

# Bupa Leisure Plus TravelCover

Bupa Travel Services





## Have a safe trip



**We** are working with the UK Foreign and Commonwealth Office (FCO) to do all that **we** can to help travellers stay safe overseas. Before **you** go overseas, check out the FCO website at [www.fco.gov.uk/knowbeforeyougo](http://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 UK Foreign & Commonwealth Office (FCO) has advised against travel to. Please see General Exclusion 22 (page 24).

## Before you travel

- ✓ Check the FCO web site for any specific advice on the country & region **you** are visiting.
- ✓ If **you** are travelling to the European Union (EU) **we** recommend **you** obtain a European Health Insurance Card (EHIC) from the post office, before travelling, by calling 0845 606 2030 or apply online at: [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers)
- ✓ 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 **your** local GP, a recognised travel clinic or call Bupa Travel on 0208 763 3115 for any required vaccinations or health precautions.
- ✓ Take enough **money** for **your 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, credit card and such others at **home**, with a relative or friend.
- ✓ Research **your** destination before **you** go to maximise **your** opportunity to experience new and exciting things during **your trip**.

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## 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

Pre travel advice           **+44 (0) 20 8763 3115**

Emergency assistance   **+44 (0) 20 8763 3115**

Claims                       **+44 (0) 1784 410910<sup>+</sup>**

Customer Services       **0800 00 10 22<sup>\*\*</sup>**

Standard national rates apply to all 020 numbers. Lines open 24 hours a day, 365 days a year.

Calls may be monitored and may be recorded.

<sup>+</sup> 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.

<sup>\*\*</sup> 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 a **medical emergency**, immediate help is available from the 24-hour multi-lingual emergency centre, 365 days a year.

### What you must do

In an emergency, **you** should first check that the situation is covered by **your** Bupa Leisure Plus TravelCover policy.

Please be ready to give **your** name, schedule number and as much information as possible about **your** emergency. Bupa Travel Assistance will ask **you** for a telephone or fax number where they can contact **you** or leave **you** a message at any time of the day or night.

**You** must contact Bupa Travel Assistance and obtain their authorisation before **you** incur any expenses over £500. Until **you** have contacted Bupa Travel Assistance, **we** cannot accept responsibility for any expenses.

Any minor illness or injury costs resulting in a claim should be paid by the insured person and reclaimed from Bupa within 28 days of returning from the **trip**.

**You** can ring Bupa Travel Assistance on the following number:

**Telephone: +44 (0)20 8763 3115**

Or fax Bupa Travel Assistance on:

**Telefax: +44 (0)20 8763 3035**

Bupa Travel Assistance services are provided by FirstAssist Services Limited.  
For **your** protection, **your** calls may be recorded and may be monitored.

## General / Medical warranty

It is **your** promise to **us** that:

At the time of booking the **trip**, **you** are fit and healthy and know of no reason why the **trip** could be cancelled.

It is important that **you** read and understand the following:

1. **You** are not covered for any claim if **you** are travelling against the advice of a **medical practitioner** or where a terminal prognosis has been given.
2. **You** are not covered for any claim if **you** know that you will require **treatment abroad** or if **you** are travelling for the purposes of obtaining **treatment abroad**.

## Reciprocal health agreement

If **you** are a resident of a European Economic Area (EEA) country and are going to travel to another EEA country, **we** recommend **you** obtain a European Health Insurance Card (EHIC) before travelling. This EHIC entitles **you** to receive healthcare at a reduced-cost, or sometimes free, if medical **treatment** becomes necessary during **your** visit to a country in the EEA or Switzerland. **You** can pick up the EHIC form and pre-addressed envelope from **your** local Post Office. The quickest and easiest way to apply for an EHIC is online. Go to [www.dh.gov.uk](http://www.dh.gov.uk) and follow the links through 'Health advice for travellers'. To apply by phone, call 0845 606 2030. **You** will need **your** NHS or National Insurance number to hand (the Community Health Index number for Scotland and the Health and Care number for Northern Ireland).

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

## Important information about your policy

### Your policy and schedule

**Your** policy is a legal contract between the **insurer** and the individual named as the lead person on the policy schedule. 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, geographical limits** of travel, **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 document itself tells **you** exactly what is and is not covered, how **we** will settle **your** claim 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 schedule are proof of **your** insurance and **we** recommend that **you** take them with **you** when **you** 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 unless otherwise stated.

### Cooling-off period

If this insurance cover is not suitable, please contact **us** within 14 days of receipt of your Bupa Leisure Plus TravelCover policy documents and providing **you** have not already taken **your trip** or made a claim, **we** will cancel the policy and refund **your** premium in full. **We** cannot refund **your** premium after this date. **You** may contact **us**:

...in writing Write to Bupa Travel Services, Thames Side House, South Street, Staines Middlesex. TW18 4XF, United Kingdom.

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

### Cancelling your policy after 14 days

Although **we** cannot refund **your** 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 **your** letter or the day **you** telephone **us**.

### Cancellation by us

**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 **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. **You** will have cover for **your trips** up to 45 days in a row and up to 180 days in any one **insurance period**.
2. If winter sports cover is selected and the appropriate premium paid, **you** will have cover for winter sports up to a maximum of 17 days in any one **insurance period**. Please note that winter sports cover is only available if **you** are aged under 65 years old.
3. This policy does not cover trips solely within the **United Kingdom**.
4. If **you** have chosen and paid for Bupa Leisure Plus TravelCover for **your spouse or partner** and/or **your dependent children** they will be covered under this policy when travelling independently.

## How to make a claim

### Check you are covered first.

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

### Making a claim

Q. How do I make a claim?

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

For all claims other than Legal protection, telephone Bupa Travel Claims Helpline on +44 (0) 1784 410910\* and ask for a claim form. Please be ready to give **your** name, schedule number and details of **your** claim.

**You** must return **your** completed claim form and any additional information **we** ask for within 28 days of the end of **your** trip.

If **you** need to make a Legal protection claim **you** should immediately phone or write to:

FirstAssist Insurance Services Limited  
Marshall's Court  
Marshall's Road  
Sutton, Surrey  
SM1 4DU UK  
Phone: +44 (0) 20 8652 1313  
Fax: +44 (0) 20 8661 7604

Q. What extra information do I need to supply?

A. **You** must supply all **your** original invoices, receipts and reports etc. **You** should check the section that **you** are claiming under to see if there are any specific conditions and details or any supporting evidence that **you** must give **us**.

Please remember that it is always advisable to keep copies of all the documents that **you** send 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 **you** as quickly as possible to arrange an appointment to discuss **your** claim. Please note that evidence to support **your** 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 and expressions 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.

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#### Abroad

Outside **your country of residence**.

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#### 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.

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#### Activities covered by this policy

The activities listed on pages 16-18 are covered under this policy. All other activities are excluded under this policy.

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#### Bupa health screen

A full health screen which provides **you** with a full and detailed assessment of **your** current state of health. Available in the United Kingdom only.

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#### Close business colleague

A person working for the same company as **you** or **your travelling companion** whose absence from work along with **you** or **your travelling companion** would prevent the proper functioning of the company, as confirmed by an officer of the company.

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#### Close relative

**Your spouse or partner** (with whom **you** have lived for 6 months or more), mother, father, mother-in-law, father-in-law, daughter, son (including adopted or fostered children), 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.

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## Country of residence

**United Kingdom**, the Channel Islands or the Isle of Man.

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## Dependent children

If **you** have chosen and paid for Bupa Leisure Plus TravelCover for **your dependent children** they will be covered under this policy when travelling independently.

**Your** or **your spouse or partner's** unmarried children (including adopted or fostered children) who are under 18 years old, in full-time education and who normally live with **you**.

Please note that all **dependent children** must reside at the same address as the individual named as the lead person on the policy schedule.

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## Europe

Albania, Algeria, Andorra, Austria, Balearic Islands, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, 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.

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## Excess

The first £50 of each and every claim which **you** must pay, for every incident, under each section of cover **you** claim where the **excess** is applicable as per the policy schedule. This **excess** will apply to each person insured and claiming under this policy.

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## Family

**You, your spouse or partner** and **your dependant children**.

If **you** have chosen and paid for Bupa Leisure Plus TravelCover for **your spouse or partner** and/or **dependent children** they will be covered under this policy when travelling independently.

Please note that all **Family** members must reside at the same address as the individual named as the lead person on the policy schedule.

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## Geographical limits

The area shown on **your** policy schedule.

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## Home

The place where **you** live in **your country of residence**.

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## Insurance period

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

Extension to the **insurance period**:

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

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## Insurer

Bupa Insurance Limited.

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## Legal expenses

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

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## Legal proceedings

Legal action to protect **your** rights in a dispute.

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## 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.

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## 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 severed permanently 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 **your** name is added to **your** 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.

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## 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 or any work in the catering industry.

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### Medical emergency

An **accidental bodily injury** or sudden and unforeseen illness suffered by **you** while **you** are on a **trip abroad** and a recognised **medical practitioner** tells **you** that **you** need immediate in-patient or out-patient **treatment**.

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### Medical practitioner

A person who is qualified and recognised as such by the relevant authority in that country, other than **you**, **your travelling companion**, **close business colleague** or a **close relative**.

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### 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.

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### Mugging

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

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### Pair or set

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

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### Permanent total disablement

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

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### Personal baggage

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

Important: Please also see **personal baggage** exclusions pages 43-44.

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### Repairer

A Bupa approved tradesman.

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## Representative

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

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## Search and rescue

Any costs charged to **you** by a government, regulated authority or private organisation which are directly or indirectly connected with finding and rescuing **you**. This does not include medical evacuation costs (by the most appropriate transport) as a result of a **medical emergency** which is covered under Section 2 - Medical emergency and other related expenses.

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## Secure area

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.

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.
- 

## Spouse or Partner

If **you** have chosen and paid for Bupa Leisure TravelCover for **your spouse or partner** they will be covered under this policy when travelling independently.

**Your spouse or partner** (with whom **you** have lived for 6 months or more) who is under 65 years old at the start of the **insurance period**.

Please note that **your spouse or partner** must reside at the same address as the individual named as the lead person on the policy schedule.

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## 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.

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## Travelling companion

Any person whom **you** are travelling with during **your trip**.

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## Treatment

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

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## Trip

A pre-booked journey within the **geographical limits** shown on **your** policy schedule which starts and ends in **your country of residence** and which does not exceed 45 days or the number of days originally booked, whichever is shorter.

If winter sports cover has been selected and paid for, cover will include a maximum of 17 days in any one **insurance period**.

**You** must not be away from **your home** for more than 180 days in any one **insurance period**. Should **you** exceed this then all cover will end in respect of **your** policy unless **we** agree otherwise in writing.

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## United Kingdom

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

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## Valuables

Watches, furs, binoculars, telescopes, audio or video or photographic or computer equipment, MP3 players and other related accessories (including but not limited to CD's, DVD's, video and audio tapes and electronic games), jewellery, precious metals or stones or items made from precious metals or stones.

Important: Please also see **Personal baggage** exclusions pages 43-44.

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## We, us, our

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

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## Worldwide

**Europe** and all countries in the rest of the world.

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## You/your

The person(s) named on **your** policy schedule who live in the **United Kingdom** for at least 6 months of the year and at the start of the **insurance period** are all under 65 years old and for whom the appropriate premium has been paid.

## Activities covered by this policy

The following activities are covered under this policy:

- aerobics
- badminton
- baseball
- basketball
- bowls
- catamaran sailing (within 3 miles from land)
- cricket
- croquet
- curling<sup>†</sup>
- cycling on recognized routes (no racing, no bmx, no mountain biking)
- deep sea fishing
- dingy sailing (within 3 miles from land)
- dry slope skiing<sup>†</sup>
- fell running/walking (no climbing)
- fishing
- golf
- ice skating on a recognised ice rink<sup>†</sup>
- mountaineering / trekking not necessitating the use of ropes/pulleys or climbing equipment up to a maximum altitude of 2,000 metres
- orienteering
- racquet ball
- rambling (no climbing)
- reindeer/husky/sleigh rides as a passenger only
- roller skating
- rounders
- rowing
- safari
- sailing (within 3 miles from land)
- scuba diving up to a depth of 30 metres when accompanied by a qualified instructor
- skiing on piste<sup>†</sup>
- snorkelling
- snow boarding on piste with a leash or bindings and protective headgear<sup>†</sup>
- softball
- squash
- surfing

- swimming
- table tennis
- tennis
- ten pin bowling
- tobogganing†
- volleyball
- walking up to a maximum altitude of 2,000 metres
- water polo
- water skiing
- windsurfing (within 3 miles from land)
- yachting (within 3 miles from land)

The following activities are covered when **you** have booked and paid for the activity with a fully licensed and reputable company and where applicable, the appropriate safety equipment is used and/or worn:

- abseiling
- archery
- black water rafting
- canoeing/kayaking (no white water, no sea canoeing or kayaking)
- clay pigeon shooting
- cross country skiing with a qualified guide†
- fencing
- flotilla sailing (with professional leader)
- gymnastics
- heli-skiing†
- horse riding (no competitions/jumping/hunting)
- hot air ballooning (as passenger only)
- jet biking
- jet skiing
- jousting
- mountaineering/trekking not necessitating the use of ropes/pulleys or climbing equipment up to a maximum altitude of 5,000 meters on a recognized route when accompanied by a qualified guide
- parascending over water
- pony trekking
- skiing off piste when accompanied by a qualified guide†
- swimming with dolphins
- white water rafting

† Relates to Winter sports activities which are only covered when **you** have selected and paid for winter sports cover. Please note that winter sports cover is only available to persons aged under 65 years old.

Please contact Bupa Travel Services on 0800 00 10 22\*\* if any activity **you** wish to do is not listed. Please check Section 8 - Personal Legal Responsibility which identifies which activities have no cover for **your** legal responsibilities.

## Policy conditions

These are the conditions of the insurance that the individual named as the lead person on the policy schedule, will need to meet as part of this contract:

### 1. Changes in your circumstances

The individual named as the lead person on the policy schedule must write and tell **us** within 30 days:

- if anyone who has been insured under this policy is no longer resident in the **United Kingdom**;
- if **your** address has changed;
- if anyone who has been insured under this policy is no longer to be covered under this policy.

If the individual named as the lead person on the policy schedule does 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

**You** must take all reasonable steps to prevent loss or damage. **You** must act as if **you** are not insured.

### 3. Fraud

If dishonest means are used by **you** or anyone acting on **your** behalf to:

- obtain a claims payment under **your** policy;
- obtain cover for which **you** do not qualify;
- obtain cover at a reduced premium;

**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

**You** cannot transfer **your** interest in this policy to anyone else without **our** written permission.

### 5. **You** must not settle, reject or negotiate any claim without **our** permission.

6. **We** have the right, if **we** choose, in **your** 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. **You** must give **us**, at **your** reasonable expense, all the information **we** ask for about any claim including evidence and receipts and **you** must help **us** to take legal action against anyone if **we** ask **you** to.
8. If **you** claim under this policy for something which is also covered by another insurance policy or service contract, **you** 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 **you** hold another insurance policy providing this cover.
9. **You** must take all reasonable steps to get back any article which has been lost or stolen. **You** must if asked to, identify the person **you** believe to be responsible for the loss and to assist with any prosecution if necessary.
10. If **we** settle **your** claim and as a result **your** travel ticket(s) are not used, **you** must give the tickets to **us**.
11. **You** must complete a claim form within 28 days of **your** returning **home** to **your country of residence** if anything happened on **your trip** which might lead to a claim under **your** policy. For emergencies or claims that are likely to be expensive, **you** must tell **us** as soon as possible.
12. If **we** ask for it, **you** must agree to be examined by a **medical practitioner** of **our** choice and at **our** expense.
13. In the event of the death of anyone insured under the policy, if **we** ask for it, **you** must agree to have a postmortem examination carried out at **our** expense.
14. **You** must pay back to **us** any amount which **we** have paid to **you** for something which is not covered under this policy.
15. If **you** make a claim under this policy the policy premium is not refundable as part of **your** claim.

16. **We** will make every effort to apply the full range of services in all circumstances as shown in **your** 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 **your** policy.

### What is not covered

It is important that **you** read and understand the following:

1. Any claim if **you** are travelling against the advice of a **medical practitioner** or where a terminal prognosis has been given.
2. Any claim if **you** know that **you** will require **treatment abroad** or if **you** are travelling for the purposes of obtaining **treatment abroad**.
3. Anyone 65 years old or over.
4. Any loss or damage caused by an act deliberately carried out by **you**.
5. For loss, damage or **treatment**, if **you** have put yourself in danger, except if **you** are trying to save another human life.
6. Any claim which results from **you**:
  - committing or attempting suicide;
  - suffering from or developing psychiatric, mental or nervous condition(s), anxiety or depression;
  - deliberately injuring yourself;
  - being an alcoholic;
  - being addicted to or using drugs (unless prescribed by a **medical practitioner**) or abusing solvents or being under the influence of drugs or alcohol.
7. Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
8. Any claim or expense of any kind caused directly or indirectly by sexually transmitted diseases.
9. 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.
10. Any claim resulting from **you** taking part in **manual work**.
11. Any claim if **you** have been taking part in any activity not listed as included on pages 16-18 including but not limited to canyoning, steeplechasing, polo, hunting, any professional sport(s), pot holing, fighting (except in self-defence),

scuba-diving below a depth of 30 metres, parachuting, skydiving, racing, speed or endurance tests or practising for such events, any form of martial arts, or any form of organised team sport not listed as included.

12. Hazardous pursuits (Please see 'Words with special meanings - **Activities covered by this policy**'.)
13. Motorcycling as a rider or passenger on any motorcycle over 50cc or motorcycling as a rider or passenger on any motorcycle or moped under 50cc, unless wearing a helmet and unless the rider is a holder of a full and valid motorcycle licence.
14. Any claim if **you** have been taking part in winter sports unless winter sports cover has been selected and the appropriate additional premium has been paid.
15. Any claim where **you** have 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.
16. Any claim if **you** are aged 65 or over whilst taking part in winter sports.
17. Any **search and rescue** costs. This does not include medical evacuation costs (by the most appropriate transport) as a result of a **medical emergency** which is covered under Section 2 (Medical emergency and other related expenses).
18. Any claim arising as a result of **you** failing to get the inoculations or vaccinations that **you** need or failing to take recommended prophylactic medication (ie: anti-malarials)
19. Any claim or expense of any kind, directly or indirectly caused by:
  - a) war or any terrorist act (other than under Section 2 - Medical emergency & other related costs and Section 5 - Personal Accident - as long as the disturbances were not taking place at the time of booking the **trip** and/or at the start of the **trip**).
  - b) invasion, revolution, rebellion or civil commotion;
  - c) ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel;
  - d) radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
  - e) 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 **you** or for any loss which happens following any delay, on **our** part, in providing services to **you** unless negligence on **our** part can be proved.
21. Any costs **you** would have expected or would have been required to pay, if the event resulting in the claim had not happened.
22. Travel to areas where, at the time of booking the **trip** or thereafter but before **you** travel, the UK Foreign and Commonwealth Office has advised against travel to. If **you** are unsure please contact them on 0845 850 2829 or [www.fco.gov.uk/knowbeforeyougo](http://www.fco.gov.uk/knowbeforeyougo).
23. Date change and computer viruses exclusion applicable to all sections of the policy except Section 2 Medical emergency and other related expenses, Section 7 Legal protection and Section 5 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.

24. Any claim in connection with any **trip** which **you** make solely within the **United Kingdom**.

## Complaints procedure

**We** set ourselves high standards and try to provide the service **we** believe **you** 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 no. 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** are still not satisfied, **you** may then contact the Financial Ombudsman Service to review **your** case. The Ombudsman can be contacted at the following address: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone no 0845 080 1800.

**We** must accept the Ombudsman's final decision, but **you** are not bound by it and may take further action if **you** 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 - Assistance cover

### 1.1 Pre travel assistance

This section of the policy explains the services **we** can provide before **you** travel and are available on +44 (0) 20 8763 3115. Before **you** travel **we** can provide **you** with the following advice and information:

- current visa and / or entry permit requirements
- current inoculation, vaccination and prophylaxis requirements. **We** can also help **you** arrange inoculations or vaccinations before a **trip abroad**. **We** will not pay for the cost of vaccinations, inoculations or prophylactic medication.
- 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.

### 1.2 Personal assistance

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

#### What is covered

- 1.2.1 If **you** need **money** urgently and access to **your** normal financial or banking arrangement is not available locally **we** will transfer emergency funds intended to cover **your** immediate emergency needs to **you** if **you** allow **us** to debit a credit or charge card, or arrange for funds to be deposited with **us** in **your country of residence**. The most **we** will transfer under this policy, per **trip** is £500.
- 1.2.2 If **you** suffer an illness, accident or have unforeseen travel delay problems, **we** will send 2 urgent messages to **your home**.
- 1.2.3 If **you** need **us** to, **we** will help:
- replace essential drugs or other medication which have been lost or which **you** cannot get **abroad**;
  - replace prescription glasses or contact lenses which have been lost or

- broken and which **you** cannot get **abroad**;
  - obtain blood supplies which **you** cannot obtain **abroad**.
- 1.2.4 **We** will provide access to the names and addresses of local doctors, hospitals, clinics or dentists when **you** want a consultation or if minor **treatment** is needed. (If any **treatment** other than for minor ailments is needed, **you** must advise **us** as soon as possible.)
- 1.2.5 If **your** baggage has been lost and the carrier has not found it for **you**, **we** will help trace **your** baggage and deliver it to **you**. **We** will need **your** baggage tag number.
- 1.2.6 If **your** tickets and travel documents, including **your** passport, have been lost or stolen, **we** will help **you** to replace these and refer **you** to a suitable travel office.
- 1.2.7 If **your** credit or debit cards are lost or stolen, **we** will tell **your** credit or debit card company in **your country of residence** if **you** ask **us** to.
- 1.2.8 If **you** leave any of **your** children under the age of 18 in **your country of residence** when **you** go **abroad** and any of **your** children become ill or suffer injury **we** will, if **you** ask **us** to:
- arrange for medical advice to be made available;
  - arrange for medically advisable **treatment**;
  - monitor the situation until **you** return **home**.

## What is not covered

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

## Section 2 - Medical emergency and other related expenses

This part of the policy explains the cover **we** provide for a **medical emergency** and other related expenses. Please note that this is not a private medical insurance and therefore **you** are not covered for elective or non-emergency procedures.

### What is covered

If **you** suffer an **accidental bodily injury**, illness or die while on a **trip we** will pay the cost of:

2.1 reasonable and necessary emergency medical and surgical **treatment** in the nearest suitable hospital.

2.2 in the event of death:

a) transport of the body or ashes to **your home** or,

b) the cost of burial or cremation where death occurred **abroad**.

The most **we** will pay for any one claim in respect of all persons insured under section 2.2 of the policy is £2,500.

2.3 reasonable additional travelling costs when **our** Senior Medical Officer recommends that **you** must return to **your home** including the cost of a medical escort if necessary.

2.4 reasonable additional travelling and accommodation costs for **your spouse or partner** or **travelling companion** accompanying **you** if **you** need to return to **your home** for **treatment** on the advice of **our** Senior Medical Officer.

2.5 emergency dental **treatment** for the immediate relief of pain. The most **we** will pay for any one claim for each person insured under this policy per **trip** is £1,000.

2.6 the additional travelling and accommodation costs for one person to come and stay with **you** and/or accompany **you home** if this is recommended by a **medical practitioner**. The most **we** will pay for any one claim for each person insured under this policy per **trip** is £1,000.

2.7 a competent adult of **our** choice to accompany any of **your dependant children** insured under this policy **home** and any of their additional travelling costs, if **your accidental bodily injury**, illness or death means that there is no one else to look after them.

## What is not covered

- a) The **excess**.
- b) Costs of more than £500 which **we** have not agreed in advance.
- c) Any **treatment** that was pre-planned or pre-known by **you**.
- 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 **you** have been told by a **medical practitioner** that the **treatment** can safely be delayed until **your** return **home**.
- g) Any costs **you** incur **abroad** after the date **our** Senior Medical Officer tells **you** that **you** should return **home**.
- h) Any travelling or accommodation costs where **we** have not arranged the transportation.
- i) The cost of dental **treatment** for cosmetic reasons only.
- j) The cost of dental **treatment** involving the provision of dentures, artificial teeth, permanent crowns, bridgework or the use of precious metals.
- k) In respect of section 2.7, children who are 18 years old or over.
- l) Children who are not insured under the policy.
- m) In respect of section 2.4, 2.6 and 2.7 any air travel costs above an economy/tourist class ticket.
- n) Any accommodation costs other than the cost of the room.
- o) 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 3 - Hospital daily benefit

This section of the policy sets out the benefit **we** will pay for a hospital in-patient stay.

### What is covered

If **you** make a claim under 'Section 2 - **Medical emergency** and other related expenses' and **we** agree to pay **your** claim, **we** will also pay **you** £25 for each continuous 24-hour period that **you** have to spend in hospital as an in-patient.

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

## Section 4 - Bupa health screen benefit

This section of the policy sets out the benefit **we** provide for a **Bupa health screen**. Please note that any voucher for a **Bupa health screen** is only redeemable in the **United Kingdom**.

### What is covered

If **you** make a claim under Section 2 - **Medical emergency** and other related expenses and **we** agree to pay **your** claim, **we** will give **you** a voucher for **you** to have a **Bupa health screen**. **You** must use the voucher within 3 months of returning to the **United Kingdom**.

### What is not covered

Any claim under Section 2 - Medical emergency and other related expenses which involves **you** or any person insured under the policy being admitted to a recognised hospital **abroad**, as an in-patient for less than 5 days in a row.

## Section 5 - Personal accident

This section of the policy sets out the cover **we** provide if **you** have an accident during a **trip abroad**.

### What is covered

If **you** suffer **loss of limb(s)**, **loss of sight**, **permanent total disablement** or die 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:

- £ 25,000 for death
- £ 50,000 for the **loss of limb(s)** (one or more limbs);
- £ 50,000 for the **loss of sight** (in one or both eyes);
- £ 50,000 for **permanent total disablement**.

The most **we** will pay for any one claim in total is £50,000 per person insured under this policy or £2,500 for the death of any person 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.
- c) Any claim arising from the 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.

## Section 6 - Cancellation or cutting short the trip

This section of the policy sets out the cover **we** provide if **you** need to cancel **your** trip or cut it short, due to one of the reasons listed below:

### What is covered

**We** will reimburse **you** if:

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

- **accidental bodily injury** to, or illness or death of **you** and/or a **travelling companion** and/or any person with whom **you** are 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** living in **your country of residence**.
- if **you** or **your travelling companion** are placed in quarantine, summoned for compulsory jury service or called to give evidence as a witness in a court of law under subpoena.
- if **you** or **your travelling companion** are hijacked (unlawful seizure of the vehicle in which **you** are travelling).
- if **you** are made redundant when **you** are under 65 and have had two years of continuous employment and **your** redundancy is notified to **you** after the issue of the policy.
- if **your** presence, or that of **your travelling companion**, is required following serious fire, storm or flood damage at **you** or their **home**, or place of business, within **your country of residence** or required by the police following burglary at **you** or their **home**, or place of business in **your country of residence**.
- **strike or industrial action**, weather conditions or the mechanical breakdown of aircraft, sea vessel or train which delays **your** pre-booked (and specified on **your** ticket) outward flight, sea crossing or international train journey from **your country of residence** for more than 24 hours.
- If it is necessary for **you** to have to cancel **your** outward **trip** as a result of a delay lasting more than 24 hours, **we** will pay an amount equal to the cost of

**your trip** up to £5,000 less any amounts that **you** are entitled to be refunded.

The most **we** will pay for each person insured under this policy is £5,000 in any one **insurance period**.

### What is not covered

- a) The **excess**.
- b) Cancelling or cutting short **your trip** because of:
  - i) **your** disinclination to travel or
  - ii) **your** loss of enjoyment of the **trip** or
  - iii) 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 **you** made **your** travel arrangements for **your trip**.
- e) Any costs incurred because **you** did not tell **your** carrier or travel agent immediately **you** knew that **your 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 **your** financial circumstances other than redundancy qualifying for payment under the Employment Rights Act 1996 as amended from time to time 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 holiday plans depend has to attend a court of law unless they have been called upon for compulsory jury service or they are being called as a witness 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) The first £25 of each and every claim for loss of deposit.
- o) Any claim for compensation for Airmiles, holiday points or other loyalty schemes which **you** used to pay for **your trip**.

### Important note

If **you** need to make a claim for cancellation on medical grounds **you** must first contact Bupa Travel Claims Helpline on +44 (0) 1784 410 910+ who will provide a claim form which includes a certificate for **you** to take to **your** General Practitioner or **Medical Practitioner** for completion.

## Section 7 - 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 7 days after completion of the **trip**.

### What is covered

The **insurer** will insure **you** for:

- 7.1 **Legal expenses** up to £25,000 to claim compensation or damages if **you** are injured or if **you** die as a direct result of an accident that happens during the **trip**.
- 7.2 An overall maximum of £50,000 for all claims made by insured persons as a direct result of the same accident.
- 7.3 Any extra travelling expenses up to a maximum of £250 per person if **you** have to attend a court **abroad** about **your** 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 **you** winning the case or achieving a reasonable outcome.
- d) Where a reasonable estimate of **your** total **legal expenses** is greater than the compensation or damages that **you** are claiming.
- e) Where **you** are injured or die as a result of taking part in hazardous sports or activities not covered under the policy.
- f) For damages or fines **you** have to pay.
- g) Made by **you** against **us**, the **insurer** or FirstAssist Services Limited or FirstAssist Insurance Services Limited.
- h) For any costs relating to a claim or counterclaim made against **you**.
- i) Any **legal expenses** which are dependent upon the successful outcome of the case.

### How we settle claims under this section

**You** must comply with the terms of this policy.

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

**We** will give **you our** agreement if:

- **we** think **you** have a reasonable chance of winning **your** case and achieving a reasonable outcome; and
- **we** think it is reasonable to pay **your legal expenses**.

If **we** do not accept **your** claim **we** will tell **you** why.

If there is a dispute between **you** and **us** or FirstAssist Insurance Services Limited or FirstAssist Services Limited about this section of the policy, it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister whom **you** and **we** agree to. If **we** cannot agree with **you** 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 **your** right to have recourse to any other complaints procedure to which the **insurer** subscribes or to the courts.

When an incident happens outside of the European Union, **we** will appoint and control the legal **representative**.

If **your representative** wants to consult a barrister **we** will agree if **we** think it is reasonable. **You** must give **us** the name of the barrister and the reasons why **you** need one.

**We** may take over and continue in **your** 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 **your** dispute. **You** must agree to a settlement which is reasonable.

**You** must tell **us** if an offer is made to settle the dispute.

**You** must not negotiate or agree to settle the dispute without having **our** agreement beforehand. If **you** do not accept a reasonable offer to settle the dispute, **we** may not continue to support **your** claim.

**We** must be able to contact **your representative**. **You** and **your representative** must co-operate with **us** and tell **us** about developments to do with **your** case.

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

**You** and **your representative** must take every step to recover **legal expenses**. **You** must pay any recovered **legal expenses** to **your representative** 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 **your legal proceedings**.

## Section 8 - Personal legal responsibility

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

### What is covered

**Your** legal responsibility to pay damages and costs to others which are the result of:

- 8.1 accidental death or physical injury to anyone during a **trip**; and/or
- 8.2 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 **you** die, this cover is transferred to **your** 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 **you** or any of **your family**.
- b) Anything belonging to **you**, or anything the responsibility of **you** or any of **your family** or anyone employed by **you** or any of **your family** or anyone living with **you**.
- c) Any responsibility resulting from **your** employment, trade, profession, business or gainful occupation or the trade, business, profession or gainful employment of any of **your family**.
- d) Any responsibility as an employer to anyone employed by **you** or any of **your 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 **your** or any of **your family** owning or using aircraft, horse-drawn vehicles, motorised or mechanically propelled vehicles or assisted vehicles or towed vehicles, boats (other than rowing boats, punts and canoes), jet skis, jet bikes or wet bikes, animals (other than horses, domestic dogs or cats), firearms (other than sporting guns).
- g) Any responsibility resulting from wilful or malicious acts by **you**.
- h) Accidental injury or loss which has not been caused by **your** negligence.
- i) Any claim for personal legal responsibility which is covered by any other insurance held by **you**.
- j) The occupation, except temporarily for the purposes of the **trip**, or ownership of any land or building.

## Section 9 - Travel delay

This section of the policy sets out the benefit **we** provide if **your** travel is delayed.

### What is covered

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

- **strike or industrial action;**
- 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 full 12-hour period that **you** are 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 £200.

### 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 **your 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 **you** have not obtained written confirmation from the carrier giving the period and reason for delay.

## Section 10 - Missed departure

This section of the policy explains the services and benefits **we** provide to **you** before **you** leave **your country of residence** on a **trip** and after **you** return to **your country of residence** from a **trip abroad**.

### What is covered

10.1 Additional costs **you** have to pay when **you** travel to **your** international departure point as stated on **your** airline ticket in **your country of residence**. If **you** leave **your home** and **you** have taken every reasonable step to ensure **you** get there on time but **you** are still delayed on **your** way to **your** international departure airport, port or rail terminal in **your country of residence** because of the:

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

**We** will help **you** to get to **your** international departure point in **your country of residence** by:

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

If **you** arrive too late to begin **your** outward journey **we** will help **you** to get to **your** pre-booked destination **abroad** by:

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

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

- £500 for travel within **Europe**
- £1,000 for travel **Worldwide**

10.2 Additional costs **you** have to pay when **you** travel **home** from **your** international arrival point in **your country of residence**. If **you** are delayed on **your** way back to **your** international arrival point in **your country of residence** and **you** miss a travel connection **we** will:

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

If, when **you** arrive back in **your country of residence**, **you** cannot continue **your trip** because of:

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

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

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

The most **we** will pay under section 10.2 of this policy is £500 for each person insured under the policy per **trip**.

### What is not covered

- Additional costs which are not directly related to **you** travelling to **your** international departure point in **your country of residence** or **your home**.
- The cost of all repairs and towing charges and the cost of roadside assistance charges over 1 hour following the immobilisation of **your** vehicle.
- Delays caused by **strike or industrial action** which had started or for which a start date had been announced before **you** made **your** travel arrangements for **your trip**.
- 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.
- Additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements.
- Any claim where **you** have not obtained written confirmation from the carrier giving the period and reason for delay.
- Any claim for additional mechanical wear and tear or loss of value or for additional mileage charges other than for additional fuel and oil.
- Any claim under this section if **you** have also claimed under 'Section 6 - Cancellation or cutting short the **trip**'.

## Section 11 - Personal baggage

This section of the policy sets out the cover **we** provide for **your personal baggage**.

### What is covered

11.1 **Your 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 £2,000 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**.
- The most **we** will pay for **valuables** is £500 per **trip** per person insured under the policy.

### What is not covered

- a) The **excess**.
- b) Contact or corneal lenses, dentures, hearing aids, bonds, securities, stamps or documents of any kind, glass, china, antiques, pictures, musical instruments, televisions, satellite navigation systems, personal organisers, portable telephones, typewriters, pedal cycles, coupons, 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** business, trade or profession.
- c) Theft of **personal baggage** from a locked, unattended motor vehicle unless:
  - i) the items were locked out of sight in a **secure area**; and
  - ii) force and violence were used to get into the motor vehicle; and
  - iii) 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) Loss, theft or damage to **valuables** not carried in **your** hand baggage whilst **you** are travelling, unless the carrier confirms that the item had to be placed in the hold for the duration of the flight.
- 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 **you** have 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 the discovery of the incident. The written police report must be sent to **us** with **your** claim.
- m) Damage to or loss of **personal baggage** in transit which has not been reported to the carrier within 24 hours of the discovery of the incident. The written incident report must be sent to **us** with **your** claim.
- n) 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 **you** are 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 12 - Baggage delay

This section of the policy sets out the cover **we** provide if **your** baggage is delayed.

### What is covered

The cost of buying essential items if **your** baggage has been lost or misplaced by the carrier for more than 24 hours during the outward journey of a **trip**.

The most **we** will pay for each person insured under the policy is £200 per **trip**.

### How we settle claims under the baggage delay section.

If **we** pay **your** claim under this section **we** will deduct the amount from the final settlement of any claim **you** make under Section 11 - **Personal baggage** if the items are lost permanently.

**You** must keep all **your** receipts from the purchase of essential items and send them to **us** with **your** claim.

**You** must provide written confirmation from the carrier confirming the period of the loss of **your** baggage.

## Section 13 - Money and passport

This section of the policy sets out the cover **we** provide for **your money** and passport.

### What is covered

13.1 **Your money** is covered if it is:

- lost or damaged;
- stolen;
- destroyed

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

The most **we** will pay in total for any one claim is £1000 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 £100 per **trip**.

13.2 The cost of reasonable additional travel and accommodation expenses **you** incur **abroad** while obtaining a replacement passport if **your** passport is lost or stolen outside **your country of residence** during a **trip**.

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

### What is not covered

- a) The **excess**.
- b) The theft or loss of **money** or **your** passport which has not been reported to the local police or **your** carrier within 24 hours of the discovery of the incident. The written police report must be sent to **us** with **your** 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 **you** or was not left in a safety deposit box.

## Section 14 - Hijack

This section of the policy sets out the cover **we** provide in the event that the transport in which **you** are travelling is hijacked.

### What is covered

If **your trip** is disrupted either as a result of the public transport in which **you** are travelling being hijacked, **we** will pay a distress allowance of £50 for each 24 hour period that the hijack continues and **you** are detained.

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

## Section 15 - Mugging

This section of the policy sets out the cover **we** provide in the event that **you** are mugged.

### What is covered

If **you** are mugged and, as a result of **your** injuries received from the **mugging**, are admitted as an in-patient to a hospital **abroad**, we will pay £50 per day per complete period of 24 hours **you** are in hospital.

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

### What is not covered

Any claim if **you** have not obtained a written police report of the **mugging** and confirmation of **your** injuries and the period of in-patient **treatment** from the hospital.

## Section 16 - Homecall

During the 7 day period commencing from the end of the **trip**, **we** will arrange within the **United Kingdom**, on receipt of **your** instruction, for a **repairer** to effect repairs arising from the loss of use of or damage to the systems or facilities within **your home** as detailed in paragraphs 16.1 to 16.5:

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

### What is not covered

**You** 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 17 - Catastrophe

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

### What is covered

If **you** are necessarily and unavoidably required to move from **your trip**'s original prebooked and pre-paid accommodation as a result of fire, flood, earthquake, storm, atmospheric disturbances or other convulsions of nature, medical epidemic or local government directive, **we** will pay the additional costs **you** incur for alternative accommodation.

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

### What is not covered

- a) the **excess**
- b) any claim if **you** have not obtained, in writing a report from a local or national authority confirming the disaster. This report must be sent to **us** with **your** claim.

## Optional cover

The following sections do not apply if **you** have not paid the appropriate additional premium. This is shown on **your** policy schedule.

## Section 18 - Winter sports cover

This section of the policy explains the cover **we** provide for winter sports providing this cover has been selected and the appropriate premium paid. Please check **your** policy schedule if **you** are unsure.

Cover is provided for a maximum of 17 days during the **insurance period**.

Please note that winter sports cover is only available to persons aged under 65 years.

### Words with special meanings in this section

#### Ski pack

Pre-booked lift passes, ski tuition and ski hire

#### Winter sports equipment

Skis (including bindings), snowboards, boots and poles owned or hired by **you**.

#### What is covered

The following benefits apply in addition to the other benefits detailed in **your** policy schedule:

#### Under Section 2 - Medical emergency and other related Expenses

If **you** make a claim under Section 2 - **Medical emergency** and Other Related Expenses and **we** agree to pay **your** claim, **we** will also pay up to £300 for **your** non-refundable pre-booked **ski pack** if, during **your trip**, a **medical practitioner** certifies that **you** are unable to ski as the direct result of an **accidental bodily injury** or sudden and unforeseen illness.

#### Under Section 6 - Cancellation or cutting short the trip

If **you** make a claim under Section 6 - Cancellation or cutting **your trip** short and **we** agree to pay **your** claim, **we** will also pay up to £300 for pre-booked, non-refundable **ski pack**.

In the event that **you** cut **your trip** short and return **home** early **we** will pay for non-refundable **ski packs** on a pro-rata basis for each full day that the **ski pack** is unused, up to a maximum of £300.

## Under Section 11 - Personal baggage

**Your winter sports equipment** is covered if it is lost, damaged, stolen or destroyed and not recovered during a **trip**. The most **we** will pay for any one claim of **winter sports equipment** is £500 for each person insured under the policy.

The cost of hiring replacement **winter sports equipment** if **your winter sports equipment** has been lost or misplaced for more than 12 hours on 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**.

## Avalanche and landslide

If **your** scheduled public transport service is cancelled or cut short because of an avalanche or landslide **we** will pay for additional, reasonable accommodation and travel expenses that **you** incur.

The most **we** will pay for any one claim is £50 per day for each person insured under the policy up to a maximum of £500 per **trip**.

## Piste closure

If, during a **trip** starting after 1st November and ending before 31st March, **you** cannot ski at **your** pre-booked resort because of either a lack of or excess of snow causes a total closure of the lift system **we** will pay for reasonable transportation costs, lift pass charges and similar costs which **you** have to pay to travel to and from a similar resort or area to ski.

The most **we** will pay for any one claim is £25 per day for each person insured under the policy up to a maximum of £250 per **trip**.

## What is not covered

- a) Anything not covered under the main sections of the policy
- b) Claims for piste closure if **you** cannot ski for a period of less than 24 hours in a row
- c) Any claim which involves the closure of baby drags and lifts used for transport within the resort by non-skiers
- d) Any claim which involves the closure of the winter sports lift system because of dangerous high winds.

## Special conditions

- 1) Please see conditions under Section 11 - Personal baggage.
- 2) In the event of piste closure, **we** will require a letter from the tour operator or ski lift operator confirming the date(s) and reasons for the piste closure.



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