

**Bupa Business Complete Travel
Insurance**
Bupa Travel Services



Have a safe trip



We are working with the Foreign and Commonwealth Office (FCO) to do all that **we** can to help travellers stay safe overseas. Before the **insured person** goes overseas, they should check out the FCO web site, at www.fco.gov.uk/knowbeforeyougo.

It is packed with essential travel advice and tips, and up-to date country-specific information. Please note that this policy does not provide cover for travel to areas where the Foreign and Commonwealth Office has advised against travel. Please see policy exclusion 24 (page 23).

Before the insured person travels

- 3 Check the FCO web site for any specific advice on the country and region the **insured person** is visiting.
- 3 If the **insured person** is resident in the European Economic Area (EEA) and is travelling to another EEA country, **we** recommend they obtain a European Health Insurance Card (EHIC) before travelling. Please see Reciprocal health agreements on page 6.
- 3 Only make travel arrangements through an agent who displays their ABTA and/or ATOL registration numbers.
- 3 Check the visa and passport requirements for the **trip** before booking.
- 3 Consult a local **medical practitioner**, a recognised travel clinic or call Bupa Travel Assistance on +44 (0)208 763 3115 for any required vaccinations or health precautions.
- 3 Take enough money for the **trip** but not excessive amounts in cash. Make arrangements for access to additional funds if required.
- 3 Leave copies of important documents eg passport, travel itinerary, insurance policy and such others at **home**, with a relative or friend.
- 3 Please ensure that all documentation is read carefully.

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Bupa Travel Insurance

Bupa is the trademark of The British United Provident Association Limited.

Bupa Insurance Limited will provide the services and benefits described in this policy during the **insurance period**, within the **geographical limits**, subject to the limits of cover and all other policy terms, conditions and exclusions contained in this policy wording, and following payment of the appropriate premium for the level of cover chosen.

This insurance policy is sold and administered by Bupa Insurance Services Limited on behalf of the **insurer**.

Bupa Travel Insurance is provided by Bupa Insurance Limited.
Registered in England and Wales No. 3956433*

Bupa Insurance Services Limited.
Registered in England and Wales No. 3829851*

*Authorised and regulated by the Financial Services Authority.

Registered Office
Bupa House, 15-19 Bloomsbury Way, London WC1A 2BA

Helpline numbers

Customer service and policy enquiries	0800 00 10 22
Pre travel advice (eg visa, vaccination requirements)	+44 (0) 208 763 3115
Emergency medical assistance (24 hours, 365 days)	+44 (0) 208 763 3115
Personal assistance abroad	+44 (0) 208 763 3115
Claims helpline	+44 (0) 1784 410 910
Legal advice helpline	0845 604 3776

Calls may be monitored and may be recorded.

Emergency assistance

In the event of an emergency, immediate help is available from the 24-hour multilingual emergency centre, 365 days a year.

The **insured person** will be asked to give their name, membership number and as much information as possible about their emergency. Bupa Travel Assistance will ask for a telephone or fax number where they can contact the **insured person** or leave them a message at any time of the day or night.

What the insured person must do:

In the event of a **medical emergency**, the **insured person** must contact Bupa Travel Assistance and obtain their authorisation before the **insured person** is admitted into hospital as an inpatient or incurs any expenses over £500. Until the **insured person** has contacted Bupa Travel Assistance, **we** cannot accept responsibility for any expenses.

Any costs under £500 resulting in a claim should be paid by the **insured person** and reclaimed from Bupa Travel Claims within 28 days of returning from the **trip**.

The **insured person** can contact Bupa Travel Assistance on the following numbers 24 hours a day, 365 days a year:

Telephone: **+44 (0) 208 763 3115**

Fax: **+44 (0) 208 763 3035**

Calls may be recorded and may be monitored.

Bupa Travel Assistance services are provided by FirstAssist Services Limited.

Important note:

If the **insured person** has suffered an illness or injury and wishes to cut short their trip on medical grounds, the **insured person** must contact Bupa Travel Assistance on the numbers above immediately for authorisation. If the **insured person** does not receive authorisation, their claim may be rejected. Please see Section 10 - Cancellation or cutting short the trip, for full details.

How to make a claim

Check the situation is covered first

To find out exactly what is and what is not covered please look at the policy wording noting particularly any policy terms, conditions, exclusions and claim conditions.

Making a claim

In the event of a **medical emergency** the **insured person** must contact Bupa Travel Assistance on +44 (0) 208 763 3115 (see page 4 - Emergency assistance). Any costs under £500 must be paid for by the **insured person** and reclaimed.

For all other claims, the **insured person** must obtain a claims form from www.bupatravel.co.uk or alternatively telephone **us** on +44 (0) 1784 410 910 or write to Bupa Travel Claims, Willow House, Pine Trees, Chertsey Lane, Staines, Middlesex TW18 3DZ. The **insured person** must return the completed claim form to Bupa Travel Claims, with all original invoices, receipts, reports and any other information **we** ask for, within 28 days of the end of the **trip**.

The **insured person** should check the section they are claiming under to see if there are any specific conditions and details, or any supporting evidence that they must give **us**. Please remember that it is always advisable to keep copies of all the documents that are sent to **us** when making a claim.

Occasionally, to help **us** agree a quick and fair settlement of a claim, it may be necessary for **us** to appoint a claims handling agent. When **we** do, **our** agent will contact the **insured person** as quickly as possible to arrange an appointment to discuss their claim.

Reciprocal health agreement

European Economic Area

If the **insured person** is a resident of a European Economic Area (EEA) country and they are going to travel to another EEA country, **we** recommend that the **insured person** obtains a European Health Insurance Card (EHIC) before travelling. This EHIC entitles the **insured person** to receive healthcare at a reduced cost, or sometimes free, if medical **treatment** becomes necessary during the **insured person's** visit to a country in the EEA or Switzerland.

How to apply:

The **insured person** will need their NHS or National Insurance number to hand (The Community Health Index number for Scotland and the Health and Care number for Northern Ireland). The **insured person** can pick up the EHIC form and pre-addressed envelope from their local Post Office or to apply by phone, call 0845 606 2030.

However, the quickest and easiest way to apply for an EHIC is online. Go to www.ehic.org.uk and follow the links.

Australia and/or New Zealand

If the **insured person** is travelling to Australia and/or New Zealand, and they require medical **treatment** or hospitalisation whilst they are there, **we** ask that the **insured person** registers under the national Medicare scheme or equivalent scheme for those countries.

How to apply:

If the **insured person** will be receiving **treatment** in Australia and/or New Zealand, they can enrol at Medicare offices throughout Australia and/or New Zealand. If the **insured person** receives **treatment** before they enrol, Medicare benefits will normally be back paid for eligible visitors.

To enrol in Medicare, the **insured person** will usually need:

- their passport with a valid visa
- to provide, in some cases, identification showing they are enrolled in their country's national health scheme.
- a return ticket back to their **country of residence**

For up to date information, visit: www.medicareaustralia.gov.au

Important information about your policy

Your policy and schedule

Your policy is a legal contract between **you** and the **insurer**, and is based on the information **you** gave **us**.

The policy is made up of two parts; **your** policy schedule and this policy wording. These must be read and kept together.

Your policy schedule shows **you** which level of cover **you** have chosen, the **insurance period**, **your** premium, who is insured and any endorsements.

Understanding what your policy covers

You will find a policy summary enclosed with **your** policy wording, which draws **your** attention to the most important areas. Only the policy wording itself tells **you** exactly what is and is not covered, how **we** will settle claims and other important information. It is particularly important that **you** read **your** policy schedule. If any details are incorrect or **you** needs change, **you** must contact **us** as soon as possible. **Your** policy wording and policy schedule are proof of **your** insurance and **we** recommend that **your employees** take these documents with them when **they** travel.

Limits of cover

The most **we** will pay in any **insurance period** for each person insured under this policy is the amount shown under each section of cover in **your** policy wording, unless otherwise stated.

Cooling-off period

If this insurance is not suitable, please contact **us** within 14 days of receipt and providing no **employees** have already taken a **trip** or made a claim, **we** will cancel the policy and refund **your** premium in full. **We** cannot refund the premium after this date. **You** may contact **us**:

...in writing at: Bupa Travel Services, Willow House, Pine Trees, Chertsey Lane, Staines, Middlesex TW18 3DZ.

....by telephone on: 0800 00 10 22

labelling your policy after 14 days

Although **we** cannot refund the premium after 14 days, **you** may cancel **your** policy at any time by giving **us** notice in writing or by telephone. **We** will cancel **your** policy on the date **we** receive the letter or the day **you** telephone **us**.

labelling by us

We may cancel this policy by giving **you** at least seven days notice at **your** last known address. **We** reserve the right to amend policy terms, conditions and exclusions.

Law applicable to the contract

It is possible to choose the Law applicable to a contract of insurance covering a risk situated in the UK. **We** have chosen English law to apply. Payment of **your** premium is evidence of acceptance of **our** choice. If any other law is to apply it must be agreed by both parties and evidenced in writing.

The language used in this policy and any communication relating to it will be in English.

Important notes:

1. This policy will give **you** cover for the **trips your employees** take up to 180 days in total in each annual **insurance period**.
2. If **you** have chosen and paid for leisure cover **your employees** aged under 65 will automatically have winter sports cover up to a maximum of 17 days in each annual **insurance period**.
3. This policy does not cover leisure **trips** within the **employee's country of residence**.
4. This policy does not cover **business trips** within the **employee's country of residence** unless **you** have selected this option and paid the appropriate additional premium.
5. If **you** have chosen and paid for **family** cover, any member of **your employee's family** will be covered when travelling independently on leisure **trips** only.

Health declaration

If the **insured person** does not comply with any of the following conditions, their claim may be rejected or payment could be reduced. In some circumstances their policy might be invalid.

It is the **insured persons's** promise to **us** that at the time of booking their **trip** and at the time they begin each **trip**:

1. the **insured person** is fit and healthy to travel and undertake the planned **trip**
2. the **insured person** knows of no reason why the **trip** could be cancelled
3. the **insured person** is not travelling against the advice of a **medical practitioner**
4. the **insured person** is not travelling to obtain **treatment** or undergo investigation, tests or consultation **abroad**
5. the **insured person** has not been diagnosed as suffering from a terminal illness

Words with special meanings

This section of the policy sets out the words which have a special meaning; each word is listed with the meaning; explained below it.

Whenever a word with a special meaning appears it will be printed in bold type.

Abroad

Outside the **country of residence**.

Accidental bodily injury

A sudden, unexpected, unusual, specific, violent, external event, resulting directly, immediately and solely in physical bodily injury which results in a loss.

The following are not included in the definition: use of machinery, the contracting of any disease, illness and/or medical condition, or any naturally occurring condition or the result of anything that happens gradually, the injection or ingestion of any substance, any event which directly or indirectly exacerbates a previously existing physical bodily injury.

Business machines

Mobile telephones, blackberrys (or similar), portable personal computers, personal electronic organisers, calculators, dictaphones, portable facsimile machines, telephone modems, portable overhead projectors, owned by **you** or the **insured person** or for which the **insured person** is responsible.

Business trip

A **trip** undertaken on behalf of the **company**.

Catastrophe

An event where the **insured person** is necessarily and unavoidably required to move from their pre-booked and pre-paid accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or Local Government directive.

Close business colleague

A person working for the same **company** as the **insured person** or their **travelling companion** whose absence from work along the **insured person** or their **travelling companion** would prevent the proper functioning of the **company**, as confirmed by a senior manager or director of the **company** or business.

Close relative

The **insured person's** spouse or partner (with whom the **insured person** has lived for six months or more), mother, father, mother-in-law, father-in-law, step-parent, daughter, son, (including adopted or fostered children), daughter-in-law, son-in-law, brother, sister, step-sister, step-brother, brother-in-law, sister-in-law, grandparent, grandchild or the fiancé(e) of a person insured under this policy.

Country of residence

The country in which the **insured person** resides for at least six months of the year.

Europe

Albania, Andorra, Austria, Balearic Islands, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Greek Islands, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (European), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Syria, Tunisia, Turkey, Ukraine, Vatican City, The Azores, The Canary Islands, The Channel Islands.

Excess

The first £25 of each and every claim, for each person insured under this policy which must be paid by the **insured person** for every incident, under each section of cover the **insured person** claims where the excess is applicable.

Family

The **insured person**, his/her spouse or partner (with whom they have lived for six months or more) and their children (including adopted and fostered children) who are under 21 years old, in full time education and who normally live with the **insured person**.

Please note that all family members must reside at the same address as the main **insured person**. Family members are only covered for independent travel on leisure **trips**.

Geographical limits

All countries Worldwide excluding **trips** taken solely within the **insured person's country of residence**, unless this option has been selected and the appropriate premium has been paid.

Hijack

Unlawful seizure of the aircraft, sea vessel or train or other public transport vehicle in which the **insured person** is travelling.

Home

The place where the **insured person** lives in their **country of residence**.

Insurance period

The period to which the insurance applies. This is shown in the policy schedule. Cover will only apply for **trips** which begin after the start date of the insurance period.

Extension to the insurance period:

If the **insured person's** return journey from **abroad** is unavoidably delayed because of something which is covered under the policy, **we** will automatically extend the **insured person's** cover for the period of the delay at no additional cost.

Insured person, employee

Any person under a contract of service or apprenticeship with the **company**, who is named on the policy schedule supplied to the **company** by **us**, unless **we** have agreed in writing to waive this requirement, for whom the appropriate premium has been paid and who at the commencement of the **insurance period** is not more than 74 years of age.

When the appropriate **family** subscription has been paid, this definition and the cover are extended to apply to any member of the **family** when travelling with the insured person and independently on leisure **trips** only.

Insurer

Bupa Insurance Limited.

Legal expenses

The **insured person's representative's** legal fees, expenses and other costs or the costs of any other people involved in the **legal proceedings** if **you** or the **insured person** have to pay those costs, which **we** have agreed. This includes costs, following an out-of-court settlement to which **we** have agreed.

Legal proceedings

Legal action to protect the **insured person's** rights in a dispute.

Loss of limb

In the case of an upper limb:

- an entire hand or arm being permanently severed;

In the case of a lower limb:

- the limb being permanently severed at or above the ankle.
-

Loss of sight

Permanent and total loss of sight which shall be considered as having occurred in both eyes if the **insured person's** name is added to their local council's register of blind people in that area. In one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale. A consultant ophthalmologist must certify that the **insured person** qualifies for registration as sight impaired or as severely sight impaired.

Manual work

Hands-on work whether paid or not as a plumber, electrician, lighting or sound technician, carpenter, painter / decorator or builder or which involves the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant or manual labour of any kind or working in a hazardous location.

Manual work does not include work of a purely managerial, supervisory, sales or administrative nature.

Medical emergency

A bodily injury or sudden and unforeseen illness suffered by the **insured person** while they are on a **trip abroad** and a recognised **medical practitioner** tells the **insured person** that they need immediate in-patient or out-patient **treatment**.

Medical practitioner

A person who is legally qualified in medicine and currently practising and who is recognised as such by the relevant authority in that country, other than the **insured person**, a **close relative**, **travelling companion** or **employee** or **close business colleague**.

Money

Coins and banknotes in legal tender, travellers cheques, travel tickets, hotel and other holiday vouchers which can be converted into cash or replaced, petrol coupons, Green Card, passport, wallet, purse or similar article in which money is normally carried.

Mugging

A violent attack on the **insured person** with a view to theft by person(s) not previously known to the **insured person**.

Pair or set

A number of items of **personal baggage** associated as being similar or complementary or used together.

Permanent total disablement

Disability which prevents the **insured person** from doing any work of any kind which, after 12 months is beyond reasonable hope of any improvement.

Personal baggage

Clothing and personal effects (including **valuables**), suitcases (or similar luggage carriers) taken on or purchased on a **trip** by the **insured person** for their individual use during the **trip**.

If **you** have chosen leisure cover the special meaning of the words personal baggage also include skis and ski equipment owned or hired to the **insured person**.

Pre-booked accommodation

A commercially run premises which has been booked prior to the start of the **insured persons trip** and for which they pay a fee. This does not include residential homes belonging to family or friends.

Repairer

A fully licensed and reputable tradesman.

Representative

The solicitor or other suitably qualified person appointed to act for the **insured person**.

Secure area

A locked dashboard, boot or luggage compartment of a motor vehicle which includes:

- the fixed storage units of a motorised or towed caravan.
- a locked luggage box which is locked to a roof rack which is locked to the roof of a motor vehicle.
- the locked luggage compartment of a hatchback motor vehicle which is fitted with a lid which closes off the luggage area;
- an estate car which is fitted with a tray or roller blind cover behind the rear seats which is properly engaged.

Strike or industrial action

Any form of strike or industrial action which is carried out with the intention of stopping, restricting or interfering with the production of goods or providing services.

Travelling companion

Any person whom the **insured person** is travelling with during their **trip**.

Treatment

Any type of surgical or medical procedure which is carried out solely to cure or relieve an acute illness or injury.

Trip

A pre-booked journey **abroad** within the **geographical limits**, not exceeding 180 consecutive days or the period of the original booked journey (whichever is shorter), commencing and ending in the **insured person's country of residence** during the **insurance period**.

The maximum duration that the **insured person** can be away from their **country of residence** in any one **insurance period** is 180 days.

Unattended

When the **insured person** is not in full view of and not in a position to prevent unauthorised interference with or theft of their property or vehicle.

United Kingdom

England, Scotland, Wales, Northern Ireland and the Isle of Man.

Valuables

Watches, furs, binoculars, telescopes, audio or video or photographic equipment and other related accessories (including CDs, DVDs, MP3 discs or similar), jewellery, precious metals or stones or items made from precious metals or stones.

We, us, our

Bupa Insurance Services Limited which administers the insurance on behalf of the **insurer**.

You, your, company

The company named as policyholder on the policy schedule.

Activities covered by this policy

The following activities will be covered under this policy on a non-professional and non-competitive basis only:

Activity	Winter sports cover required?	Personal Accident and Personal legal responsibility cover?
Aerobics		
Archery		No
Badminton		
Banana boat rides		
Baseball		
Basketball		
Bowls		
Catamaran sailing (within three miles from land)		No
Clay pigeon shooting		No
Cricket		
Croquet		
Curling		
Cycling (leisure, no racing, no BMX)		
Deep sea fishing		
Dingy sailing (within three miles from land)		No
Dry slope skiing	Yes	
Fell running/walking (no climbing)		
Fishing		
Flotilla sailing with a professional guide (within three miles from land)		No
Football (no tournaments or organised matches)		
Go karting		No
Golf		
Gymnastics		
Hiking/hill walking (under 2,000 metres where no ropes or pulleys used)		
Horse riding (no racing, jumping or hunting)		
Ice skating (on a recognised rink)	Yes	
Jet biking/skiing		No
Jet boating		No
Jogging		
Kayaking (up to grade 2, not sea kayaking)		No
Marathon running (not endurance or multiple marathons)		
Motorcycling (holding a valid licence)		No
Mountain biking (no downhill or extreme terrain)		

Netball		
Orienteering		
Parascending (over water only)		
Pony trekking		
Racquet ball		
Rambling (no climbing)		
Roller skating		
Rounders		
Rowing		No
Sail boarding		No
Sailing (within three miles from land)		No
Skiing on piste	Yes	
Snorkelling		
Snowboarding on piste	Yes	
Softball		
Squash		
Surfing		
Swimming		
Swimming with dolphins		
Table tennis		
Tennis (no tournaments)		
Ten pin bowling		
Tobogganing	Yes	
Trekking (under 2,000 metres where no ropes or pulleys used)		
Volleyball		
War games/paintball		No
Water polo		
Water skiing		
Windsurfing (within three miles from land)		No
Yachting (within three miles from land)		No

The following activities are covered when the **insured person** has booked and paid for the activities with a fully licensed and reputable company:

Activity	Winter sports cover required?	Personal Accident and Personal legal responsibility cover?
Bungee jumping		No
Hot air ballooning (as a passenger only)		
Safari (no guns)		
White/black water rafting (up to grade 3)		No

The following activities are covered when the **insured person** is accompanied by a qualified guide and/or qualified instructor:

Activity	Winter sports cover required?	Personal Accident and Personal legal responsibility cover?
Abseiling		No
Camel/Elephant rides		No
Canoeing (up to grade 2, not sea canoeing)		No
Cross country skiing	Yes	
Fencing		No
Hill/mountain trekking (over 2,000 metres, not necessitating the use of ropes and/or pulleys or climbing equipment, up to a maximum altitude of 5,000 metres and on a recognised route)		
Husky / Dog sledding (as a passenger only)	Yes	
Scuba diving (up to a depth of 30 meters only)		
Skiing off piste	Yes	
Sleigh rides (as a passenger only)		

Please note that cover will only be provided if **insured person** is taking all necessary precautions and wearing the correct protective clothing/eye wear for the activity the **insured person** is undertaking.

Any activity not listed above that the **insured person** may wish to do whilst on a **trip**, will not be covered under this policy unless the **insured person** has had authorisation from Bupa Travel Services in writing prior to taking part in the activity.

Winter sports activities are covered only when leisure cover has been selected and paid for and the **insured person** is under 65 years old.

Policy conditions

These are the conditions of the insurance **you** and the **insured person** will need to meet as **your**/and their part of this contract:

1. Change in circumstances

You must write and tell **us**, within 14 days, if:

- There is any change in the **insured person's country of residence**
- There is any change in the **insured person's** personal circumstances, where **family** cover has been selected
- The **insured person's family** are no longer living at the same address as the **insured person**
- The **insured person** is aware of any reason why the **trip** could be cancelled

If **you** do not tell **us** about changes, a claim might be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

We may re-assess **our** cover and premiums when **we** are told about changes.

2. Taking care

The **insured person** must take all reasonable steps to prevent loss or damage. The **insured person** must act as if they are not insured.

3. Fraud

If dishonest means are used by the **insured person** or anyone acting on their behalf to:

- obtain a claims payment under this policy;
- obtain cover for which they do not qualify;

we reserve the right not to pay claims. All benefits claimed fraudulently and received must be repaid to **us**.

4. Transferring the insured person's interest in the policy

The **insured person** cannot transfer their interest in this policy to anyone else.

5. The **insured person** must not settle, reject or negotiate any claim without **our** permission.

6. **We** have the right, if **we** choose, in the **insured person's** name but at **our** expense to:
 - take over the defence or settlement of any claim;
 - start legal action to get compensation from anyone else for **our** own benefit;
 - start legal action to recoup from anyone else any payments that have already been made;
 - take any action to get back any lost property or property believed to be lost.
7. The **insured person** must give **us**, at their reasonable expense, all the information **we** ask for about any claim including evidence and receipts and they must help **us** to take legal action against anyone if **we** ask them to do so.
8. If the **insured person** claims under this policy for something which is also covered by another insurance policy or service contract, they must provide **us** with full details of the other insurance policy or contract. **We** will only pay **our** share of any claim except for Personal legal responsibility where **we** will make no payment where they hold another insurance policy providing this cover.
9. The **insured person** must take all reasonable steps to get back any article which has been lost or stolen. The **insured person** must, if asked to, identify the person they believe to be responsible for the loss and to assist with any prosecution if necessary.
10. If **we** settle the claim and as a result the travel ticket(s) are not used, **you** or the **insured person** must, if **we** request, give the tickets to **us**.
11. The **insured person** must complete a claim form within 28 days of them returning **home** to the **country of residence** if anything happened on the **trip** which might lead to a claim under this policy. For emergencies or claims that are likely to be over £500, the **insured person** must tell **us** as soon as possible.
12. If **we** ask for it, the **insured person** must agree to be examined by a **medical practitioner** of **our** choice and at **our** expense.
13. The **insured person** must pay back to **us** any amount which **we** have paid to them for something which is not covered under this policy.
14. **We** will make every effort to apply the full range of services in all circumstances as shown in the policy. Remote geographical locations or unforeseeable adverse local conditions may prevent the normal standard of service being provided.

Policy exclusions

These exclusions apply to all the sections of this policy.

What is not covered:

1. Any claim where the **insured person** is travelling against the advice of a **medical practitioner** or for the purpose of obtaining **treatment** or undergoing tests or investigations **abroad** or has been diagnosed as suffering from a terminal illness.
2. Anyone 75 years old or over unless **we** have agreed in writing to provide cover.
3. Any loss or damage caused by an act deliberately carried out by **you** or the **insured person**.
4. For loss, damage or **treatment** if the **insured person** had put themselves in danger, except if the **insured person** was trying to save another human life.
5. Any claim which results from the **insured person** committing suicide or attempting suicide or deliberately injuring themselves.
6. Any claim which results from the **insured person** suffering from or developing psychiatric, mental or nervous condition(s), anxiety or depression.
7. Any claim which results directly or indirectly from the **insured person** being addicted to, using or being under the influence of drugs (unless prescribed by a **medical practitioner**) or abusing solvents.
8. Any claim which results directly or indirectly from the **insured person**:
 - being dependent on alcohol;
 - consuming excessive amounts of alcohol;
 - being under the influence of alcohol;
 - suffering withdrawal from alcohol
9. Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
10. Any claim or expense of any kind caused directly or indirectly by sexually transmitted diseases.
11. Any claim or expense of any kind directly or indirectly caused by, contributed to or arising from Human Immunodeficiency Virus Infection (HIV) and/or Acquired Immunodeficiency Syndrome (AIDS) and/or any form or variation of HIV or AIDS, however caused.

12. Any claim resulting from the **insured person** taking part in **manual work**.
13. Any claim if the **insured person** has been taking part in any activity not listed as included on pages 16-18, including but not limited to steeplechasing, polo, hunting, any professional sport(s), mountaineering (normally requiring ropes or requiring the services of a guide), pot holing, canyoning, fighting (except in self-defence), scuba-diving below a depth of 30 metres, parachuting, racing, speed or endurance tests or practising for such events or any form of organised team sport.
14. Any claim related directly or indirectly to participation in any activity on a professional or competitive basis.
15. Motorcycling as a rider or passenger on any motorcycle or moped, unless wearing a helmet and unless the rider is a holder of a full and valid motorcycle licence.
16. Any claim where the **insured person** has been taking part in winter sports unless leisure and/or **family** cover has been chosen and paid for. Where leisure and/or family cover has been chosen, winter sports cover is limited to 17 days in any **insurance period**.
17. Any claim where the **insured person** has been taking part in ski-racing, ski-jumping, ski-acrobatics, snow boarding without a leash and/or bindings and protective headgear, off-piste skiing not accompanied by a qualified guide or qualified instructor, ice hockey, the use of bobsleighs, skeletons or luge.
18. Any claim if the **insured person** is aged 65 or over whilst taking part in winter sports.
19. Any claim or expense of any kind, directly or indirectly caused by:
 - any terrorist act (other than Section 1 - Medical emergency and other related expenses and Section 3 - Personal accident - as long as the disturbances were not taking place at the time of the booking of the **trip** and/or at the start of the **trip**); or
 - war, riot, invasion, revolution, rebellion or civil commotion;
 - ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel;
 - radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
 - pressure waves from aircraft and other flying objects travelling at or faster than the speed of sound.
20. Any loss which happens after **we** have provided services of any kind to the **insured person** or for any loss which happens following any delay, on **our** part, in providing services to the **insured person** unless negligence on **our** part can be proved.

21. Any claim in connection with a **business trip** within the **insured person's country of residence** unless the appropriate level of cover has been chosen and paid for.
22. Any claim in connection with a leisure **trip** within the **insured person's country of residence**.
23. Any costs **you** or the **insured person** would have expected or would have been required to pay, if the event resulting in the claim had not happened.
24. Travel to areas, where at the time of booking the **trip** or thereafter, but before the **insured person** travels, that the UK Foreign and Commonwealth Office has advised against. If the **insured person** is unsure, please contact them on 0845 850 2829 or www.fco.gov.uk/knowbeforeyougo.
25. Date change and computer viruses exclusion applicable to all sections of the policy except Section 1 - Medical emergency and other related expenses, Section 3 - Personal accident and Section 5 - Legal protection.

This insurance does not cover direct or indirect loss or damage caused:

- to, or by, equipment (whether **you** or the **insured person** own it or not) failing, or being unable, correctly to recognise data representing any date in such a way that it does not work properly or at all,
- by the fear of equipment (whether **you** or the **insured person** own it or not) failing, or being unable, correctly to recognise data representing any date in such a way that it does not work properly or at all,
- by computer viruses.

This includes computers and anything else which has a microchip in it. Computers will include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer. Microchips include integrated circuits and microcontrollers. Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.

26. Any **trips** over 180 consecutive days or more than 180 days in each annual **insurance period**.
27. Any claim for the **insured person's family** unless **family** cover has been chosen and paid for.
28. Costs of telephone calls or faxes, food, drinks, laundry, taxi fares, car hire or consequential losses (for example loss of earnings or replacing locks if the **insured person** loses their keys).

Complaints procedure

We set ourselves high standards and try to provide the service **we** believe **you** and the **insured person** have a right to expect. However, things can go wrong, and if they do, **we** want to be told about them. If a problem arises, please contact **us** with details of the complaint at the following:

The Quality Manager, Bupa Travel Services, Willow House, Pine Trees, Chertsey Lane, Staines, Middlesex TW18 3DZ.
Telephone number: 0800 00 10 22

If this does not resolve the complaint, **you** should contact: Customer Relations, Bupa, Willow House, Pine Trees, Chertsey Lane, Staines, Middlesex TW18 3DZ.
Telephone number: 0800 00 10 22

If the **insured person** is still not satisfied, the **insured person** may then contact the Financial Ombudsman Service to review the case. The Ombudsman can be contacted at the following:
Address: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.
Telephone: 0800 023 4567.
Web: complaint.info@financial-ombudsman.org.uk

We must accept the Ombudsman's final decision, but the **insured person** is not bound by it and may take further action if they wish. **Your** rights as a customer to take legal action remain unaffected by the existence or use of **our** complaints procedure. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Section 1 - Medical emergency and other related expenses

Please note that this is not a private medical insurance policy and does not provide cover for elective or non emergency procedures.

This policy does not provide cover for treatment, tests or investigations in private hospitals or clinics where medically suitable State facilities are available.

This section of the policy explains the cover **we** provide for a **medical emergency**, repatriation and other related expenses.

What is covered:

If the **insured person** suffers a sudden and unforeseen illness, bodily injury or dies while on a **trip we** will pay the cost of:

- 1.1 Reasonable and necessary emergency medical and surgical **treatment** in the nearest suitable hospital.

The most **we** will pay for any one claim for each person insured per **trip** under the policy is £5,000,000.

- 1.2 In the event of death:

- the cost of burial or cremation **abroad** up to a maximum of £2,500; or
- the cost of transporting the body or ashes to the **insured person's home**.

- 1.3 Emergency dental **treatment** for the immediate relief of pain.

The most **we** will pay for each person insured under the policy is £1,000 per **trip**.

- 1.4 Reasonable additional travelling costs to repatriate the **insured person** to their **country of residence** when recommended by **our** Senior Medical Officer, including the cost of a medical escort if necessary.

- 1.5 Reasonable additional accommodation costs if the **insured person** remains **abroad** after their original planned return date on the advice of **our** Senior Medical Officer until they are deemed fit to travel by **our** Senior Medical Officer.

- 1.6 Reasonable additional travel and accommodation costs for the **insured person's spouse** or **partner** (if travelling with them) or their **travelling companion** to accompany them if they need to return to their **country of residence** for **treatment** on the advice of **our** Senior Medical Officer.

- 1.7 Reasonable accommodation costs for one person to remain with the **insured person** if this is recommended by **our** Senior Medical Officer.
- 1.8 Reasonable travel and accommodation costs for one person to travel out and stay with the **insured person** and/or accompany them **home** if this is recommended by **our** Senior Medical Officer. The most **we** will pay for any one claim per **trip** is £750.
- 1.9 A competent adult of **our** choice to accompany any of the **insured person's** children insured under this policy **home** and their additional travelling costs if the **insured person's** illness, bodily injury or death means that there is no one else to look after them.
- The most **we** will pay for any one claim per **trip** is £750.
- 1.10 Where the appropriate premium has been paid for leisure cover, charges for unused ski-pack if, during the **insured person's trip**, a **medical practitioner** at the ski resort certifies that the **insured person** is unable to ski as the direct result of an injury or sudden and unforeseen illness.

The most **we** pay for any one claim for each person insured under the policy is a proportional refund equivalent to the amount the **insured person** already paid for the ski-pack but is now unable to use.

What is not covered:

- a) The **excess**.
- b) Costs of more than £500 which **we** have not agreed in advance.
- c) Any **treatment**, investigations or tests in a private hospital or private clinic unless authorised and agreed by **us**.
- d) The cost of a private or semi-private hospital room unless authorised and agreed by **us**.
- e) Any **treatment** or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
- f) Any **treatment**, consultations, tests or investigations that were pre-planned or pre-known by the **insured person**.
- g) **Treatment** and/or dental **treatment** for cosmetic reasons.
- h) The cost of dental treatment involving the provision of dentures, artificial teeth, permanent crowns, bridgework or the use of precious metals.
- i) The cost of **treatment** for pregnancy or childbirth incurred within 10 weeks of the expected date of delivery.

- j) The cost of any **treatment** when the **insured person** has been told by a **medical practitioner** that the **treatment** can safely be delayed until they return **home**.
- k) Any costs the **insured person** incurs **abroad** after the date **our** Senior Medical Officer tells them that they should return **home**.
- l) Any travelling or accommodation costs where **we** have not arranged the transportation or accommodation.
- m) In respect of Section 1 - Medical emergency and other related expenses, points 1.6, 1.8 and 1.9 any air travel costs above the same class of travel as that paid by **you** or the **insured person** on his/her outward **trip**.
- n) In respect of Section 1 - Medical emergency and other related expenses, points 1.5, 1.6, 1.7 and 1.8, accommodation of a higher rating or category than the **insured person** originally booked and paid for.
- o) Accommodation costs other than the cost of a standard room (room only).
- p) In respect of 1.9, children who are 21 years old or over or who are not insured under the policy.
- q) Costs incurred in the **insured person's country of residence** other than the cost of transporting the body or ashes of anyone insured under their policy to their **home**.

Section 2 - Replacement business colleague

This section of the policy sets out the cover **we** will provide to enable a business colleague to replace the **insured person**.

What is covered:

We will pay the cost of a single journey air ticket, of the same class of travel as that paid by the **insured person** on their outward **trip**, to enable a business colleague, where necessary, to replace the **insured person** if they are hospitalised for more than three consecutive days, deceased or repatriated, on a **business trip**.

The most **we** will pay for any one claim per **trip** is £1,500.

What is not covered:

- a) The **excess**.
- b) Any incident excluded from cover under Section 1- Medical emergency and other related expenses
- c) Any costs in respect of the **family** or **travelling companion** of the **insured person**.
- d) Costs in excess of £1,500.

Section 3 - Personal accident

This section of the policy sets out the cover **we** provide if the **insured person** has an accident during a **trip**.

What is covered:

If the **insured person** suffers **loss of limb(s)**, **loss of sight**, **permanent total disablement** or dies as a result of an **accidental bodily injury** during a **trip**, which within 12 months is the sole cause of either death or disablement, **we** will pay £30,000 for:

- death;
- **loss of limb(s)** (one or more limbs);
- **loss of sight** (in one or both eyes);
- **permanent total disablement**.

The most **we** will pay for any one claim in total is £30,000 per person insured under this policy or £1,000 for the death of any person insured under 18 years old or more than 69 years old.

What is not covered:

- a) Any claim related directly or indirectly to any disease, physical defect, infirmity or illness which existed before the start of the **trip**.
- b) Any claim if the **insured person** engages in any activity where this policy states that personal accident cover is excluded.

Section 4 - Personal legal responsibility

This section of the policy sets out the cover **we** provide for certain personal legal responsibilities the **insured person** may have.

What is covered:

The **insured person's** legal responsibility to pay damages and costs to others which are the result of:

- accidental death or physical injury to anyone during a **trip**; and/or
- accidental loss of or damage to property during a **trip**.

The most **we** will pay for any single event occurring during the **insurance period** is £2,000,000 in total for each person insured under the policy per **trip**.

If the **insured person** dies, this cover is transferred to their legal personal **representative** provided that the **representative** follows the terms and conditions of the policy as far as they can.

What is not covered:

- a) Accidental death of or physical injury to the **insured person** or any of their **family**.
- b) Anything belonging to the **insured person**, or anything the responsibility of the **insured person** or any of their **family** or anyone employed by the **insured person** or any of their **family** or anyone living with the **insured person** or any of their **family**.
- c) Any responsibility resulting from the **insured person's** employment, trade, profession, business or gainful occupation or the trade, business, profession or gainful employment of any of their **family**.
- d) Any responsibility as an employer to anyone employed by **you** or the **insured person** or any of **your** or their **family** in any trade, business or profession.
- e) Any agreement or contract which adds any responsibility which would not have existed otherwise.
- f) Any responsibility resulting from the **insured person** or any of their **family** owning or using: aircraft, horse-drawn vehicles, motorised or mechanically propelled, assisted vehicles or towed vehicles, boats (other than rowing boats or punts), jet skis, jet bikes or wet bikes, animals (other than horses, domestic dogs or cats) or firearms.

- g) Any responsibility resulting from wilful or malicious acts by the **insured person**.
- h) Accidental injury or loss which has not been caused by the **insured person's** negligence.
- i) Any claim for personal legal responsibility which is covered by any other insurance held by the **insured person**.
- j) The occupation, except temporarily for the purposes of the **trip**, or ownership of any land or building.
- k) Any claim if the **insured person** engages in any activity where this policy states that personal legal responsibility cover is excluded.

Section 5 - Legal protection

We will provide telephone guidance and assistance on any legal problem which arises in connection with a **trip**. This service operates from the start of a **trip** until seven days after completion of the **trip**.

The **insured person** must comply with the terms of this policy.

What is covered:

We will insure the **insured person** for:

- 5.1 **Legal expenses** up to £25,000 to claim compensation or damages if the **insured person** is injured or if they die as a direct result of an accident that happens during the **trip**.
- 5.2 An overall maximum of £50,000 for all claims made by **insured persons** as a direct result of the same accident.
- 5.3 Any extra travelling expenses up to a maximum of £250 if the **insured person** has to attend a court **abroad** about their claim for compensation.

What is not covered:

We will not cover any claim:

- a) For **legal expenses** which **we** have not agreed to beforehand in writing.
- b) Reported to **us** more than 90 days after the incident.
- c) Where **we** think there is not a reasonable chance of the **insured person** winning the case or achieving a reasonable outcome.
- d) Where a reasonable estimate of the **insured person's** total **legal expenses** is greater than the compensation or damages that they are claiming.
- e) Where the **insured person** is injured or dies as a result of taking part in hazardous sports or activities.
- f) For damages or fines the **insured person** has to pay.
- g) Made by **you** or the **insured person** against **us**, the **insurer**, FirstAssist Services Limited, **our** agents, or a Travel Agent, Tour operator or carrier.

- h) For any costs relating to a claim or counterclaim made against the **insured person**.
- i) Any **legal expenses** which are dependent on the successful outcome of the case.

How we settle claims under this section

The **insured person** must comply with the terms of this policy.

If anything happens which might lead to a **legal expenses** claim, the **insured person** must tell **us** immediately by filling in a claim form, giving **us** a full and truthful account of the details of their claim. The **insured person** must give **us** any information **we** request.

We will give the **insured person our** agreement if:

- **we** think the **insured person** has a reasonable chance of winning their case and achieving a reasonable outcome; and
- **we** think it is reasonable to pay the **insured person's legal expenses**.

If **we** do not accept the **insured person's** claim **we** will tell them why.

If there is a dispute between **you** or the **insured person** and **us**, the **insurer**, FirstAssist Services Limited or **our** agents about this section of the policy, it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister to whom the **insured person** and **we** agree. If **we** cannot agree with them on an arbitrator, the President of the Law Society (or similar organisation) will choose an arbitrator.

The side that loses the arbitration will pay the costs of the arbitration. If the decision is not totally in the favour of one side, the arbitrator will decide who pays the costs.

This arbitration procedure does not prejudice the **insured person's** right to have recourse to any other complaints procedure to which the **insurer** subscribes to or the courts.

When an incident happens outside of the European Economic Area (EEA), **we** will appoint and control the **legal representative**.

If the **insured person's representative** wants to consult a barrister **we** will agree if **we** think it is reasonable. The **insured person** must give **us** the name of the barrister and the reasons why they need one.

We may take over and continue in the **insured person's** name all legal action if the dispute is for an amount which is less than £1,000 or if the dispute could be dealt with by the Small Claims Court. In these circumstances, **we** may carry out **our** own investigation and try to settle their dispute. The **insured person** must agree to a settlement which is reasonable.

The **insured person** must tell **us** if an offer is made to settle the dispute.

The **insured person** must not negotiate or agree to settle the dispute without having **our** agreement beforehand. If they do not accept a reasonable offer to settle the dispute, **we** may not continue to support their claim.

We must be able to contact the **insured person's representative**. The **insured person** and the **insured person's representative** must co-operate with **us** and tell **us** about developments to do with their case.

The **insured person** must send all bills for the **representative's legal expenses** to **us** as soon as they receive them. The **insured person** must confirm to **us** that any charges they have to pay for the **representative's** handling this dispute are acceptable and that **we** may pay the bill for them.

The **insured person** and their **representative** must take every step to recover **legal expenses**. The **insured person** must pay any recovered **legal expenses** to their **representative's** who must then refund any **legal expenses** which **we** have paid or which **we** are due to pay.

If, during the claim, **we** think that Exclusion (c) may apply, **we** may not continue to support the **insured person's legal proceedings**.

Section 6 - Personal baggage

This section of the policy sets out the cover **we** provide for the **insured person's personal baggage**.

What is covered:

6.1 The **insured person's personal baggage** is covered if it is:

- lost or damaged;
- stolen;
- destroyed

and not recovered during a **trip**.

The most **we** will pay for any one claim is £3,000 for each person insured under the policy of which;

- the most **we** will pay for any one item or any one **pair or set** is £500 per **trip** per each person insured under the policy.
- the most **we** will pay for **valuables** is £500 per **trip** per each person insured under the policy.

6.2 If **you** have chosen and paid for leisure cover then in respect of winter sports the following applies:

Loss or theft of or damage to skis, binding and ski equipment which belongs to the **insured person** or has been hired to them.

The most **we** will pay for any one claim is £500 per **trip** for each person insured under this policy.

What is not covered:

- a) The **excess**.
- b) Contact or corneal lenses, dentures, bonds, securities, stamps or documents of any kind, musical instruments, typewriters, glass, china, antiques, pictures, pedal cycles, hearing aids, coupons, satellite navigation systems, **business machines**, televisions, motorised or mechanically propelled or assisted vehicles, boats or any parts or accessories for any of them, business goods, stock or trade samples and any specialised equipment relating to **your** or the **insured person's** business, trade or profession.

- c) Theft of **personal baggage** from a locked, **unattended** motor vehicle unless:
- the items were locked out of sight in a **secure area**; and
 - force and violence were used to get into the motor vehicle; and
 - proof of forcible and violent entry is available.
- d) Theft of **valuables** from an **unattended** motor vehicle.
- e) Loss, theft or damage to **valuables** not carried in the **insured persons** hand baggage whilst they are travelling, unless the carrier confirms in writing that the item had to be placed in the hold for the duration of the flight.
- f) Loss, damage or destruction by wear and tear, insects, vermin, denting, scratching, dyeing and mechanical or electrical breakdown.
- g) Confiscation or detention by customs or other official bodies.
- h) Damage to any brittle or fragile items unless they are:
- damaged by fire; or
 - damaged because of an accident which happens to a sea going vessel, aircraft or motor vehicle.
- i) Theft or losses from a roof or boot luggage rack other than the theft or loss of camping equipment.
- j) Sports equipment while in use.
- k) **Personal baggage** when the **insured person** has left it unsecured or **unattended** at any time in a place to which the public have access.
- l) The theft or loss of **personal baggage** which has not been reported to the local police within 24 hours of discovery of the incident. The written police report must be sent to **us** with the **insured person's** claim.
- m) Damage to or loss of **personal baggage** in transit which has not been reported to the carrier within 24 hours of discovery of the incident. The Property Irregularity report/incident report must be sent to **us** with the **insured person's** claim.
- n) Any item loaned, hired or entrusted to **you** or the **insured person**.

How we settle claims for personal baggage

If any item has been lost or damaged **we** will pay the cost of replacing the item as new after **we** have deducted an amount for wear and tear.

If the item can be repaired economically **we** will pay the cost of the repair only.

We will not pay for the cost of replacing or changing undamaged items or parts of items which belong to a **pair or set** when the loss or damage relates to a specific part or clearly defined area.

We will request evidence of ownership where the **insured person** is claiming for stolen or lost goods and **we** require written reports from the local police and/or the carrier for lost or stolen **personal baggage**.

Section 7 - Money and passport

This section of the policy sets out the cover **we** provide for the **insured person's money** and passport.

What is covered:

7.1 The **insured person's money** is covered if it is:

- lost or damaged;
- stolen;
- destroyed

while they are carrying it on their person or if they have left it in a safety deposit box during a **trip**.

The most **we** will pay in total for any one claim is £1,000 for each person insured under the policy per **trip** of which;

- the most **we** will pay for any one claim for cash is £500 for each person insured under the policy;
- the most **we** will pay for any one claim for cash belonging to any person insured under the policy who is under 18 years old is £50.

7.2 The cost of reasonable additional travel and accommodation expenses the **insured person** incurs **abroad** while obtaining a replacement passport if their passport is lost or stolen outside their **country of residence** during a **trip**.

The most **we** will pay for any one claim is £300 for each person insured under the policy per **trip**.

What is not covered:

- a) The **excess**.
- b) The theft or loss of **money** or the **insured person's** passport which has not been reported to the local police or their carrier within 24 hours of discovery of the incident. The written police report and/or written confirmation from the carrier must be sent to **us** with the **insured person's** claim.
- c) Loss of value or loss due to incorrect receipts, payments, accountancy or depreciation.
- d) Loss due to confiscation or detention by customs or other lawful officials and authorities.

- e) Loss, damage, theft or destruction of **money** which was not being carried by the **insured person** on their person or was not left in a safety deposit box.
- f) In respect of 7.2, accommodation of a higher rating or category than the **insured person** had originally booked and paid for.
- g) Accommodation costs other than the cost of a standard room (room only).

Section 8 - Business machines

This section sets out the cover **we** provide for **business machines**.

What is covered:

Business machines are covered if they are:

- lost or damaged;
- stolen;
- destroyed

and not recovered during a **trip**.

The most **we** will pay for any one claim is £2,000 for each person insured under this policy per **trip**.

What is not covered:

- a) The **excess**.
- b) Theft of **business machines** from an **unattended** motor vehicle.
- c) Loss, damage or destruction by wear and tear, insects, vermin, denting, scratching, dyeing and mechanical or electrical breakdown.
- d) Confiscation or detention by customs or other official bodies.
- e) Damage to any brittle or fragile items unless they are:
 - damaged by fire; or
 - damaged because of an accident which happens to a sea going vessel, aircraft or motor vehicle.
- f) Loss, theft or damage to **business machines** not carried in the **insured persons** hand baggage whilst they are travelling, unless the carrier confirms in writing that the item had to be placed in the hold for the duration of the flight.
- g) **Business machines** when the **insured person** has left them unsecured or **unattended** at any time in a place which the public have access.
- h) The theft or loss of **business machines** which have not been reported to the local police within 24 hours of discovery of the incident. The written police report must be sent to **us** with the **insured person's** claim.

- i) Damage to or loss of **business machines** in transit which have not been reported to the carrier within 24 hours of discovery of the incident. The Property Irregularity Report/incident report must be sent to **us** with the **insured person's** claim.

How we settle claims for business machines

If any item has been lost or damaged **we** will pay the cost of replacing the item as new after **we** have deducted an amount for wear and tear. If the item can be repaired economically **we** will pay the cost of the repair only.

We will not pay for the cost of replacing or changing undamaged items or parts of items which belong to a **pair or set** when the loss or damage relates to a specific part or clearly defined area.

We will request evidence of ownership where the **insured person** is claiming for stolen or lost goods and **we** require written reports from the local police and/or the carrier for lost or stolen **business machines**.

Section 9 - Baggage delay

This section of the policy sets out the cover **we** provide if the **insured person's personal baggage** is delayed.

What is covered:

9.1 The cost of buying essential items if the **insured person's personal baggage** has been lost or misplaced by the carrier for more than 12 hours during the outward journey of a **trip**.

The most **we** will pay for each person insured under the policy is:

- £100 per leisure **trip**.
- £500 per **business trip**.

If **you** have chosen and paid for leisure cover then in respect of winter sports the following applies:

What is covered:

9.2 The cost of hiring replacement ski equipment if the **insured person's** ski equipment has been lost or misplaced for more than 12 hours during the outward journey of a **trip**.

The most **we** will pay for each person insured under the policy is £15 per day up to a maximum of £300 per **trip**.

How we settle claims under the baggage delay section

If **we** pay the **insured person's** claim under this section **we** will deduct the amount from the final settlement of any claim the **insured person** makes under **personal baggage** if the items are lost permanently.

The **insured person** must keep all their receipts from the purchase of essential items and send them to **us** with their claim.

The **insured person** must provide written confirmation from the carrier confirming the period of the loss of their **personal baggage**.

Section 10 - Cancellation or cutting short the trip

This section of the policy sets out the cover **we** provide if the **insured person** needs to cancel their **trip** or cut it short, due one of the reasons listed below.

What is covered:

We will reimburse the **insured person** if:

They have booked and paid either in part or in full for travel and accommodation and they suffer a financial loss because they cannot get a full refund if they cancel before commencement of their **trip** or cut the **trip** short and return **home** early during the **insurance period** because of the following:

- **accidental bodily injury** to, or illness or death of the **insured person** and/or any person with whom the **insured person** is going to stay with during the **trip**.
- the death or life threatening **accidental bodily injury** or illness of a **close relative** and/or **close business colleague** and/or **travelling companion** living in the **insured person's country of residence**.
- if the **insured person** or a **travelling companion** are placed in quarantine, summoned for compulsory jury service or called as a witness in a court of law under subpoena.
- if the **insured person** or a **travelling companion** are hijacked (unlawful seizure of the vehicle in which they are travelling).
- if the **insured person** is made redundant when they are under 65 and have had two years continuous employment and redundancy is notified after the issue of the policy.
- if the **insured person's** presence, or that of a **travelling companion**, is required following serious fire, storm or flood damage at their **home**, or place of business, within the **country of residence** or required by the police following burglary at their **home**, or place of business in the **country of residence**.
- **strike or industrial action**, weather conditions or the mechanical breakdown of aircraft, sea vessel or train which delays the **insured person's** pre-booked (and specified on their ticket) outward flight, sea crossing or international train journey from their **country of residence** for more than 12 hours.

The most **we** will pay for each person insured under this policy is £3,000 in any one **insurance period**.

If leisure cover has been purchased then in respect of winter sports the following applies:

What is covered:

- Additional, reasonable accommodation and travel expenses the **insured person** incurs because their scheduled public transport service is cancelled or cut short because of an avalanche or landslide.
The most **we** will pay for any one claim is £30 per day for each person insured under the policy up to a maximum of £150 per **trip**.
- Reasonable transportation costs, lift pass charges and similar costs which the **insured person** has to pay to travel to and from a similar ski resort or area if, during a **trip** starting after 1 November and ending before 31 March, the **insured person** cannot ski at their pre-booked resort because a lack of snow causes a total closure of the lift system.
We will pay the **insured person** an equivalent cash benefit if no alternative skiing is available.

The most **we** will pay for any one claim is £20 per day for each person insured under the policy up to a maximum of £200 per **trip**.

What is not covered:

- a) The **excess** or the first £10 for each and every claim for loss of deposit.
- b) Cancelling or cutting short the **insured person's trip** because of:
 - their disinclination to travel or
 - their loss of enjoyment of the **trip** or
 - reasons which are unnecessary and avoidable.
- c) Any claim for a pre-booked **trip** which involves pre-planned or pre-known medical **treatment**, consultations, tests or investigations.
- d) Delays caused by **strike or industrial action** which has started or for which the start date had been announced before the **insured person** made their travel arrangements for their **trip**.
- e) Any costs incurred because the **insured person** did not tell their carrier or travel agent immediately they knew that their **trip** was to be cancelled or cut short.
- f) Delays caused by the withdrawal from service of any aircraft, sea vessel or train on the orders or recommendation of the regulatory authority in any country.
- g) The failure of the provider of any service forming part of the booked **trip** to provide any part of the booked **trip** including error, insolvency, omission or default.

- h) Any claim where the **insured person** has not arrived at their international departure point and has not checked in for their flight, sea crossing or train journey before the intended departure time and have not obtained written confirmation from the carrier showing the period and reason for delay.
- i) Any claim because of pregnancy within 10 weeks of the estimated delivery date.
- j) Any claim because of the **insured person's** financial circumstances other than redundancy qualifying for payment under the Employment Rights Act 1996. i.e. that the **employee** is under 65 and has two years continuous employment.
- k) Any claim because a person who is insured under this policy, or any other person on whom the **trip** depends, has to attend a court of law unless they have been called up for compulsory jury service or they are being called to give evidence because they are under subpoena.
- l) Any claim due to the delay or amendment of the booked **trip** because of government action or restrictive regulations.
- m) Any claim for cancellation which is not supported by a cancellation invoice provided by the **trip** provider or their agent.
- n) Any claim for any Airmiles, holiday points or loyalty scheme points that the **insured person** has used to pay for their **trip**.

If leisure cover has been purchased then in respect of winter sports the following applies:

What is not covered:

- o) Any claim if the **insured person** cannot ski for less than 24 hours in a row.
- p) Any claim which involves the closure of baby drags and lifts used for transport within the resort by non-skiers.
- q) Any claim which involves the closure of the winter sports lift system because of avalanches or landslides.

Important note:

1. To make a claim for cancellation on medical grounds, the **insured person** must first contact Bupa Travel Claims on +44 (0)1784 410 910, who will provide a claim form which includes a certificate for the **insured person** to take to their **medical practitioner** for completion.
2. If the **insured person** has suffered an illness or injury and wishes to cut short their trip on medical grounds, the **insured person** must contact Bupa Travel Assistance on the numbers on page 4 immediately for authorisation. If the **insured person** does not receive authorisation, their claim may be rejected.
3. If the **insured person** has to cut their trip short, **we** will pay a proportion of the non-refundable travel and accommodation costs on a pro-rata basis for each complete day based on the **insured persons** arrival date back in their **country of residence**.

Section 11 - Travel delay

This section of the policy sets out the benefit **we** provide if the **insured person's** travel is delayed.

What is covered:

If the sea vessel, aircraft or train on which the **insured person** is pre-booked to travel is delayed to or from the **insured person's country of residence** resulting in the **insured person** arriving at their destination at least 12 hours after the original scheduled arrival time, as a direct result of:

- **strike or industrial action; or**
- adverse weather conditions; or
- mechanical breakdown of aircraft, sea vessel or train.

we will pay:

- £20 for each person insured under the policy for the first 12 hours that the **insured person's** departure is delayed; and
- £10 for each person insured under the policy for each additional full 12 hour period of delay.

The most **we** will pay for each person insured under the policy per **trip** is £100.

What is not covered:

- a) Delays caused by **strike or industrial action** which had started or for which a start date had been announced before travel arrangements were made for the **insured person's trip**.
- b) Delays caused by the withdrawal from service of any aircraft, sea vessel or train on the orders or recommendation of the regulatory authority in any country.
- c) Any claim where the **insured person** has not arrived at their international departure point and has not checked in for their flight, sea crossing or train journey before the intended departure time and has not obtained written confirmation from the carrier showing the period and reason for delay.
- d) Any additional travel or accommodation costs the **insured person** may incur as a result of the delay.

Section 12 - Assistance cover

12.1 Pre Travel assistance

This section of the policy explains the services **we** provide before the **insured person** travels and **we** can be contacted on **020 8763 3115**.

Before the **insured person** travels **we** can provide them with the following advice and information:

- current visa and/or entry permit requirements for any country in the world
- current inoculation and vaccination requirements for any country in the world (**we** can also help the **insured person** arrange inoculations or vaccinations before they start a **trip abroad**).

We will not pay for the cost of vaccinations or inoculations

- current World Health Organisation warnings
- weather conditions
- languages
- time zones and differences
- motoring regulations and restrictions
- other motoring insurance issues
- main bank opening hours, national or bank holidays

12.2 Personal assistance

This section of the policy explains the administrative and delivery costs **we** will pay for when providing the following services.

What is covered:

- 12.2.1 If the **insured person** needs **money** urgently and access to their normal financial or banking arrangement is not available locally **we** will transfer emergency funds intended to cover their immediate emergency needs to them if they allow **us** to debit a credit or charge card, or arrange for funds to be deposited with **us** in their **country of residence**.

The most **we** will transfer under this policy, per **trip** is £500.

- 12.2.2 If the **insured person** suffers an illness, accident or has unforeseen travel delay problems, **we** will send two urgent messages to their **home**.

12.2.3 If the **insured person** needs **us** to, **we** will help:

- replace essential drugs or other medication which have been lost or which they cannot get **abroad**;
- replace prescription glasses or contact lenses which have been lost or broken and which they cannot get **abroad**;
- obtain blood supplies which they cannot obtain **abroad**.

12.2.4 **We** will provide access to the names and addresses of local doctors, hospitals, clinics or dentists when the **insured person** wants a consultation or if minor **treatment** is needed.

(If any **treatment** other than for minor ailments is needed, they must advise **us** as soon as possible.)

12.2.5 If the **insured person's personal baggage** has been lost and the carrier has not found it for them, **we** will help trace their **personal baggage** and deliver it to them. **We** will need their baggage tag number.

12.2.6 If the **insured person's** tickets and travel documents, including their passport, have been lost or stolen, **we** will help them to replace these and refer them to a suitable travel office.

12.2.7 If the **insured person's** credit or debit cards are lost or stolen, **we** will tell their credit or debit card company in their **country of residence** if they ask **us** to.

12.2.8 If the **insured person** leaves any of their children in their **country of residence** when they go **abroad** and any of their children become ill or suffer injury **we** will, if they ask **us** to:

- arrange for medical advice to be made available;
- arrange for medically advisable **treatment**;
- monitor the situation until they return **home**.

What is not covered:

The cost of any items unless they are insured under another section of this policy.

Section 13 - Homecall

During the seven day period commencing from the end of the **trip**, within the **United Kingdom we** will arrange, on receipt of the **insured person's** instruction, for a **repairer** to effect repairs arising from the loss of use of or damage to the systems or facilities within the **insured person's** home as detailed in paragraphs 13.1 to 13.5:

- 13.1 The domestic plumbing or drainage system where there is a likelihood of flooding.
- 13.2 The domestic gas or electricity supply systems in the event of complete failure.
- 13.3 The roofing where internal damage is likely to be caused.
- 13.4 The external locks, doors or windows rendering the **home** insecure.
- 13.5 The fixed heating system where there is an escape of water or oil.

Specific condition applying to this section.

The **insured person** will be responsible for the payment of all charges associated with affecting the call out and repair. Payment should be made direct to the **repairer** at the time the repairs are affected.

Section 14 - Mugging benefit

This section of the policy sets out the benefit **we** provide if the **insured person** is mugged.

What is covered:

If the **insured person** is mugged and, as a result of their injuries received from the **mugging**, is admitted as an in-patient to a hospital **abroad**, **we** will pay:

- £50 per complete period of 24 hours the **insured person** is in hospital.

The most **we** will pay for each person insured under the policy is £500 per **trip**.

What is not covered:

Any claim if the **insured person** has not obtained a police report of the **mugging** and confirmation of their injuries and period of in-patient **treatment** from the hospital.

Section 15 - Catastrophe cover

This section of the policy sets out the cover **we** provide in the event of a **catastrophe**.

What is covered:

- Additional costs the **insured person** has to pay for travel or accommodation (which is irrecoverable) incurred to continue with their **trip** or in the event that the **trip** cannot be continued, to return the **insured person** to their **country of residence**.

The most **we** will pay for each person insured under this policy per **trip** is £500.

What is not covered:

Any claim if the **insured person** has not obtained, in writing a report from a local or national authority confirming the **catastrophe**. This report must be sent to **us** with the **insured person's** claim.

Section 16 - Hijack

This section of the policy sets out the benefit **we** will pay in the event of a **hijack**.

What is covered:

In the event that the **insured person** is prevented from reaching their scheduled destination through **hijack** of the aircraft or other vehicle in which they are travelling.

- £50 per complete 24 hours the **insured person** is incarcerated.

The most **we** will pay for each person insured under the policy per **trip** is £1,000.

What is not covered:

Any claim if the **insured person** has not obtained a written statement from an appropriate authority confirming the **hijack** and how long it lasted.

Section 17 - Missed departure

This part of the policy explains the services and benefits **we** provide to the **insured person** before they leave their **country of residence** on a **trip** and after they return to their **country of residence** from a **trip abroad**.

What is covered:

- 17.1 Additional costs the **insured person** has to pay when they travel to their international departure point from within their **country of residence**.

If the **insured person** leaves **home** and has taken every reasonable step to ensure they get there on time but they are still delayed on their way to their international departure airport, port or rail terminal because of the:

- failure of public transport;
- the immobilisation of the vehicle in which they are travelling.

We will help the **insured person** get to their international departure point within their **country of residence** by:

- liaising with the **insured person's** carrier and/or tour operator to advise them of their late arrival;
- arranging alternative transport;
- arranging emergency local help including towing the **insured person's** vehicle to the nearest garage.

If the **insured person** arrives too late to begin their outward journey **we** will help them get to their pre-booked destination **abroad** by:

- liaising with their carrier and/or tour operator to advise them of their late arrival;
- arranging for reasonable overnight hotel accommodation and reasonable alternative international travel to their pre-booked destination by the most direct alternative route.

The most **we** will pay for each person insured under this policy is:

- £500 per **trip** for travel within the **European area**;
- £1,000 per **trip** for travel outside the **European area**.

- 17.2 Additional costs the **insured person** has to pay when they travel to their **home** from their international arrival point from within their **country of residence**.

If the **insured person** is delayed on their way back to their international arrival point in their **country of residence** and they miss a travel connection **we** will:

- liaise with their onward carrier to advise them of their late arrival;
- make alternative travel arrangements to get the **insured person home** from the international arrival point if necessary.

If, when the **insured person** arrives back in their **country of residence**, they cannot continue their journey because of:

- failure of public transport;
- the immobilisation or loss of the vehicle in which they were to travel;

we will help them get **home**, where necessary, by:

- arranging emergency local assistance;
- arranging for the recovery of their vehicle and passengers to their **home**; or
- providing alternative transport; or
- providing overnight hotel accommodation while their vehicle is repaired.

The most **we** will pay for each person insured under this policy is £300 per **trip**.

What is not covered:

- a) Additional costs which are not directly related to the **insured person** travelling to their international departure point from within their **country of residence** or their **home**.
- b) The cost of all repairs and towing charges and the cost of roadside assistance charges over one hour following the immobilisation of their vehicle.
- c) Delays caused by **strike or industrial action** which had started or for which a start date had been announced before they made their travel arrangements for their **trip**.
- d) Delays caused by the withdrawal from service of any aircraft, sea vessel or train on the orders or recommendation of the regulatory authority in any country.
- e) Additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements.
- f) Any claim where the **insured person** has not obtained written confirmation from the carrier giving the period and reason for delay.
- g) Any claim for additional mechanical wear and tear or loss of value or for additional mileage charges other than for additional fuel and oil.
- h) Any claim under this section if the **insured person** has also claimed under 'Section 10 - Cancellation or cutting short the **trip**'.

Section 18 - Business trips within employee's country of residence (LocalCover)

The following sections of cover will apply during **business trips** undertaken within the **employee's country of residence**:

Section 1.4 - Reasonable additional travelling costs to repatriate the **insured person** to their **home** when recommended by **our** Senior Medical Officer, including the cost of a medical escort if necessary.

Section 1.8 - Reasonable travel and accommodation costs for one person to travel out and stay with the **insured person** and/or accompany them **home** if this is recommended by **our** Senior Medical Officer. The most **we** will pay for any one claim per **trip** is £750.

Section 1.9 - A competent adult of **our** choice to accompany any of the **insured person's** children insured under this policy **home** and their additional travelling costs if the **insured person's** illness, bodily injury or death means that there is no one else to look after them.

The most **we** will pay for any one claim per **trip** is £750.

Section 3 - Personal accident.

Section 4 - Personal legal responsibility.

Sections 5.1 and 5.2 - Legal protection.

Section 6 - Personal baggage.

Section 7 - Money.

Section 8 - Business machines.

Section 10 - Cancellation or cutting short the trip.

Section 12.2.2 - Message relay.

Section 13 - Homecall. (**United Kingdom** only).

Specific conditions applying to Section 18

1. The **insured person** must demonstrate to **us** that their **trip** is for at least one night in **pre-booked accommodation** which has been arranged prior to commencement of the **trip**.
2. **You** and the **insured person** must comply with all the relevant conditions listed under each of the above sections of cover.

Specific Exclusions applying to Section 18

What is not covered:

- a) The **excess**.
- b) Any **trip** when the **insured person** is unable to demonstrate to **our** satisfaction that they have booked at least one night in **pre-booked accommodation** before the **trip** commenced.
- c) Everything which is listed as excluded under each of the above sections of cover.
- d) Any **trip** not undertaken as a **business trip**.
- e) Any claim where the **insured person** is staying within 50 miles of their **home** or place of business.



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Cover subject to terms and conditions
(including benefit limits and exclusions).

Details available on request from
Bupa Travel Services,
Staines TW18 4XF.

www.bupatravel.co.uk



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