maximum **we** will pay for the following items is:

- a) the amount shown in the Table of Benefits for bank notes, currency notes and coins
 - b) the amount shown in the Table of Benefits for all other **personal money** and documents (including the cost of the emergency replacement or temporary passport or visa).
2. **We** will pay up to the amount shown in the Table of Benefits for each **insured person** for additional travel and accommodation expenses necessarily incurred outside the **insured person's home area** to obtain a replacement of the **insured person's** passport or visa which has been lost or stolen outside the **insured person's home area**.

Special Conditions Relating to Claims

1. An **insured person** must report to the local police in the country where the incident occurred within 24 hours of discovery or as soon as practicable after that and get (at the **insured person's** own expense) a written report of the loss, theft or attempted theft of all **personal money**, passports or documents.
2. If **personal money**, passports or documents are lost, stolen or damaged while in the care of a hotel or an **insured person's** accommodation provider the **insured person** must report details of the loss, theft or damage to them in writing and get (at the **insured person's** own expense) written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this insurance.
3. If documents are lost, stolen or damaged while in the care of a **public transport** provider or authority, an **insured person** must report details of the loss, theft or damage to them in writing and get (at the **insured person's** own expense) written confirmation.
4. If documents are lost, stolen or damaged whilst in the care of an airline an **insured person** must:
 - a) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
 - b) keep all travel tickets and tags for submission to **us** if an **insured person** is going to make a claim under this insurance.
5. An **insured person** must provide (at his/her own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help the **insured person** to provide evidence to support his/her claim.

What is Not Covered

The **General Exclusions** and exclusions below both apply to Documents

1. The **excess** shown in the Table of Benefits.
2. Loss, theft of or damage to **personal money** or an **insured person's** passport or visa if left **unattended** at any time unless left in the custody of a **public transport** provider, deposited in a hotel safe or safety deposit box, or left in an **insured person's** locked accommodation.

3. Loss, theft of or damage to travellers' cheques if an **insured person** has not complied with the issuer's conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.

Mugging Benefit

What is Covered

We will pay an **insured person** the amount shown in the Table of Benefits for each complete 24 hour period which an **insured person** spends as an in-patient in hospital outside the **insured person's home area** as a direct result of injuries sustained whilst being mugged.

Special Conditions Relating to Claims

1. An **insured person** must tell the 24 hour emergency medical service as soon as practicable of any **bodily injury** caused by mugging which necessitates an **insured person's** admittance to hospital as an in-patient.
2. An **insured person** must report to the local police in the country where the mugging occurred within 24 hours of the incident, or as soon as practicable after that and get (at the **insured person's** own expense) a written report of the circumstances of the mugging.

PART E – CANCELLATION OF THE POLICY

Your right to cancel this policy:

You have a right to cancel up to 30 days from the date **you** receive:

- the policy document at the start of **your** insurance or;
- the policy renewal documentation for subsequent periods of insurance.

Should **you** decide to exercise this cancellation right, **you** will be entitled to a full refund of premium provided that no **insured person** has travelled, no claim under this policy has been made or is intended to be made, and no incident likely to result in a claim has occurred.

For annual multi trip policies, **you** can also cancel this policy at any time after the 30 day cancellation period referred to above. **We** will refund, on a pro-rata daily basis, **your** premium for the time that was left on **your** insurance, provided that no claims have been made under the policy or are intended to be made. However, the refund may be subject to maximum administration charge of £25 (or the equivalent amount in Euros) by **All Seasons Underwriting Agencies**.

To cancel **your** policy, please contact **All Seasons Underwriting Agencies** by phone on 0203 327 0555 or +30 210 3640618, or email info@asuagroup.co.uk. Alternatively, **you** can write to:

All Seasons Underwriting Agencies UK Limited
Alpi House
Suite 2, East Wing
2nd Floor
Miles Gray Road
Basildon
Essex SS14 3HJ
United Kingdom
Service in English only

All Seasons Underwriting Agencies UK Limited
Evripidou 12
Athens
For Greek Service

Our right to cancel this policy:

We will not cancel a single trip policy during its lifetime as long as:

- **you** pay **your** premium when it is due;
- neither **you** nor any other **insured person** deliberately misleads **us** or gives **us** false information; and
- neither **you** nor any other **insured person** commits a fraudulent act.

We will not cancel an annual multi trip policy during **your period of insurance** unless one or more of the following happens:

- **you** do not pay **your** annual premium when it is due. If this happens, **we** will contact **you** requesting payment within a reasonable period of time. If **we** do not receive payment within this period, **we** will write to **you** again notifying **you** that **your** policy has been cancelled;
- **you**, or any other **insured person**, commit a fraudulent act or deliberately mislead **us** or give **us** false information; or
- the risk **we** agreed to insure changes significantly (for example because activities an **insured person** intends to be involved in during any **trip** change, or because an **insured person** develops new **medical conditions** after the insurance starts).

HOW TO MAKE A COMPLAINT

Our aim is to provide all **insured persons** with a high quality service at all times, although **we** do appreciate that there may be instances where an **insured person** feels it is necessary to lodge a complaint.

If any **insured person** wishes to complain, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note however that should an **insured person** wish to direct his/her complaint directly to Lloyd's in the first instance, he/she may do so by using the contact information referenced in Step 2 below.

Step 1:

In the first instance, if the complaint does not relate to a claim please direct it to:

All Seasons Underwriting Agencies Ltd
The Customer Services Manager. Alpi House, Suite 2, East Wing, 2nd Floor, Miles Gray Road, Basildon, Essex, SS14 3HJ, United Kingdom
Phone: +44 (0)203 327 0555
E-mail: info@asua.co.uk
Office hours: 9am to 5pm Monday to Friday (excluding bank holidays)

OR

The Customer Services Manager
All Seasons Underwriting Agencies UK Limited
Evrpidou 12, Athens, Greece

or, if the complaint does relate to a claim, please direct it to:

HealthWatch

Tel: + (30) 2313084533

Email: asuaclaims@healthwatch.gr

Step 2:

Should an **insured person** remain dissatisfied with the outcome of his/her complaint from **All Seasons Underwriting Agencies** or Reactive Claims (as appropriate) his/her legal rights are not affected, and he/she may refer the complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's
Fidentia House, Walter Burke Way, Chatham Maritime, Kent. ME4 4RN, United Kingdom
Tel: +44 (0)20 7327 5693
Email: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help", which is available at the website noted above. Alternatively, an **insured person** may ask Lloyd's for a hard copy.

Step 3:

If an **insured person** remains dissatisfied after Lloyd's has considered his/her complaint, he/she may have the right to refer his/her complaint to a local ombudsman or dispute resolution body within the European Economic Area.. The contact information is:

Bank of Greece
21 E. Venizelos Avenue, 102 50 Athens, Greece.
Tel: +30 210 320 1111
Fax: +30 210 323 2239/2816
E-mail: complaints@bankofgreece.gr

Hellenic Consumers Ombudsman
144 Alexandras Avenue, 114 71 Athens, Greece.
Tel.: +30 210 646 0862
Fax: +30 210 646 0414
Email: grammateia@synigoroskatanaloti.gr

General Secretariat of Consumer Affairs
Kaniggos Sq., 10181 Athens, Greece.
E-mail: info@efpolis.gr

PART H – LEGAL, REGULATORY AND OTHER INFORMATION

Data Protection

Any information provided to **us** by **you** or any other **insured person** or regarding **you** or any other **insured person** will be processed by **us** in compliance with the provisions of the Data Protection Act 1998 for the purpose of providing insurance and handling claims. This may necessitate providing such information to third parties.

All phone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes. Subject to the provisions of the Data Protection Act 1998 **you** and any other **insured persons** are entitled to receive a copy of the information **we** hold about **you** or any other **insured person**. A fee may be charged for this. Such requests should be made to:

The Data Protection Officer
Canopus Managing Agents Limited
Gallery 9, One Lime Street, London. EC3M 7HA. United Kingdom

Any information **you** or any other **insured person** gives **us** will be used by **us** and **we** may also share this information with other group companies.

For more information on the Data Protection Act **you** may also write to the Office of the Information Commissioner at:

Wycliffe House, Water Lane, Wilmslow, Cheshire. SK9 5AF. United Kingdom

Tel No: 0303 123 1113 or 01625 54 57 45
Email: casework@ico.org.uk

The Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **Insured persons** may be entitled to compensation under the scheme if **we** are unable to meet **our** obligations to any **insured person** under this contact. Further information can be obtained from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU, United Kingdom Tel: +44 0 800 678 1100 (freephone) or +44 0 20 7741 4100. Website: www.fscs.org.uk)

Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Sanctions

We shall not provide any benefit under this contract of 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.

Rights of Third Parties

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

For **your** information, the Contracts (Rights of Third Parties) Act 1999 allows a person who is not a party to a contract to be able to enforce that contract if the contract expressly allows him to or if the contract confers a benefit upon him. However the Act will not be applied if the parties make it clear in the contract that the third party does not have the right to enforce it. For further guidance please see www.legislation.gov.uk or contact the Citizens Advice Bureau.

Applicable Law and Jurisdiction

Unless specifically agreed to the contrary this policy shall be governed by Greek Law and subject to the exclusive jurisdiction of the courts of Greece.

PART I – GENERAL DEFINITIONS

Certain words in this policy have a specific meaning. They have this specific meaning wherever they appear in this policy, in **your Policy Schedule**, in the Table of Benefits, or in endorsements, and are shown in bold print.

Active war means: the active participation in a **war** by an **insured person** who is deemed under English Law to be under instruction from or employed by the armed forces of any country.

All Seasons Underwriting Agencies means: All Seasons Underwriting Agencies Limited (ASUA) of Alpi House, Miles Gray Road, Basildon, Essex SS14 3HJ, United Kingdom. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 308488.

Luggage means: luggage, clothing, personal effects, **valuables** and other articles (but excluding **business equipment, ski equipment, golf equipment, personal money** and documents of any kind) which belong to an **insured person** (or for which an **insured person** is legally responsible) which are worn, used or carried by an **insured person** during any **trip**.

Bodily injury means: an identifiable physical injury, occurring during the **period of insurance**, caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to severe weather conditions.

Business equipment means: items used by an **insured person** and which belong to an **insured person** in support of his/her business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

Business trip means: a trip taken wholly or in part for business purposes. For the purpose of Section 14 only it means a trip taken wholly or in part for business purposes but excluding manual work.

Canopius Managing Agents Limited means: Canopius Managing Agents Limited, registered office: Gallery 9 One Lime Street, London, EC3M 7HA. Registered in England and Wales No. 01514453 and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Close business associate means: any person whose absence from business for one or more complete days at the same time as an **insured person's** absence prevents the proper continuation of that business.

Close relative means: mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, domestic partner or fiancé/fiancée.

Excess means

the amount an **insured person** will have to pay towards the cost of each claim under the insurance.

Family cover means

up to two adults and any number of their children, step children or foster children aged under 18 (or aged under 23 if in full time education), accompanying the parents or legal guardian insured on the same **Policy Schedule**, travelling on any **trip** to the same destination. The children are only insured when travelling with one or both of the insured adults, (or accompanied by another responsible adult) but under annual multi trip cover either adult is also insured to travel on their own.

Golf equipment means: golf clubs, golf balls, golf bag, golf trolley and golf shoes.

Home means: an **insured person's** normal place of residence in his/her **home country**.

Home area means: an **insured person's** normal place of residence Worldwide and travelling to Greece or European Union or European Economic Area.

Home country means: The country in which an **insured person** is legally resident outside of Greece, European Union or European Economic Area.

Insolvency means: an event causing the cancellation of all or part of an **insured person's trip** happening after **you** purchased this insurance which results in the company organising or promoting the **special event** no longer carrying on its business or service as a result of financial failure within the meaning of the Insolvency Act 1986 or any statutory modification or re-enactment of that Act or a similar legal action because of debt under the jurisdiction of a competent court in another country.

Insured couple means: An **insured person** and his/her partner whose names appear on the **Policy Schedule** who are travelling to be married or to enter into a civil partnership.

Insured person means: each person travelling on a **trip** whose name appears in the **Policy Schedule**. For the purpose of Section 17 only it means each person travelling to be married or to enter into a civil partnership whose names appear in the **Policy Schedule**. **Insured persons** are not party to this insurance contract which is solely between **you** and **us**.

Loss of limb means

loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight means: total and irrecoverable loss of sight which shall be considered as having occurred:

- a) in both eyes, if an **insured person's** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Medical condition means: any disease, illness or injury.

Medical practitioner means: a registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to an **insured person** or any person who an **insured person** is travelling with.

Nuclear risks means: ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Organiser means: the **insured person** who on behalf of any school, college, university or other group is acting as party leader or other principal person of the whole group booking and is included on the list of **insured persons** on the **Policy Schedule** and also included on the tour operator booking, and without whom the **trip** would not be able to take place or to continue to normal completion.

Outward journey means: the journey by motor transport, train, aircraft or watercraft undertaken in conjunction with the **trip** from an **insured person's home** address in his/her **home country**.

Period of insurance means

1. **single trip cover:**
the period of the **trip** and terminating upon its completion, but not in any case exceeding the period shown in the **Policy Schedule**. Under these policies Section 1 - Cancellation cover will be operative from the time **you** pay the premium.
2. **in respect of one way trips:**
all insurance cover shall cease 72 hours after the time an **insured person** first leaves the immigration control of his/her final destination country or at the expiry date of **your** insurance whichever is the sooner. The final destination country will be treated as the **insured person's home area** and cover under this insurance will be applied accordingly.

Permanent total disablement means: loss of physical and/or mental ability through **bodily injury** to the extent that an **insured person** will be unable to do the material and substantial duties of any occupation to which they are suited by means of training, education or experience ever again. The material and substantial duties are those that are normally required for, and form a significant and integral part of, the performance of any occupation that cannot reasonably be omitted or modified. Occupation means any trade, profession or type of work undertaken for profit or pay. It is not a specific job with any particular employer and is irrespective of location and availability. A **medical practitioner** must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when cover under this policy ends or an **insured person** is expected to retire.

Policy Schedule means: the document showing details of **your** cover and cover for any other **insured persons**.

Pre-existing medical condition means

- a) any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy or cancer for which an **insured person** has received treatment (including surgery, tests or

investigations by a **medical practitioner** and prescribed drugs or medication) within the last twelve months

- b) any **medical condition** for which an **insured person** has received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months.
- c) any **medical condition** for which an **insured person** is taking prescribed drugs or medication.
- d) any **medical condition** for which an **insured person** has received a terminal prognosis.
- e) any **medical condition** an **insured person** is aware of but for which he/she has not had a diagnosis.
- f) any **medical condition** for which an **insured person** is on a waiting list or has knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

Public transport means: any publicly licensed aircraft, sea vessel, train, coach or bus on which an **insured person** is booked or had planned to travel.

Secure luggage area means: any of the following, as and where appropriate:

- a) the locked dashboard, boot or luggage compartment of a motor vehicle
- b) the locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats
- c) the fixed storage units of a locked motorised or towed caravan
- d) a locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Single parent cover means: one adult and any number of his or her children, step children or foster children aged under 18 (or aged under 23 if in full time education) accompanying the adult insured on the same **Policy Schedule**, travelling on any **trip** to the same destination. The children are only insured when travelling with the insured adult, but under annual multi trip cover the adult is also insured to travel on their own.

Ski area means: any geographical area that is connected by public transport (but is no more than 10 miles by road), ski lifts or ski runs to the ski resort where the insured person is staying.

Ski equipment means: skis (including bindings), ski boots, ski poles and snowboards (including bindings) and any other items deemed as specific and required for the participation in **winter sports** activities.

Terrorism means: an act, including but not limited to the use or threat of force and/or violence, 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.

Ticket costs means: the face value of the ticket as printed on the ticket including any booking or administration fees printed on the ticket or for which a receipt or evidence can be provided.

Trip means: any holiday, business or pleasure trip or journey made by an **insured person** within the area of travel shown in the **Policy Schedule** which begins and ends in an **insured person's home area** or place of business during the **period of insurance**, but excluding one way trips.

If annual multi trip cover is selected any **trip** not exceeding 31 days is covered (unless otherwise shown in the **Policy Schedule**), but limited to 17 days in total in each **period of insurance** for **winter sports** (provided **you** have paid the appropriate **winter sports** premium to include this cover where required). Each **trip** under annual multi trip cover is considered to be a separate insurance, with the terms, definitions, exclusions and conditions contained in this policy applying to each **trip**. Any **trip** solely within an **insured person's home area** is only covered where an **insured person** has pre-booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee, whether single trip or annual multi trip cover is selected. Where **we** have agreed to cover an **insured person's medical condition**, this applies to each **trip** during the **period of insurance**.

Unattended means: when an **insured person** is not in full view of and not in a position to prevent unauthorised interference with an **insured person's** property or vehicle.

Valuables means: jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic, audio, video, computer, television and telecommunications equipment (including MP3/4 players, CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

Vermin means: rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.

War means:

- a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, riot or civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- b) any act of **terrorism**, or
- c) any act of war or **terrorism** involving the use of, or release of a threat to use, any nuclear weapon or device or chemical or biological agent.

We/Us/Our means: Lloyd's Syndicates 4444 managed by **Canopus Managing Agents Limited**.

Winter sports means: Any activity as listed in Appendix B and for which **you** have paid the additional premium where required as confirmed on **your Policy Schedule**.

You/Your means: the person named as the Policyholder on the **Policy Schedule**.

Appendix A – Sports & Activities

We will not pay for claims arising directly or indirectly from:

1. Professional sports or entertaining:

An **insured person's** participation in or practice of any professional sports or professional entertaining unless shown as covered in **your Policy Schedule** when the additional premium is paid.

2. Other sports or activities:

An **insured person's** participation in or practice of any other sport or activity, manual work, driving any motorised vehicle in motor rallies or competitions or racing unless:

- a) specified in the lists under this Appendix A below or
- b) shown as covered in **your Policy Schedule** when the additional premium is paid.

If an **insured person** is going to take part in any activity which may be considered dangerous that is not detailed below please contact the person/company who sold **you** this policy who will contact **us** to see if **we** can provide cover.

When undertaking any of the activities shown in the tables below an **insured person** must ensure the activity is adequately supervised and that appropriate safety equipment (such as protective head wear, life jackets etc.) is worn at all times.

Please note that under Section 8 (Personal Liability) an **insured person** will not be covered for liability caused directly or indirectly by the **insured person** owning or using any animals, aircraft, firearms or weapons of any kind; or the ownership or use of any vehicle, watercraft or leisure equipment that is motorised or mechanically or jet propelled.

All activities below are covered as standard within all policies subject to the terms, conditions and exclusions within this policy.

ACTIVITY		
Abseiling (within organisers guidelines)	Aerobics	Amateur Athletics (track and field)
Archery	Assault Course	Badminton
Baseball	Basketball	Billiards/Snooker/Pool
BMX Riding	Body Boarding	Bowls
Canoeing (up to grade 2 rivers)	Climbing (on climbing wall only)	Cricket
Croquet	Curling	Cycling (no racing)
Deep Sea Fishing	Fell Walking/Running	Fencing
Fishing	Fives	Football (amateur only and not main purpose of trip)
Golf	Handball	Hurling (amateur only and not main purpose of trip)
Indoor Climbing (on climbing wall)	Jogging	Judo
Karate	Kayaking (up to grade 2 rivers)	Korfball
Lacrosse	Marathon Running	Mountain Biking (wearing a helmet and no racing)
Netball	Octopush	Orienteering
Racket Ball	Rambling	Refereeing (amateur only)
Ringo	Roller Skating/Blading/In Line Skating	Rounders
Rowing	Rugby (Union/League)	Running (non-competitive and not a marathon of any type)

Skateboarding	Sledging (not on snow)	Snorkelling
Softball	Spear Fishing (without tanks)	Squash
Street Hockey	Swimming	Swimming with Dolphins
Swimming/Bathing with Elephants	Sydney Harbour Bridge	Table Tennis
Ten Pin Bowling	Tennis	Trampolining
Tree Canopy Walking	Trekking/Hiking/Walking up to 2,500 metres above sea level	Tug of War
Volleyball	Wake Boarding	Water Polo
Whale Watching	Wind Tunnel Flying (pads and helmets to be worn)	Zip Lining/Trekking (safety harness must be worn)

All activities below are covered as standard within all policies but have restrictions to cover as indicated under “Excluded Sections & Specific Requirements/Conditions” in the table below. All activities will be subject to the terms, conditions and exclusions within this policy.

ACTIVITY	EXCLUDED SECTIONS & SPECIFIC REQUIREMENTS/CONDITIONS
Administrative or Clerical Occupations	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Archaeological Digging	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Banana Boating	Only as a passenger with no right of control. Section 8 – Personal Liability NOT INCLUDED
Bungee Jumping	Only as short duration incidental day excursion with licensed public hirer. Section 3 – Personal Accident NOT INCLUDED
Camel Riding	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Clay Pigeon Shooting	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Driving any motorised vehicle for which an insured person is licensed to drive in his/her home country (other than in motor rallies or competitions)	Section 8 – Personal Liability NOT INCLUDED
Elephant Riding/Trekking	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Falconry	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Flying as a fare paying passenger in a fully licensed passenger carrying aircraft	Section 8 – Personal Liability NOT INCLUDED
Glass Bottom Boats/Bubbles	Only as a passenger with no right of control. Section 8 – Personal Liability NOT INCLUDED
Go Karting (within organisers guidelines)	Section 8 – Personal Liability NOT INCLUDED
Hockey	Protective head gear to be worn.
Horse Riding (excluding competitions, racing, jumping and hunting)	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Hot air Ballooning (organised pleasure rides only)	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Hovercraft Driving/Passenger	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Jet Boating (no racing)	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Jet Skiing (no racing)	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Karting	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED

Kite surfing	Section 3 – Personal Accident NOT INCLUDED
Paintballing/War Games	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Paragliding	Over water only – not over land. Must be licensed operator with professional guide and only in EU, EEA, USA, Canada, Australia and New Zealand. Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Parascending	Over water only – not over land. Must be licensed operator with professional guide and only in EU, EEA, USA, Canada, Australia and New Zealand. Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Pony Trekking	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Power Boating (no racing and non-competitive)	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Safari Trekking (must be organised tour)	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Sailing/Yachting (includes amateur racing competitions)	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Sand Boarding	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Sand Dune Surfing/Skiing	Section 8 – Personal Liability NOT INCLUDED
Sand Yachting (no racing)	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Scuba Diving up to depth of 9 metres. No solo diving.	Subject to endorsement in Appendix C
Scuba Diving up to depth of 18 metres. No solo diving.	Providing PADI/BSAC Certificate of Proficiency held otherwise no cover. Subject to endorsement in Appendix C
Shooting/Small Bore Target/Rifle Range Shooting (within organisers guidelines)	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Speed Sailing (no racing)	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Students working as counsellors or university exchanges for practical course work (non manual)	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Surfing	No Competitions. Inland and Coastal waters only.
Tall Ship Crewing (no racing)	Section 8 – Personal Liability NOT INCLUDED Section 3 – Personal Accident NOT INCLUDED
Water Skiing/Water Ski Jumping	Section 3 – Personal Accident NOT INCLUDED
White Water Rafting	Up to Grade 3 water only. Only as a passenger with no solo right of control
Wind Surfing/Sailboarding	Section 8 – Personal Liability NOT INCLUDED
Zorbing/Hydro Zorbing/Sphering	Section 8 – Personal Liability NOT INCLUDED

Activities with restrictions to cover and/or with specific requirements/conditions as indicated under “Excluded Sections & Specific Requirements/Conditions” in the table below. All activities will be subject to the terms, conditions and exclusions within this policy.

ACTIVITY	EXCLUDED SECTIONS & SPECIFIC REQUIREMENTS/CONDITIONS
Cross Country Skiing (recognised paths)	
Downhill Skiing/Snowboarding	
Dry Slope Skiing/Snowboarding	

Glacier Skiing/Walking		
Ice Windsurfing		
Mono-Skiing		
Skiing/Snowboarding (all forms not specifically mentioned elsewhere)		
Heli-Skiing/Boarding	Section 8 – Personal Liability	Must be licensed operator in EU, EEA, USA, Canada, Australia and New Zealand. Within organisers guidelines and only covered as part of a pre-paid excursion led by professional guides/organisers
Snow Tubing	Section 8 – Personal Liability	Within organisers guidelines and only covered as part of an organised activity led or instructed by professional guides or organisers
Snowcat Skiing	Section 8 – Personal Liability	
Husky Dog Sledding	Section 8 – Personal Liability Section 3 – Personal Accident	
Bobsleigh	Section 8 – Personal Liability	
Ice Go Karting	Section 8 – Personal Liability	
Luging/Tobogganing	Section 8 – Personal Liability Section 3 – Personal Accident	
Skiing/Snowboarding off-piste in areas outside of the boundaries of a recognised resort		
Sledging/Sleigh-riding as a passenger pulled by any animal	Section 8 – Personal Liability	
Snowboarding off piste with a guide		
Snowmobiling / Skidooing	Section 8 – Personal Liability	

Appendix C – Scuba Diving Endorsement

This insurance is extended to cover the **insured person** whilst engaging in underwater activities requiring the use of artificial breathing apparatus (scuba) subject to the **insured person** being approved as medically fit to dive by the person or company who/which has organised the diving, and subject otherwise to all terms, conditions, exclusions and limitations of this insurance.

What is not covered:

This insurance does not cover claims directly or indirectly arising from, happening through or as a result of:

1. Diving by persons not holding a recognised certificate for the type of diving being undertaken, or not under professional instruction.
2. Diving without proper equipment and/or contrary to codes of good practice according to bona fide organisations such as PADI or BSAC.
3. Diving to depths greater than 9 metres (or 40 metres if additional premium paid).
4. Solo diving or night diving or specifically organised cave diving or diving for hire or reward.
5. Flying within 24 hours of last dive or diving whilst suffering from a cold, influenza, infection or obstruction of the sinuses or ears.
6. Diving by persons aged under 12 years of age or over 65.