

2020 Travel Insurance Policy Wording

This policy was not designed to cover known or publicly announced events, as such except for section B there is no cover for Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARS-COV-2 or any pandemic or fear or threat of any of these.

Important Declaration

An insurance policy can only provide cover in respect of an event/occurrence which is sudden, unforeseen and beyond **Your** reasonable control. Any facts known to **You**, prior to purchasing this cover and also between the date of purchase of this policy and the date of travel which could possibly result in **You** having to make a claim, must be disclosed to **Us** otherwise **You** may not be covered or may be subject to revised terms and conditions and possible medical screening additional premium.

In addition, anyone named under the policy must have read and understood the following relating to **Existing Medical Conditions**.

If You are travelling to the UK, Channel Islands, Isle of Man or Republic of Ireland, You are automatically covered for Your Medical Conditions unless:

1. You or a Close Relative has received a terminal prognosis
2. You or a Close Relative has a Medical Condition but as yet no formal diagnosis
3. You or a Close Relative is on a waiting list or has knowledge of the need for surgery

In addition, anyone insured on this policy must have read and understood the following relating to Existing Medical Conditions:

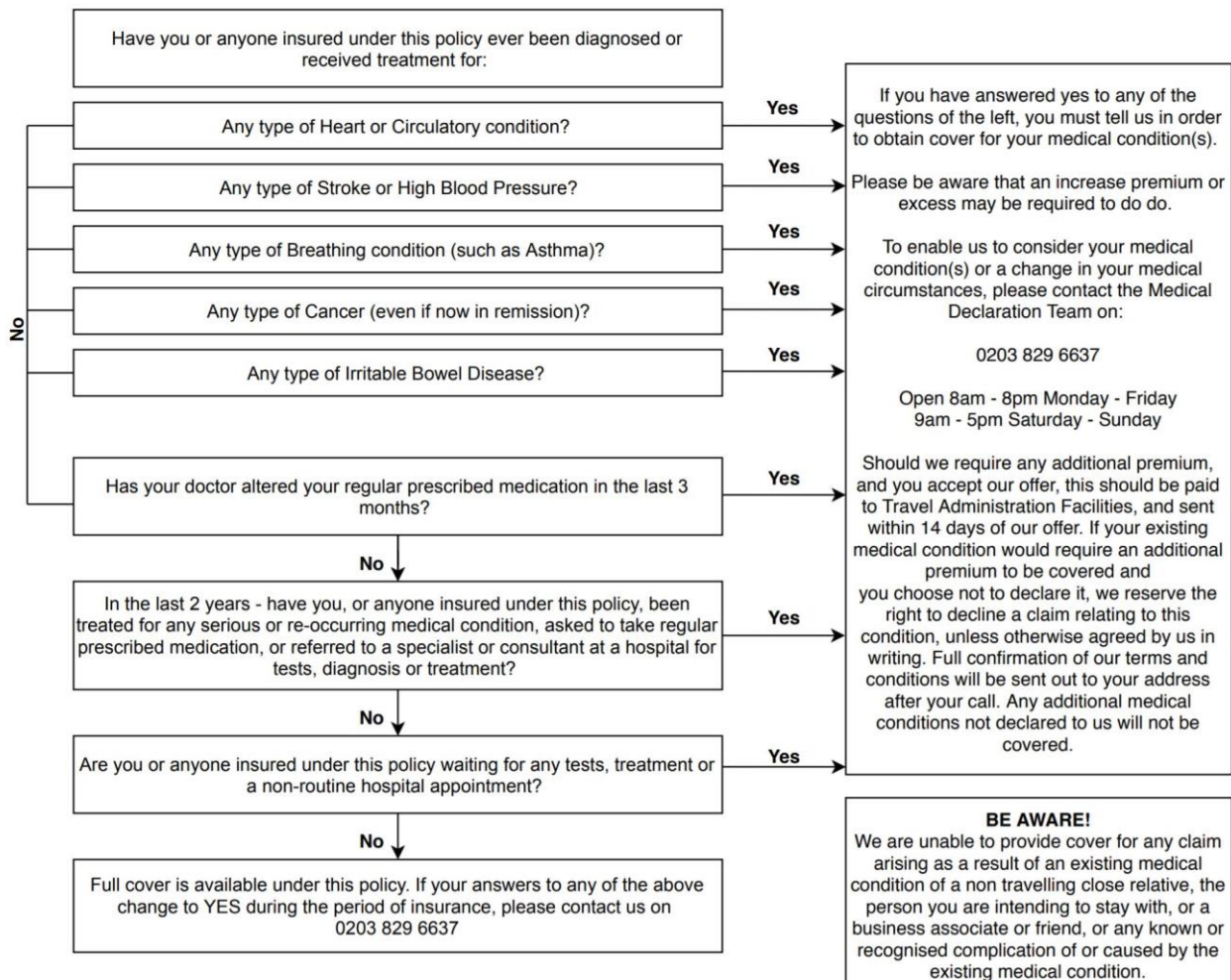
If You are travelling outside of the UK, Channel Islands, Isle of Man or Republic of Ireland, please read and follow the below:

EXISTING MEDICAL CONDITIONS

Your policies may not cover claims arising from your medical conditions. If you answer 'yes' to any of the questions below then you must declare the relevant conditions to us. Please tell them that you have a Sanctuary Coach Travel Insurance Policy.

The Medical Declaration Team may be contacted between 8am and 8pm Monday to Friday and 9am and 5pm on Saturdays and Sundays. So that we can ensure you are provided with the best cover we can offer please read and answer the following questions carefully and accurately: Please see page 2 for policy definition of **Existing Medical Condition**.

Please call on:
+44 (0)203 829 6637



Important Declaration

You will be advised whether the **Existing Medical Condition** may be covered, an optional additional premium may be quoted and whether any amendments will be made to the policy terms and conditions. If terms can be provided for the condition and **You** elect to take up the offer of the additional cover, **You** will be given a medical screening reference number and a letter will be sent to **You** upon receipt of payment. Any additional premiums must be paid directly to the medical screening company and not the company **You** are arranging **Your** travel insurance with.

Should **You** not wish to take advantage of the optional terms quoted by the medical helpline, cover for the **Medical Condition** in question will be excluded. If there is a change to **Your** health which arises between the date of purchasing the policy and the planned date of departure please contact the Medical Declaration Team for further advice, in order to establish if the change in **Your** health will affect **Your** cover under this insurance.

There is no cancellation or curtailment cover for an **Existing Medical Condition** of persons not necessarily travelling but upon whom travel depends, such as a **Close Relative**, unless disclosed to the Medical Declaration Team and additional cover is agreed.

Definitions of an Existing Medical Condition:

Any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if the condition is considered to be stable or under control.

Please also see General Exclusion 8 for additional details of other excluded **Medical Conditions**.

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 and make changes to **Your** policy.

Single Trip Policy

Dear traveller

Thank you for purchasing **Your** travel insurance from **Us**. Please take the time to read **Your** policy documents carefully to ensure that **You** understand what is, and what is not covered. If **You** should have any queries, or if **You** require additional cover, please contact our customer services team who will be happy to help **You**.

The Insurers

This insurance is arranged by Travel & General Insurance Services and Underwritten by Travel Insurance Facilities and Insured by Union Reiseversicherung AG, UK. Travel Insurance Facilities are authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority.

Call Monitoring and Recording

Telephone calls may be monitored or recorded in order to improve customer service and to prevent and detect fraud.

FSCS Compensation Scheme

Travel Insurance Facilities, is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Complaints Procedure

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure on the right hand side of the page:

Complaints regarding Sale Of The Policy:

Please contact your agent who arranged the Insurance on your behalf. If your complaint about the sale of your policy cannot be resolved by the end of the third working day, your agent will pass it to:

Customer Insights Manager,
URV, 1 Tower View, Kings Hill, West Malling, ME19 4UY.
Call on 0203 829 6604 or email complaints@tifgroup.co.uk.

Complaints regarding Claims and Assistance:

Please contact:

Customer Insights Manager,
URV, 1 Tower View, Kings Hill, West Malling, ME19 4UY.
Call on 0203 829 6604 or email complaints@tifgroup.co.uk.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

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

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Schedule of Cover

Section	Cover	Sums Insured (up to & per person)	Excess
Section A	Cancellation – If you cannot go on your trip or Curtailment – If you come home early	£1,500	£50 ^x
Section B	Medical Expenses Inpatient Benefit	£5,000,000 £600 (up to £100 maximum for UK Trips)	£50 Nil
Section C	Accidental Death and Disability Benefit - Accidental Death - Disablement	£10,000 £10,000	Nil Nil
Section D	Delayed Departure or Arrival Abandonment - Cancellation due to a Delay of 24 hours or more Missed Departure	£600 £1,500 £400 (up to £100 maximum for UK Trips)	Nil £50 £50
Section E	Personal Effects (Single item limit £200) (Valuables limited to £200 in total) Money Passport or Visas Temporary Loss of Baggage	£1,000 £250 £250 £100	£50 £50 £50 Nil
Section F	Personal Liability	£1,000,000	£250
Section G	Legal Expenses	£5,000	Nil

^x loss of deposit excess is £12.50 for UK Trips and £20 for non-UK Trips

In Case Of A Serious Emergency

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

YOU SHOULD THEN CALL US ON +44 (0) 203 829 6745

Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice.

We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs of your recovery.

It is important that you are aware of the following:

Medical Treatment

- There is not cover for:
 - routine, non-emergency or elective treatment
 - or treatment that can wait until you return home.
- Our doctors are not treating you; they are not responsible or in control of the clinical care you are receiving in a medical facility.
- In some instances, you may need to be moved from one local facility to another larger/more specialised facility, for treatment.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible you may have to wait as you would in your local NHS hospital unless you require critical care.
- Once you are discharged from hospital this does not always mean you are fit to fly home – For example, if you were in the UK and suffered the same injury/illness, then you would not consider flying out on holiday so soon after surgery/treatment/incident.

Repatriation (bringing you home)

- Coming home straight away is not always an option even if you are considered 'fit to fly' by the treating doctor.
- We have a medical team with experience in aviation medicine who will advise on both the timing and method of repatriation which is best suited to your individual needs and your recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change – if your health, stability or vitals change – then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the UK, if treatment is not possible where they are.

OUT-PATIENT TREATMENT OF MINOR INJURY OR ILLNESS

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

FOR A NON-URGENT MEDICAL SITUATION

That is something you would normally see your GP or minor injuries unit for, so you don't need to attend hospital but you do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on your foot? We have teamed up with **Medical Solutions UK Ltd**, who offer UK Registered Doctors who give medical support and assessment over the phone and are able to prescribe globally. This means you can quickly access support with minor ailments without disrupting your trip too much. You can access this facility free of charge by calling **+44 161 468 3793**.

YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVILANT OF 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

OPTIMAL CARE

In our experience access to the best doctors, diagnostics and optimal care, particularly in Europe but also across many destinations worldwide, is to be found within the regulated environment of state hospitals. Whilst they don't always look as nice as some private facilities, we have experience of good clinical outcomes without the risk of a patients' health being compromised by commercial interest, or immoral and dangerous practices such as extortion, detainment and withdrawal of treatment. If you would like to know more about our approach to best medical care overseas and repatriation planning, please visit our website <https://philosophies.tifgroup.co.uk/>

IN THE EVENT THAT YOU DO RECEIVE OUT-PATIENT TREATMENT WHEN YOU ARE TRAVELLING

In European Union Countries – if you present yourself at a public facility you should show your EHIC.

In Australia – you should enrol for Medicare, and have it accepted.

Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and your standard policy excess will be waived from any claim you may make. If you are unable to use the EHIC, you will have to pay the medical facility and submit a claim when you get home, the policy excess will then be applied.

In Turkey, Cyprus, Egypt and Bulgaria – we utilise the services of ChargeCare International who can arrange for the bill to be paid directly. You simply fill in a ChargeCare form in the medical facility to confirm the nature of the treatment received and pay your policy excess to the facility. They will then send the remaining bill directly to ChargeCare for payment. More information can be found here www.chargecare.net

Everywhere else in the World – if there is not a suitable public facility that will treat you free of charge, you can pay the medical facility and retain all receipts so that you can make a claim when you get home.

PLEASE NOTE: If the costs are likely to exceed £500 or you are admitted to hospital, you should call us on **+44 (0) 203 829 6745**.

General Information

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

Important Information

Please keep this travel insurance policy in a safe place and carry it with You when you go on Your journey. We also suggest that You leave a copy with a relative or neighbour in case of an emergency.

Cover applies to each **Insured Person** named on the booking invoice or validation certificate. The cover and limits will apply to each **Insured Person** who has paid the appropriate premium.

IMPORTANT- Your personal insurance number is the same as Your booking invoice number or validation certificate number. Please note Your personal insurance number prior to travel. This Policy Document and booking invoice or validation certificate showing the Insurance Premium, inclusive of tax where applicable, is all that We will issue to You.

Cooling off Period / Cancellation of Policy

If **You** decide that for any reason, this Policy does not meet **Your** insurance needs then please return it to **Your** travel organiser within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no travel has taken place and no claims have been made or are pending, we will then refund **Your** premium in full.

Thereafter **You** may cancel the insurance cover at any time by informing **Your** travel organiser however no refund of premium will be payable. We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at your last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions.

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- supply accurate and complete answers to all questions we or the administrator may ask as part of **Your** application for cover under the policy
- to make sure that all information supplied as part of **Your** application for cover is true and correct
- tell us of any changes to the answers **You** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **Your** policy is invalid and that it does not operate in the event of a claim.

Period of Insurance/Start and End Dates

Single Trip

The Period of Insurance as shown on **Your** booking invoice or validation certificate. Cover under Section A – Cancellation starts from the issue date stated on **Your** booking invoice or validation certificate and ends when **You** leave **Your** residence or place of business to commence travel. The cover under all other sections of the policy starts on the commencement date shown on the booking invoice or validation certificate and ends on **Your** return home or expiry of the Period of Insurance, whichever is first.

No premium refund outside of the Cooling Off Period may be offered if **You** return home prior to the expiry of the Period of Insurance.

Geographical Limits

Area 1: UNITED KINGDOM

United Kingdom Only: Whilst insurance is available for holidays in the United Kingdom, Section B – Medical Expenses and Inpatient Benefit shall be inoperative.

Area 2: EUROPE

Europe means the continent of Europe West of the Ural Mountains, Channel Islands, Isle of Man and also countries bordering the Mediterranean, plus Iceland, Jordan, Madeira, the Canary, Azores and Mediterranean Islands.

Area 3: WORLDWIDE excluding the USA, Canada and the Caribbean

- a) For any period of cover purchased Area 3 can include a single day/night stop over anywhere in the World for both outward and return travel.
- b) If the period of cover purchased is two months or more Area 3 can be extended to include a maximum of six days/nights anywhere in the World.

Area 4: WORLDWIDE

Automatic Trip Extension

If **You** are prevented from completing **Your** travel before the expiration of this Insurance as stated under the Period of Insurance on the validation certificate or booking invoice for reasons which are beyond **Your** control, including ill health or failure of public transport, this Insurance will remain in force until completion but not exceeding a further 31 days on a day by day basis, without additional premium. In the event of **You** being hijacked, cover shall continue whilst **You** are subject to the control of the person(s) or their associates making the hijack during the Period of Insurance for a period not exceeding twelve months from the date of the hijack.

Please ensure **You** arrange cover for the entire duration of **Your** travel.

Limits of Cover

Certain limits apply to each section of the policy. These limits are shown in the policy and in **Your** Schedule of Cover.

Reciprocal Health Agreements: EHC and Medicare

If you are travelling to **European Union** countries **You** should obtain a European Health Insurance Card (EHIC). You can apply either online through <http://www.nhs.uk/NHSEngland/Healthcareabroad/EHIC> or by telephoning 0300 330 1350. This will entitle **You** to benefit from the reciprocal health agreements, which exist between certain European countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of an EHIC, or Private Health Insurance, the deduction of the excess under the medical section will not apply.

When **You** are travelling to **Australia** and **You** have to go to hospital, **You** must register for and make use of the treatment offered under the national Medicare scheme. If **You** know **You** need treatment, **You** can enrol for Medicare at a DHS Service Centre. If **You** receive treatment before **You** enrol, Medicare benefits will be back-paid for eligible visitors.

Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **Your** main residence is situated.

General Information

Fraudulent Claims

You must not act in a fraudulent way. If **You** or anyone acting for **You**:

- fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your** policy;
- fails to reveal or hides a fact likely to influence the cover **We** provide;
- makes a statement to us or anyone acting on **Our** behalf, knowing the statement to be false;
- sends us or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge; or
- if **Your** claim is in any way dishonest or exaggerated;

We will not pay any benefit under this policy or return any premium to **You** and **We** may cancel **Your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **You** and inform the appropriate authorities.

Documentation

All certificates, information and evidence required by **Us** shall be furnished at the expense of **You** or **Your** legal personal representatives and shall be in such form and of such nature as **We** may prescribe. **You** shall, as often as required submit to medical examination on behalf of **Us** at **Our** own expense and in the event of **Your** death **We** shall be entitled to have a post-mortem examination at **Our** own expense.

Cessation of Insurance

All cover shall cease upon **Your** return to **Your** normal place of residence or business in **Your** country of residence or upon **Your** admission into medical care in **Your** country of residence whichever shall be the sooner.

Duplicate Insurance

If at the time of loss, theft or damage insured by Sections A, B, D, E, F and G there is another insurance against such loss or damage or any part thereof **We** shall be liable under this Insurance for its proportionate share only of such loss or damage.

Subrogation

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **Your** name for **Our** benefit against any other party.

One Way Travel

Cover under all sections ceases on arrival at final destination.

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy document. For ease of reading the definitions are highlighted by the use of **bold** print and will start with a capital letter.

Adverse Weather – Weather of such severity that; the police, or other appropriate authority, warn by means of public communications networks including, but not limited to, popular websites, television or radio against all but essential travel and/or; it causes major disruption to transport services i.e. rail, road or bus which is reported in the media.

Close Relative – Means mother, father, sister, brother, wife, husband, partner (including common law and civil partnerships), son, daughter (including fostered/adopted), grandparent, grandchild, parent in law, son in law, daughter in law, brother in law, sister in law, step parent, step child, step sister, step brother or legal guardian.

Dependent Business Partner – Means a person in the same employ as **You** whose absence from work necessitates **Your** presence.

Irrecoverable Payments and Charges – Means the cost of airline tickets and any other amount that is not refundable from the airline, tour operator or their suppliers.

Medical Condition – Means any disease, illness or injury.

Medical Practitioner – Means a registered practising member of the medical profession who is not related to **You** or any person with whom **You** are travelling.

Policy Excess – Means the amount of any claim that **You** have to pay before any payment is made to **You**.

Pre-Existing Medical Condition – Means

- a) Any type of
 - a. Heart or Circulatory Condition;
 - b. Stroke or High Blood Pressure;
 - c. Breathing Condition (including Asthma);
 - d. Cancer (even if now in remission);
 - e. Diabetes; or
 - f. Irritable Bowel Disease

Which **You** (or any other person not necessarily travelling but upon which travel depends such as a **Close Relative**) have ever received treatment for (including surgery, tests or investigations by **Your** doctor or a consultant/specialist or prescribed drugs/medication).

- b) Any Medical Condition for which **You** (or any other person not necessarily travelling but upon which travel depends such as a **Close Relative**) have received surgery, inpatient treatment or investigations in a hospital or clinic for within the last two years or taking any prescribed drugs/medication.

Repatriation – Means the return of someone named on the policy to their home, a hospital, nursing home or funeral directors in the United Kingdom or the Channel Islands as arranged by tifgroup-assistance, unless otherwise agreed by us.

Strike or Industrial Action – Means any form of industrial action taken by workers which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Travelling Companion – Means a person that **You** have arranged to undertake **Your** journey with if it would be unreasonable to expect **You** to continue the journey without that person.

Unattended – Means when **You** are not in full view of and not in a position to prevent unauthorised interference with **Your** property.

Valuables – Means jewellery, watches, gold, precious stones and articles made of/or containing gold, silver or precious metals. Photographic, TV, audio, CD's, MP3 Players, video, computer, GPS/navigation electrical equipment. Binoculars, optical equipment and telescopes and animal skins.

We, Us, Our – Means Union Reiseversicherung AG, UK.

You, Your, Insured Person – Means any person named on the booking invoice or validation certificate.

The Policy

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

The following sections explain the cover provided by Your policy during the Period of Insurance. The cover is set out in Your Schedule of Cover together with any excesses limits or endorsement.

General Conditions and Exclusions

General Conditions

1. This insurance is available for holiday or business travel, but excludes overseas residency, permanent overseas employment, work of a predominantly manual nature or any hazardous activity not agreed on behalf of **Us**.
2. That **You** contact tifgroup-assistance as soon as possible with full details for anything which may result in a claim as a result of a medical emergency.

General Exclusions

You must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out or make changes to **Your** policy. Please tell **Us** if there are any changes required to the information set out in **Your** schedule.

You must tell **Us** as soon as possible about any changes in the information **You** have provided to **Us** which happens before or during any period of insurance. When **We** are notified of a change, **We** will tell **You** if this affects **Your** policy, for example whether **We** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to **Your** policy. If **You** do not inform **Us** about a change it may affect any claim **You** make or could result in **Your** insurance being invalid.

If the information provided by **You** is not complete and accurate:

1. **We** may cancel **Your** policy and refuse to pay any claim;
2. **We** may not pay any claim in full;
3. **We** may revise the premium and/or change any excess; or
4. The extent of cover may be affected.

We shall not pay for:

1. Any
 - a. mountaineering or climbing, pot holing, motorised competitions or races, sports tours or travelling by motorcycle (other than in respects of motorcycles up to 125cc hired or borrowed during the Period of Insurance and **You** are wearing crash helmets whether required locally or not), wintersports, ski racing, ski jumping, ice hockey or the use of bobsleighs or skeletons.
 - b. activity in the air, other than as a passenger in a fully-licensed passenger carrying aircraft, bungee jumping and parasailing. **Note:** The exclusions shown are not applicable to cancellation claims under Section A.
 - c. wilful exposure to needless danger (other than in an attempt to save a human life).
2. Any solvent abuse, the use of drugs (other than medically prescribed drugs), or alcohol abuse and the effects of alcohol.
3. Any direct or indirect consequence (apart from emergency medical treatment) of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
4. **Your** participation in any criminal or illegal acts.
5. Any direct or indirect consequence (apart from emergency medical treatment) of any act of war, invasion, acts of foreign enemy (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by order of any government, local or public authority.
6. There is **no cover** under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

7. Any direct or indirect consequence (apart from emergency medical treatment) of: Irradiation, or contamination by nuclear material; the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
8. Unless **We** provide cover under this insurance, any other loss, damage or additional expenses following on from the event for which **You** are claiming. Example if such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred of preparing a claim, or loss or earning following bodily injury or illness.
 - a. Any costs for telephone calls (other than the first call to tifgroup-assistance to notify them of a medical emergency requiring treatment/hospitalisation), taxi fares (unless a taxi is being used in place of an ambulance to take **You** to or from a hospital, or food and drink expenses (unless these form part of **Your** hospital costs if **You** are admitted as an inpatient).
9. **You** will not be cover under Section A – Cancellation or Curtailment, Section B – Medical Expenses or Section C – Personal Accident, for any claims arising directly or indirectly from either, at the time of taking out this policy:
 - a. Any **Pre-Existing Medical Condition** unless **You** have contacted the Medical Declaration Team and **We** have agreed to provide cover and **You** have paid any additional premium required;
 - b. Any **Medical Condition** that **You** or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative** has received a terminal prognosis;
 - c. Any **Medical Condition** that **You** are aware of but which has not had a formal diagnosis;
 - d. Any **Medical Condition** for which **You** or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative** is on a waiting list for or has knowledge of the need for surgery in a hospital;
 - e. Any circumstances that **You** are aware of that could reasonably be expected to give rise to a claim on this policy unless **You** have been given **Our** written agreement.

Or at any time:

 - a. Any **Medical Condition** that **You** have in respect of which a **Medical Practitioner** has advised **You** not to travel or would have done so had **You** sought their advice;
 - b. Any surgery, treatment or investigations for which **You** intend to travel outside **Your** normal country of residence to receive (including any expenses incurred due to the discovery or other **Medical Conditions** during and/or complications arising from these procedures).
 - c. Any **Medical Condition** for which **You** or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative** is not taking the recommended treatment or prescribed medication for as directed by a **Medical Practitioner**.
10. **Your** travel to an area which is classified as 'Advise against all travel' or 'Advise against all but essential travel' by the Foreign and Commonwealth Office at the time of your departure.
11. Any search and rescue costs or ship to shore rescue costs (cost charge to **You** by a Government, regulated authority or private organisation concerned with finding and rescuing an individual). This does **NOT** include medical evacuation costs by the most appropriate transport.
12. Private medical treatment unless authorised by tifgroup-assistance.
13. Any consequence howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered or otherwise corrupted.
14. There is **no cover** under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Section B Emergency Medical Expenses. This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO.

The Policy

Section A – Cancellation – If you cannot go on your trip or Curtailment – If you come home early

Up to the amount shown in the Schedule of Cover should **You** have to cancel your trip before the start date or curtail your trip by returning to **Your** normal country of residence before completion, as a result of:

- i. the death, accidental bodily injury, illness, compulsory quarantine, redundancy that qualifies for payment under current redundancy legislation, cancellation of leave for British Forces, Emergency Services or Government security staff, summoning to jury service or witness attendance in a court of **You** or an insured travelling companion.
- ii. the death, serious injury or illness of a Close Relative, or the person with whom **You** intended to stay with at the trip destination, or Dependent Business Partner of the Insured Person or insured travelling companion which necessitates the presence of the person concerned.
- iii. Hijack.
- iv. Adverse Weather conditions making it impossible for **You** to travel to **Your** departure point at the start of your trip.
- v. major damage or burglary at **Your** home or place of business, which at the request of an emergency service requires **Your** presence.

We will pay:

- a. for cancellation prior to departure any Irrecoverable Payments and Charges (whether paid or contracted to be paid) for travel, accommodation, tours or excursions up to the Sum Insured, for any of the reasons above.
- b. for curtailment after departure a pro-rata proportionate refund of inclusive tour costs, or alternatively the original value of unused air tickets up to the Sum Insured, for any of the above reasons.

Note: Where **You** are not travelling on a pre-paid or fixed itinerary then additional travelling expenses shall be deemed to be those costs in excess of normal tourist class air fares. **Your** claim will be based solely on the number of complete days not used. **Where return to a person's normal country of residence is necessary in an emergency situation You should contact tifgroup-assistance who may be able to assist in having existing air tickets amended.**

Exclusions applicable to Section A

We shall not pay for any claim:

- i. arising from travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- ii. arising from a **Pre-Existing Medical Condition** unless **We** have agreed to provide cover and **You** have paid any additional premium required.
- iii. for unused portions of **Your** ticket, where repatriation has been arranged at **Our** expense.
- iv. if **You** have to cut short **Your** trip and do not return to **Your** normal country of residence, **we** will only pay for the equivalent costs which **You** would have incurred had **You** return to the United Kingdom.
- v. arising from being unable to continue with **Your** travel due to **Your** failure to obtain the passport or visa **You** require for **Your** trip.
- vi. arising from disinclination to travel.
- vii. any cost of a trip that has been paid for as a prize or using any airline reward scheme, for example Air Miles.
- viii. the cost of any Air Passenger Duty.
- ix. There is **no cover** under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

Section B – Medical Expenses

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

Medical, Repatriation and Associated Expenses

Up to the amount shown in the Schedule of Cover should **You** suffer accidental bodily injury or illness (including compulsory quarantine) during the Period of Insurance, **We** will pay:

- i. normal and necessary receipted expenses of emergency medical or surgical treatment incurred outside **Your** country of residence including, emergency dental treatment to relieve pain and suffering (limited to £250), specialists or ophthalmic fees, hospital, nursing home and nursing attendance charges, physiotherapy, massage and manipulative treatment, surgical and medical requisites, decompression chambers, ambulance/necessary transport charges (including helicopter/air ambulance charges if necessary on medical grounds and authorised by tifgroup-assistance). **We** reserve the right to repatriate **You** to **Your** country of residence when in the opinion of the doctor in attendance and their medical advisers **You** are fit to travel.
- ii. reasonable additional accommodation and **Repatriation** expenses incurred by **You** and any one member of **Your** family or party who has to remain or travel with the injured or ill insured person, certified by a doctor to be strictly necessary on medical grounds, and approved by tifgroup-assistance.
- iii. the travel and reasonable accommodation expenses of one person to travel from **Your** country of residence if their presence is strictly necessary on medical grounds.
- iv. the cost of transporting **Your** remains to **Your** former place of residence up to £7,500 of funeral expenses incurred outside **Your** former country of residence up to £1,000.

Inpatient Benefit

In addition to the costs referred to above, **We** will also pay £50 for each complete 24 hour period, up to the amount shown in the Schedule of Cover if **You** are confined to a hospital outside **Your** normal country of residence.

Exclusions applicable to Section B

We shall not pay for any claim:

- i. arising from travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- ii. arising from a **Pre-Existing Medical Condition** unless **We** have agreed to provide cover and **You** have paid any additional premium required.
- iii. for the cost of medical or surgical treatment of any kind received by **You** later than 52 weeks from the date of the accident or start of the illness.
- iv. for medical expenses incurred in **Your** country of residence.
- v. not verified by a medical report obtained whilst travelling.
- vi. for elective or cosmetic surgery, unless deemed medically necessary and agreed by tifgroup-assistance.
- vii. for dental treatment to provide, replace or repair caps, crowns or bridges other than for the relief of pain and suffering.
- viii. for any form of treatment or surgery which in the opinion of the doctor in attendance and tifgroup-assistance can be reasonably delayed until **You** return to **Your** country of residence.
- ix. for any medical treatment and associated costs **You** have to pay when you have refused curtailment/**Repatriation**.
- x. for medication **You** are taking before, and which **You** will have to continue taking during **Your** trip (except in the event of accidental loss or damage to the medication).

The Policy

Section C – Accidental Death and Disability Benefit

Up to the amount shown in the Schedule of Cover in the event of **You** sustaining bodily injury arising wholly and exclusively from violent, accidental, external and visible means which injury shall solely and independently of any other cause result in **Your** death or disablement within 12 months of the injury, **We** will pay to **You** or in the event of death to **Your** legal personal representative the following Sum insured:

1. Death,£10,000
2. **Loss of Sight**,£10,000
3. **Loss of One or Two Limbs**,£10,000
4. **Permanent Total Disablement**.....£10,000

Please be aware that:

- i. the benefit payable under (1) above is reduced to £1,000 if **You** are under 16 years of age.
- ii. the total compensation in respect of any one **Insured Person** shall not exceed £15,000.

Specific Definitions applying to Section C

Loss of One or Two Limbs – Loss or severance at or above the wrist or ankle or total permanent loss or used of an entire arm or leg.

Loss of Sight – Total and irrecoverable loss of sight which shall be considered as having occurred:

- a. in both eyes if **Your** name is added to the Register of Blind Persons on the authority of a fully qualified Ophthalmic Specialist.
- b. in one eye if the degree of sight remaining after correction is 3/60 or less in the Snellen Scale.

Permanent Total Disablement – A disability which has lasted for at least 12 months from which **We** believe **You** will never recover and which prevents **You** from carrying out any gainful occupation for which **You** are reasonably qualified by way of training, education or experience.

Special Conditions

If **You** were already disabled before the bodily injury or already had a condition which is gradually getting worse, **We** may reduce **Your** payment. Any reduced payment will be based on **Your** medical assessment of the difference between:

- a. the disability after the bodily injury; and
- b. the extent to which the disability is affected by the disability or condition before the accident.

Section D – Travel Delay

1) Delayed Departure or Arrival and Abandonment – you cannot travel after a 24 hour delay

We will pay up to the amount shown in the Schedule of Cover if the departure of the aircraft, train or sea vessel in which **You** have arranged to travel is delayed for at least 12 hours from the departure time specified in the travel itinerary, or if the arrival of the aircraft, train or sea vessel at the destination is at least 12 hours later than the time specified in the travel itinerary, due to **Strike, Industrial Action**, disruption, **Adverse Weather** conditions or mechanical breakdown of the aircraft, train or sea vessel.

The Limits

We will pay either:

- a. compensation up to the amount shown in the Schedule of Cover for each full 12 hour period of delay starting from the original booked departure time or arrival time specified in the travel itinerary for each **Insured Person**, or
- b. if **You** elect to cancel the whole trip prior to a 24 hour departure any **Irrecoverable Payment and Charges** made for the travel, accommodation and other costs up to the amount shown in the Schedule of Cover for each **Insured Person**.

2) Missed Departure

If **You** arrive at the point of international departure in the United Kingdom too late to commence the booked travel as the result of failure of scheduled public transport services in the United Kingdom due to inclement weather, **Strike or Industrial Action**, disruption or mechanical breakdown, or as a result of an accident to the motor vehicle in which **You** are travelling to the point of departure, **We** will pay up to the amount shown in the Schedule of cover for additional travel and accommodation only expenses necessarily incurred by **You** in order to reach the booked destination.

3) Missed Connection

We will pay up to the amount shown on the Schedule of cover for necessary additional transport charges incurred to join a prebooked tour, as a result of the train or aircraft in which **You** have arranged to travel on the outbound journey is delayed for at least 12 hours from the departure time specified in the travel itinerary.

Exclusions applicable to Section D

We shall not pay for any claim arising directly or indirectly from:

- i. **Strike or Industrial Action**, disruption, war, invasion, riot or civil commotion which had started or was publicised at the time of purchasing this policy.
- ii. the withdrawal from service (temporary or otherwise) of an aircraft, train or sea vessel on the recommendation of a Port Authority or the Civil Aviation Authority or of any similar body.

The Policy

Section E – Personal Effects, Money and Travel Documents

We will pay for the Loss, Theft or Damage to:-

- i. **Accompanied personal luggage, clothing or effects belonging to the Insured Person.** Up to the amount shown in the Schedule of Cover. The amount payable will be at today's prices less deduction for wear, tear and depreciation.
- ii. **Tickets.** Up to the amount shown in the Schedule of Cover. Rail or other tickets including reasonable expenses incurred as a result of loss, theft or damage.
- iii. **Temporary Loss of Baggage.** Up to the amount shown in the Schedule of Cover. If **Your** baggage is temporarily lost for more the 24 hours by an airline, railway or shipping company on the outward journey, for the purchase of essential items the Insurer will pay the **Insured Person** up to £100 supported by receipts, but this will be deducted from the final claim if the loss is permanent.

Conditions Applicable to Section E

You must comply with the following conditions to have the full protection of this policy. If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with their claim or reduce the amount of any claim payment.

1. **You** shall act at all times as if un-insured and shall exercise reasonable care for the safety and supervision of **Your** property and in the event of loss, theft or damage hereunder **You** shall take all reasonable steps to recover any lost property.
2. The maximum **We** will pay for any insured article is limited and denoted in the Schedule of Cover, the value of a pair or set of articles is also limited, and the value of disc collections, including DVDs, electronic games and music discs shall be limited to £250. **You** shall produce receipts or other evidence of value and ownership where possible and in any event in respect of any item valued in excess of £100. Where this is not done liability shall be limited to £100.
3. Loss, theft or damage whilst in the custody or control of a carrier, authority, transport company, garage or hotel must be reported in writing to them and written acknowledgement obtained.
4. There is a maximum limit in respect of **Valuables** as denoted in the Schedule of Cover.
5. Payment for air tickets is limited to the original purchase price proportionately for each leg of the journey and loss, theft or damage must be reported immediately to the issuing agent or loss adjusters.
6. Claims for loss, theft or damage to spectacles or sunglasses are limited to £100 per pair.
7. **Your** failure to comply with local authority advice when checking in luggage may result in a claim being reduced or declined.

Personal Money

We will pay up to the amount shown in the Schedule of cover for Cash, Bank or Currency notes as a result of loss, theft or damage.

Note in respect of Cash Cover will be effective from time of collection from bank or currency exchange agent, or for 3 days before commencement of journey, or from date of commencement of this Insurance, whichever is the latter.

Loss of Passport

We will pay up to the amount shown in the Schedule of cover. In respect of the cost of an emergency replacement or temporary passport or visa obtained whilst abroad including reasonable and receipted expenses incurred to obtain the same

Exclusions Applicable to Section E

We shall not pay for any claim arising out of:

- i. damage due to moth, vermin, wear and tear and gradual deterioration.
- ii. loss, theft or damage to contact or corneal lenses, dentures or other aids or appliances, cycles, wind or kite/surf boards or mobile telephones. Winter Sports equipment unless the appropriate additional premium has been paid and is shown on your validation certificate or booking invoice.
- iii. loss, theft or damage to property hired to **You** or confiscated by Police, Customs or other relevant authority.
- iv. loss, theft or damage not reported whilst travelling overseas to the Police or other relevant authority and a written statement obtained in confirmation.
- v. the breakage of fragile articles and the consequence thereof unless caused by fire or accident to a means of conveyance. For example **Your** clothes or camera being damaged by a spillage.
- vi. mechanical breakdown or derangement.
- vii. loss, theft or damage to business or professional goods, equipment or samples.
- viii. loss, theft or damage to money, or **Valuables left Unattended** (including in a vehicle or the custody of carriers), unless in a locked safe, a locked hotel room, locked apartment, or locked holiday residence. **Valuables** and money are not insured if left in 'checked in' luggage.
- ix. shortages due to error or omission, depreciation in value.

Section F – Personal Liability

We will indemnify **You** against sums which **You** are legally liable to pay as damages in respect of:

- i. Accidental bodily injury (including death) to any person;
- ii. Accidental loss of or damage to material property, which occurs during the Period of Insurance and arises out of and in the course of **Your** journey.

Exclusions Applicable to Section H

We shall not pay for any claim arising out of:

- i. bodily injury to any person who is under a contract of services with **You** when such injury arises out of and in the course of their employment by **You** or a member of **Your** family.
- ii. any liability assumed by **You** under a contract or agreement unless such liability would have attached in the absence of such contract or agreement.
- iii. loss or damage to property belonging to **You** or in **Your** care custody or control. However, this exclusion shall not apply in respect of loss of or damage to buildings and their contents not belonging to but temporarily occupied by **You** in the course of **Your** journey.
- iv. (i) the pursuit of any trade, business or profession. (ii) the ownership, possession or use of horse-drawn or mechanically propelled vehicles, aircraft, hovercraft, watercraft (other than manually propelled watercraft), firearms.
- v. the occupation or ownership of any land or building other than any building temporarily occupied by **You** in the course of **Your** journey.
- vi. punitive or exemplary damages.
- vii. activities or volunteer work organised by or when **You** are assigned overseas by or under the auspices of a charitable voluntary not for profit social or similar organisation, except where no other insurance or indemnity is available.
- viii. **We** will not pay more than £2,000,000 for damages payable for any claim arising from one event.

The Policy

Section G – Legal Expenses

We will pay for legal costs and expenses, or the appointment of a claims agent in order to pursue compensation and/or damages against a third party arising from or out of personal injury to or death to **You** occurring during the Period of Insurance up to the amount shown in the Schedule of Cover.

We shall have complete control over the legal proceedings, however **You** have the right to select and appoint legal representations of **Your** choice to represent **You** in any legal inquiry or legal proceeding (providing the appointment of any legal representative is not on a contingency fee basis, where the legal representative charges a proportion of the amount recovered as a fee). **You** shall provide **Us** with details of the selected legal representative's name and address. **We** may provide information about legal representatives in the local area if asked to do so.

Exclusions Applicable to Section G

We shall not pay for:

- i. costs incurred in pursuance of any claim against a travel agent, or tour operator including any employee, servant or agent thereof, carrier or their suppliers, travelling companion, **Close Relative** or **Us** or **Our** representatives.
- ii. legal expenses incurred prior to the granting of **Our** support or without **Our** written consent.
- iii. any claim where, in **Our** opinion, there is insufficient prospect of success in obtaining a reasonable benefit.
- iv. claims for professional negligence.
- v. claims against any employer, or whilst carrying on any trade or profession.

Legal Expenses Claims

If **You** suffer a personal injury and wishes to claim against the person who caused it **You** should contact the claims handlers whose details are on page 12.

Data Protection and How We Use Your Personal Information

You should understand that any information you have given to Travel Insurance Facilities PLC will be used in their function as a Data Controller for the administration of the insurance contract. This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that came into force on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any.

This involves providing such information to other parties, including the selling agent, claims handlers and Union Reiseversicherung AG (URV, the insurer of tifgroup). For example this would occur in circumstances, such as a medical emergency. This may require transferring information about you to countries outside the European Economic Area (EEA). You have a right to access, rectification and erasure of information that Travel Insurance Facilities PLC holds about you.

If you would like to exercise either of these rights you should contact in writing: The Data Protection Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur on both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims manager's attention in writing: The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

Travel Insurance Facilities are registered with the Information Commissioner's Office and undertake to comply with the General Data Protection Regulation ("GDPR") and (EU) 2016/679 (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of your personal data.

For our full privacy policy terms, please see: <http://www.tifgroup.co.uk/privacy/>

General Advice

What you must do in the event of a medical emergency

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

YOU SHOULD THEN CALL US ON +44 (0) 203 829 6745

tifgroup-assistance

+44 (0) 203 829 6745

assistance@tifgroup.co.uk

You will need to have some basic information for them to hand:

- Your telephone number in case you are cut off;
- Patient's name, age, and as much information about the medical situation as possible;
- Name of the hospital/clinic, ward, treating doctor and telephone numbers if you have them;
- Tell them you have a Sanctuary Coach Travel Insurance Policy and the policy number;
- Patient's UK GP contact details in case we need further medical information.

Open 24 hours a Day, 7 days a Week, 365 Days a Year

What you must do if you need to make a claim

To notify a claim and request a claims form please visit www.policyholderclaims.co.uk where you will be able to download a claim form.

Travel Claims Facilities

1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

+44 (0) 203 829 6761

claims@tifgroup.co.uk

Open 8am – 8pm Monday – Friday, 9am – 1pm Saturday

Please quote Sanctuary Coach Travel Insurance

For Legal Advice

Please contact Penningtons Manches LLP

0345 241 1875

Open 8:30am – 7pm Monday – Friday

Updated March 2020