

Bupa Business Essentials TravelCover

Bupa Travel Services



Bupa 

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, 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 & Commonwealth Office has advised against travel to. Please see General Exclusion 19 (page 22).

Before you travel

- ✓ Check the FCO web site for any specific advice on the country & region the **insured person** is visiting.
- ✓ If the **insured person** is a 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 agreement on page 6.
- ✓ Only make travel arrangements through an agent who displays their ABTA and/or ATOL registration numbers.
- ✓ Check the visa and passport requirements for the **trip** before booking.
- ✓ Consult a local GP, a recognised travel clinic or call Bupa Travel Assistance on 0208 763 3115 for any required vaccinations or health precautions.
- ✓ Take enough money for the **trip** but not excessive amounts in cash. Make arrangements for access to additional funds if required.
- ✓ Leave copies of important documents e.g. passport, travel itinerary, insurance policy and such others at **home**, with a relative or friend.
- ✓ Please ensure that all documentation is read carefully.

Index

	<i>page</i>
Helpline numbers.....	3
Emergency assistance	4
General / Medical warranty	5
Reciprocal health agreement	6
Important information about your policy	7
How to make a claim	9
Policy information	10
Words with special meanings	10
Activities covered by this policy	15
Policy conditions	17
Policy excludtions	20
Complaints procedure	23
Section 1 - Medical emergency and other related expenses	24
Section 2 - Personal accident	27
Section 3 - Personal legal responsibility	28
Section 4 - Personal baggage	30
Section 5 - Money	32
Section 6 - Baggage delay	33
Section 7 - Cancellation or cutting short the trip	34
Section 8 - Assistance cover	38
Section 9 - Business trips within employees country of residence (LocalCover)	39

Bupa TravelCover

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 terms, conditions and exclusions contained in this policy, and following payment of the appropriate premium for the level of cover chosen.

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

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 services and policy enquiries	0800 00 10 22**
Pre travel advice (eg visa, vaccination requirements)	+44 (0) 20 8763 3115
24 hour emergency medical assistance	+44 (0) 20 8763 3115
Claims	+44 (0) 1784 410910+

Calls may be monitored and may be recorded.

+ Standard national rates apply to all +44 (0) 1784 numbers. Lines open 9am - 5pm, Monday to Friday excluding Public holidays. Calls may be monitored and may be recorded.

** Calls from landlines are free, however, mobile phone providers may charge. Personal lines are open 8.30am - 6pm, Monday to Friday and 9am - 1pm, Saturdays and Public holidays. Business lines are open 9am - 5pm, Monday to Friday. Calls may be monitored and may be recorded.

Emergency assistance

In the event of an emergency, immediate help is available from the 24-hour multi-lingual 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 incur any expenses over £500. Until the **insured person** has contacted Bupa Travel Assistance, we cannot accept responsibility for any expenses.

Any minor illness or injury costs under £500 resulting in a claim should be paid by the **insured person** and reclaimed from Bupa 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.

General / Medical warranty

Cancellation

It is the **insured person's** promise to **us** that:

At the time of booking the **trip**, the **insured person** is fit and healthy and knows of no reason why the **trip** could be cancelled.

Cutting short the trip and medical expenses

It is the **insured person's** promise to **us** that:

The **insured person** must not travel against the advice of a **medical practitioner** or for the purpose of obtaining **treatment abroad** or where a terminal prognosis has been given.

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** advise 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 New Zealand

If the **insured person** is going 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 or equivalent scheme for those countries.

How to apply:

If the **insured person** will be receiving treatment, the **insured person** can enrol at Medicare offices throughout Australia. If the **insured person** receives treatment before they enrol, Medicare benefits will be back paid for eligible visitors.

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

- their passport with a valid visa
- to provide, in some cases, identification showing the **insured person** is enrolled in their country's national health scheme.

If the **insured person's** application to enrol in Medicare is approved, they will receive an Australian reciprocal health care card in the mail.

For more 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** schedule and this policy wording. These must be read and kept together.

Your 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 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 **your** 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 them 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 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 travelled 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 Write to Bupa Travel Services, Thames Side House, South Street, Staines, Middlesex TW18 4XF

...by phone Telephone Bupa Travel Services on 0800 00 10 22#

Cancelling 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**.

Cancellation

We may cancel this policy by giving **you** at least 7 days notice at **your** last known address. **We** reserve the right to amend Policy Terms, Conditions & 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 the 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. 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 unless otherwise stated.
2. This policy will give **you** cover for the **trips your employees** take up to 31 days in a row and up to a maximum of 180 days in each annual **insurance period**.
3. If **you** have chosen and paid for Leisure cover **your employees** will automatically have winter sports cover up to a maximum of 17 days in each **insurance period**.
4. This policy does not cover **trips** within the **employee's country of residence** unless **you** have paid an additional premium for LocalCover.
5. If **you** have chosen and paid for LocalCover (page 39) cover will only apply in respect of **business trips**.
6. If **you** have chosen and paid for **family** cover, any member of your employee's **family** will be covered when travelling with the main **insured person** on leisure **trips** only.

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 noting particularly any policy conditions, exclusions and claim conditions.

Making a claim

Q. How does an **insured person** make a claim?

A. In the event of an emergency see page 4 (any minor illness or injury costs must be paid for by the **insured person** and reclaimed).

The insured person must telephone Bupa Travel Claims on +44 (0) 1784 410910** and ask for a claim form.

The **insured person** will be asked to give their name, membership number and details of the claim. The **insured person** must return the completed claim form to Bupa Travel Claims, Thames Side House, South Street, Staines, Middlesex. TW18 4XF and any additional information **we** ask for within 28 days of the end of the **trip**.

Q. What extra information does the **insured person** need to supply?

A. The **insured person** must supply all original invoices, receipts, reports and other related items. They 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**.

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 the claim. Please note that evidence to support the claim will be needed (e.g. police reports, receipts and other related items).

Policy information

Words with special meanings

This part 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 special meaning appears it will be printed in bold type.

Abroad

Outside the **country of residence**.

Accidental bodily injury

Physical harm resulting solely and directly from accidental outward, violent and visible means.

Business machines

Mobile telephones, 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**.

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 an officer of the **company**.

Close relative

The **insured person's** spouse, partner (with whom they have lived for 6 months or more), mother, father, mother-in-law, father-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, 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** has his/her principal place of residence.

European area

Albania, Algeria, Andorra, Austria, Balearic Islands, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Eire, Estonia, Finland, France, Germany, Gibraltar, Greece, Greek Islands, Hungary, Iceland, Israel, Italy, Latvia, Lebanon, Libya, 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, Yugoslavia, The Azores, The Canary Islands, The Channel Islands.

Excess

The first £50 of each 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.

Family

The **insured person**, his/her spouse or partner (with whom they have lived for 6 months or more) and their children (including fostered and adopted children) who are under 21 years old, in full time education and who normally live with the **insured person**.

Family members are only covered when travelling with the main **insured person**.

Please note that all **family** members must reside at the same address as the main **insured person**.

Geographical limits

All countries Worldwide excluding **trips** taken solely within the **insured person's country of residence**.

Home

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

Insured person, employee

Any person under a contract of service or apprenticeship with the **company**, who is named on the 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 65 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 main **insured person**.

Insurance period

The period to which the insurance applies. This is shown in **your** schedule.

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 cover for the period of the delay at no additional cost.

Insurer

Bupa Insurance Limited.

Limits of cover

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

Manual work

Hands-on work 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 qualified and recognised as such by the relevant authority in that country, other than the **insured person**, a **close relative**, **travelling companion**, or **employee**.

Money

Sterling coins and banknotes, foreign currency, travellers cheques, travel tickets, hotel and other holiday vouchers which can be converted into cash or replaced, petrol coupons, Green Card, passports and the wallet, purse or similar article in which **money** is normally carried.

Money is covered only whilst carried by the **insured person** or left in a safety deposit box.

Pair or set

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

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 and paid for leisure cover the special meaning of the words **personal baggage** also include skis and ski equipment owned or hired to the **insured person**.

Important: Please also see **personal baggage** exclusions on pages 30-31.

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 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;
- 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;

Strike or industrial action

Any form of **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 31 consecutive days or the period of the original booked journey (whichever is shorter), during the **insurance period**, commencing and ending in the **country of residence**.

United Kingdom area

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 CD's, DVD's, 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 schedule.

Activities covered by this policy

The following activities are covered under this policy:

- banana boat rides
- coastal sailing (within 3 miles from land)
- golf
- horse trekking
- *ice skating on a recognised rink
- jet skiing
- *on piste skiing
- parascending over water
- roller skating on a recognised rink
- *snow boarding with a leash or bindings and protective headgear
- surfing
- *tobogganing
- water skiing

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

- *cross country skiing
- *heli-skiing
- hot air ballooning
- safari
- white water rafting

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

- hill trekking (not necessitating the use of ropes and/or pulleys or climbing equipment, up to a maximum altitude of 5,000 metres on a recognised route)
- off-piste skiing *
- scuba diving up to a depth of 30 metres

This policy does not cover any other hazardous pursuits. This list provides an indication of some of the activities **we** do cover. The **insured person** should contact Bupa Travel Services on 0800 00 10 22[#] if any activity they wish to do is not listed.

Please check section Personal legal responsibility which identifies which activities have no cover for the **insured person's** legal responsibilities.

*Winter sports activities are covered only when leisure cover has been purchased.

Policy conditions

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

1. Changes in circumstances

The **insured person** must write and tell **us**, within 14 days if:

- there is any change in their **country of residence**
- there is any change in their personal circumstances, where family cover has been selected
- 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

as these may affect the terms and conditions of the policy

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 your 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 get back 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.
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 the policy. For emergencies or claims that are likely to be expensive, 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 claims if the **insured person** is travelling against the advice of a **medical practitioner** or for the purpose of obtaining **treatment abroad** or where a terminal prognosis has been given.
2. Anyone 65 years old or over.
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 or attempting suicide;
 - developing psychiatric, mental or nervous condition(s), anxiety or depression;
 - deliberately injuring themselves;
 - being an alcoholic;
 - being addicted to drugs or abusing solvents or being under the influence of drugs or alcohol.
6. Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
7. Any claim or expense of any kind caused directly or indirectly by sexually transmitted diseases.
8. 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.

9. Any claim resulting from the **insured person** taking part in **manual work**.
10. Any claim if the **insured person** has been taking part in 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.
11. Hazardous pursuits (please see 'Activities covered by this policy'.)
12. Any claim where the **insured person** has been taking part in ski-racing, ski-jumping, ski-acrobatics, snow boarding without a leash 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.
13. Any claim if the **insured person** is aged 65 or over whilst taking part in winter sports.
14. 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.
15. 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 2 - 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**;
 - 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.

16. 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.
17. 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.
18. Date change and computer viruses exclusion applicable to all sections of the policy except Section 1 - Medical emergency and other related expenses and Section 2 - Personal accident.

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

- to, or by, equipment (whether **you** 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** 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.

Equipment 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.

19. Travel to areas, where at the time of booking of the **trip** or thereafter, but before the **insured person** travels, that the UK Foreign & Commonwealth Office (FCO) has advised against travel to. If the **insured person** is unsure please contact the FCO on 0845 850 2829 or www.fco.gov.uk/knowbeforeyougo

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 with details of the complaint:

The Quality Manager, Bupa Travel Services, Thames Side House, South Street, Staines, Middlesex TW18 4XF.
Telephone number: 0800 00 10 22**

If this does not resolve **your** complaint, **you** should contact: Customer Relations, Bupa, Staines, Middlesex TW18 4XF.
Telephone number: 0800 00 10 22**

If **you** or the **insured person** is still not satisfied, **you** and the **insured person** may then contact the Financial Ombudsman Service to review the case. The Ombudsman can be contacted by the following: Address: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.
Telephone: 0845 080 1800.
Web: complaint.info@financial-ombudsman.org.uk

We must accept the Ombudsman's final decision, but neither **you** nor the **insured person** are bound by it and may take further action if **you** or 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

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

What is covered:

If the an **insured person** suffers an **accidental bodily injury**, illness 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 £2,000,000.

- 1.2 In the event of death:

- transport of the body or ashes to the **insured person's home**, or
- the cost of burial or cremation where death occurred **abroad**.

The most **we** will pay for any one claim for each person insured under the policy is £2,500.

- 1.3 Reasonable additional travelling costs when **our** Senior Medical Officer recommends that the **insured person** must return to their **country of residence** including the cost of a medical escort if necessary.
- 1.4 Reasonable additional travelling and accommodation costs for the **insured person's** husband, wife or partner or **travelling companion** accompanying them if they need to return to the **country of residence** for **treatment** on the advice of **our** Senior Medical Officer.
- 1.5 Emergency dental **treatment** for the immediate relief of pain.
The most **we** will pay for any one claim for each person insured per **trip** under the policy is £1,000.
- 1.6 The additional travelling and accommodation costs for one person to come and stay with the **insured person** and/or accompany them **home** if this is recommended by a **medical practitioner**.
The most **we** will pay for any one claim per **trip** is £750.
- 1.7 A competent adult of **our** choice to accompany any of the **insured person's** children insured under this policy **home** and any of their additional travelling costs, if the **insured person's** bodily injury, illness 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.

1.8 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 claim where the **insured person** is travelling against the advice of a **medical practitioner** or for the purpose of obtaining **treatment abroad** or where a terminal prognosis has been given.
- d) **Treatment** costs for cosmetic reasons.
- e) The cost of **treatment** for pregnancy or childbirth incurred within 10 weeks of the expected date of delivery.
- f) 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**.
- g) Any costs the **insured person** incurs **abroad** after the date **our** Senior Medical Officer tells them that they should return **home**.
- h) Costs incurred in the **country of residence** other than the cost of transporting them or the body or ashes of anyone insured under this policy to their **home**.
- i) Any travelling or accommodation costs where **we** have not arranged the transportation.
- j) The cost of dental **treatment** for cosmetic reasons only.
- k) The cost of dental **treatment** involving the provision of dentures, artificial teeth, permanent crowns, bridge work or the use of precious metals.
- l) In respect of section; 'Medical emergency and other related expenses' point 1.7, children who are 21 years old or over.
- m) Children who are not insured under the policy.
- n) In respect of section; 'Medical emergency and other related expenses' points 1.6 and 1.7 any air travel costs above the same class of travel as that paid by the **insured person** on his/her outward **trip**.

- o) Any accommodation costs other than the cost of the room.
- p) Any **treatment**, investigations or tests in a private hospital or clinic unless authorised and agreed by **us**, including the cost of a private or semi private room.

Section 2 - 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** dies as a result of an **accidental bodily injury** during a **trip** within 12 months of returning **home** from the **trip we** will pay £10,000.

The most **we** will pay for any one claim in total is £10,000 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 related directly or indirectly to pregnancy within 10 weeks of the estimated date of delivery.

Section 3 - 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 them.
- 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 the **insured person** or any of 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, 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.

Section 4 - Personal baggage

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

What is covered:

4.1 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 £1,000 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 £250 per **trip** per each person insured under the policy.
- the most **we** will pay for **valuables** is £250 per **trip** per each person insured under the policy.

4.2 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, televisions, CD players, motorised or mechanically propelled or assisted vehicles, boats or any parts or accessories for any of them, business machines business goods, stock or trade samples and any specialised equipment relating to **your** 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, damage or destruction by wear and tear, insects, vermin, denting, scratching, dyeing and mechanical or electrical breakdown.
- f) Confiscation or detention by customs or other official bodies.
- g) 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.
- h) Theft or losses from a roof or boot luggage rack other than the theft or loss of camping equipment.
- i) Sports equipment while in use.
- j) **Personal baggage** when the **insured person** has left it unsecured or unattended at any time in a place to which the public have access.
- k) The theft or damage to **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.
- l) 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 and/or incident report must be sent to **us** with the **insured person's** claim.
- m) Any item loaned, hired or entrusted to **you**.

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 receipts for goods where the **insured person** is claiming for stolen or lost goods and **we** require reports from the local police and/or the carrier for lost or stolen **personal baggage**.

Section 5 - Money

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

What is covered:

5.1 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 £250 for each person insured under the policy per **trip** of which;

- the most **we** will pay for any one claim for cash is £250 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.

What is not covered:

- a) The **excess**.
- b) The theft or loss of **money** which has not been reported to the local police or their carrier within 24 hours of discovery of the incident. The incident report 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** or was not left in a safety deposit box.

Section 6 - Baggage delay

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

What is covered:

- 6.1 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.

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

- 6.2 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 7 - Cancellation or cutting short the trip

This part of the policy sets out the cover **we** provide if the **insured person** needs to cancel their **trip** or cut it short.

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 short their **trip** and return **home** early during the **insurance period** because of the following:
 - 7.1 **accidental bodily injury** to, or illness or death of the **insured person** and/or **travelling companion** or any person with whom they are going to stay with during the **trip**.
 - 7.2 the death or life threatening **accidental bodily injury** or illness of a **close relative** and/or **close business colleague** living in the **insured person's country of residence**.
 - 7.3 If the **insured person** or a **travelling companion** are placed in quarantine, summoned for jury service or called as a witness in a court of law under subpoena.
 - 7.4 If the **insured person** or a **travelling companion** are hijacked (unlawful seizure of the vehicle in which they are travelling).
 - 7.5 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.
 - 7.6 If the **insured person's** presence, or that of anyone with whom they are going to travel on the **trip**, 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**.
 - 7.7 **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 £1,000 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 1st November and ending before 31st 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**.

- 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 a person insured under the policy has not checked in for their flight, sea crossing or train journey before the intended departure time or has not got 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 2 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 compensation for Airmiles, holiday points or loyalty scheme points used to pay for the **trip**.

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

What is not covered:

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

Important Note:

To make a claim for cancellation on medical grounds the **insured person** must first contact Bupa Travel Claims on +44 (0)1784 410910**, lines are open 9am to 5pm, Monday to Friday excluding public holidays, who will provide a claim form which includes a certificate for the **insured person** to take to their **medical practitioner** for completion.

Section 8 - Assistance cover

8.1 Pre travel assistance

This part 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

Section 9 - Business trips within employees country of residence (LocalCover)

When **you** have paid the appropriate additional premium, as shown on the schedule, the following sections of cover will apply during **business trips** undertaken within the **employees country of residence**:

Section 1.3 - Additional travelling costs incurred in repatriating the **insured person home**;

Section 1.6 - Additional travelling and accommodation costs for someone to stay with the **insured person** or escort them **home**;

Section 1.7 - Additional travelling costs incurred in returning the **insured person's** unsupervised children under 18 years of age to **home**;

Section 2 - Personal accident.

Section 3 - Personal legal responsibility.

Section 4 - Personal baggage.

Section 5 - Money.

Section 7 - Cancellation or cutting short the trip.

Specific conditions applying to Section 9

1. The **insured person** must demonstrate to **us** that they have pre-booked at least one night's overnight accommodation away from **home** prior to their departure for the **trip**.
2. **You** must comply with all the relevant Conditions listed under each of the above sections of cover.

Specific exclusions applying to Section 9

What is not covered:

- a) Any **trip** when the **insured person** is unable to demonstrate to **our** satisfaction that they have pre-booked at least one night's accommodation away from **home**.
- b) Everything which is listed as excluded under each of the above sections of cover.
- c) Any **trip** not undertaken for business purposes.
- d) The first £50 of each claim, for each person insured under this policy which must be paid by the **insured person** for each incident, under each section of cover the **insured person** claim.







The world of Bupa

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

Details available on request from
Bupa Travel Services,
Staines TW18 4XF.
<http://www.bupatravel.co.uk>



Bupa TravelCover 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

Bupa and the heartbeat symbol are trademarks of The British United Provident Association Limited