

# travel insurance policy wording

## Important declaration

An insurance policy can only provide cover in respect of an event/occurrence which is sudden, unforeseen and beyond **Your** reasonable control. Any facts known to **You**, which could possibly result in **You** having to make a claim, must be disclosed to **Us** otherwise **You** may not be covered. In addition, anyone named under the policy must have read and understood the following relating to **Pre-Existing Medical Conditions**:

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

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

**Only in any of these three circumstances do you need to contact Healthcheck on 0844 826 2711.**

**If you are travelling to Europe or Worldwide:**

Do **You** or a **Close Relative** have a **Pre-Existing Medical Condition** that is not included in the list below?

YES

**If You have answered yes to any of these questions, You must contact Healthcheck on 0844 826 2711.**

This should be done at the time of taking out this insurance or booking your journey. Healthcheck will confirm whether or not cover is available for the condition. An additional premium may be payable.

Have **You** or a **Close Relative** received a terminal prognosis for any medical condition?

YES

Failure to contact Healthcheck may invalidate any claim.

Are **You** or a **Close Relative** aware of a medical condition but have not received a formal diagnosis?

YES

An incomplete or inaccurate declaration will invalidate any claim under Section A – Cancellation or Curtailment, Section B – Medical Expenses and Section C - Personal Accident.

Are **You** or a **Close Relative** on a waiting list or have the knowledge of the need for surgery in a hospital?

YES

Are **You** aware of any circumstances that could reasonably be expected to give rise to a claim on this policy?

YES

NO

**If You have answered no to all the questions above You do not need to contact Healthcheck.**

**PRE-EXISTING MEDICAL CONDITIONS** Cover is excluded for any defined Pre-Existing Medical Condition. If in doubt please call Our Healthcheck in confidence on:

0844 826 2711

**Conditions that do not need to be declared for travel to Europe or Worldwide:**

Asthma (under control), Attention Deficit Hyperactivity Disorder, Blindness, Blood Pressure (regulated and under control), Cholesterol (under control), Colitis (no hospital admissions in last 12 months), Common Cold/Influenza, Cuts & Abrasions (non-self inflicted), Deafness, Diabetes diet controlled, Diabetes tablet controlled, Diabetes insulin controlled (only if under control and no other health conditions / no hospital visits or hypo black outs in the last 12 months), Diarrhea and/or vomiting (resolved), Eczema, Fungal Nail Infection, Gastric Reflux, Glaucoma, Gout, Haemorrhoids, (Piles), Hay fever, Hip replacement (provided not within the last 6 months), Any conditions arising from any Medical Operations that occurred more than 12 months prior to the date of booking the trip that have had No complications since the surgery was undertaken, Migraine (confirmed diagnosis, no ongoing investigations), Nasal Polyp(s) (benign) Neuralgia, Neuritis, Nut Allergy, Reflux Oesophagitis, Rhinitis (Allergic), Sinusitis.

**Please note**

One of the many benefits of travel insurance is the easy access it affords to professional assistance if **You** suddenly fall ill abroad. However, travel insurance is not a substitute for private medical insurance. It is important to note that cover is only provided for necessary emergency treatment in the event of an accident or unexpected illness that has been approved by **Our** Assistance Company.

## Important declaration

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

Should **You** not wish to take advantage of the optional terms quoted by the medical helpline, cover for the **Medical Condition** in question will be excluded.

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

Please also see general exclusions for additional details of other excluded **Medical Conditions**.

### Change of Health

If there is a change to **Your** health which arises between the date of purchasing the policy and the planned date of departure, please contact Healthcheck for further advice in order to establish if the change in **Your** health will affect **Your** cover under this insurance.

### Definitions of a Pre-Existing Medical Condition:

#### Means

- a) Any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy, allergy, or cancer for which **You** (or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative**) have ever received treatment (including surgery, tests or investigations by **Your** doctor or a consultant/specialist, or prescribed drugs/medication).
- b) Any **Medical Condition** for which **You** (or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative**) have received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months, or prescribed drugs/medication.

## single trip policy

### Dear traveller

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

### The insurers

This Policy Document contains details of the Travel Insurance Scheme which is underwritten by Canopus Underwriting Limited on behalf of Syndicate 4444 at Lloyd's. Gallery 9, One Lime Street, London EC3M 7HA, registered in England and Wales No 2473672.

Canopus Underwriting Limited is an appointed representative of Canopus Managing Agents Limited which is authorised and regulated by the Financial Services Authority. Full details can be found on the FSA's Register by visiting [www.fsa.gov.uk](http://www.fsa.gov.uk) or by contacting the FSA on +44 (0) 845 606 1234. All references to **We** in this Policy Document are to Canopus Underwriting Limited.

### Call monitoring and recording

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

### Complaints procedure

It is **our** intention to provide **You** with the best service possible, but there may be occasions when **You** feel that we have not done so. If this should happen, please tell us so that we might do our best to rectify the situation.

**Either a)** If **You** have a complaint in relation to the handling of **Your** claim, please contact:

Claims Settlement Agencies  
308-314 London Road  
Hadleigh  
Essex  
SS7 2DD

**Or b)** If **You** have a complaint in relation to any other aspect of how **Your** Policy was sold or service **You** have received, please contact:

The Commercial Director  
Travel & General Insurance  
Services Limited  
Level 1 Tower 42  
London EC2N 1HQ

In the event that **You** remain dissatisfied and wish to make a complaint it may be possible in certain circumstances for **You** to refer that matter to the Policyholder & Market Assurances department at Lloyd's. Their address is:

Policyholder & Market Assistance  
Lloyd's Market Services  
One Lime Street  
London EC3M 7HA  
Tel: 020 7327 5693 Fax: 020 7327 5225  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

In the event that the Policyholder and Market Assistance team is unable to resolve **Your** complaint, it may be possible for **You** to refer it to the Financial Ombudsman Service (FOS).

Following the complaints procedure with the FOS does not affect **Your** rights to take legal action. Further details will be provided at the appropriate stage of the complaints process.

This Policy Summary does not contain full details and conditions of **Your** insurance – these are located in the Policy Document. Where a heading is underlined in this Policy Summary, full details can be found in the Policy Document under the same heading.

This insurance is underwritten by Canopus Underwriting Limited on behalf of Syndicate 4444 at Lloyd's.

### **Type of Insurance and Cover**

**Single Trip:** **You** are covered for a single trip to a specific region of the world.

### **Conditions**

It is essential that **You** refer to the General Conditions (please see 'Conditions' in the Policy Document).

Special conditions apply to Section E – Personal Effects.

Failure to comply with these conditions may jeopardise **Your** claim or cover. – Please refer to the Policy Document for full details.

## **Significant features and benefits**

### **Emergency and Medical Services**

Medical assistance; air ambulance & repatriation; medical escorts; road ambulance and return home and long haul repatriation in the event of death, injury or illness necessitating; hospitalisation; repatriation; alteration to travel plans or curtailment of travel.

Immediate contact must be made with the Assistance company who are available on + (44) (0) 20 7902 7405. If **You** are travelling to Australia and **You** require medical treatment **You** must enrol with a local Medicare office.

### **Section A – Cancellation or Curtailment:**

In the event of necessary cancellation before, or curtailment during the insured trip due to: death; accidental bodily injury; illness; compulsory quarantine on the orders of a treating Medical Practitioner; redundancy; cancellation of leave for British Forces, Police or Government security staff; jury service or witness attendance in court of **You**; the death or serious injury or illness of a Close Relative of **You** or the person with whom **You** intend to reside; adverse weather conditions making it impossible to travel to the international departure point; any event in which the emergency services request **Your** presence following major damage to or burglary from **Your** home or place of work.

**We** will pay:

Up to the amount stated in the Schedule of Cover in respect of Irrecoverable Payments and Charges (as defined) for cancellation prior to departure; or up to the amount stated in the Schedule of Cover in respect of either the proportion of unused, non-refundable tour costs, or the original value of unused, non-refundable air tickets.

### **Section B – Medical Expenses:**

Medical repatriation and associated expenses incurred overseas up to the amount shown in the Schedule of cover.

Overseas emergency dental treatment to relieve pain and suffering up to GBP250.

The cost of transporting **Your** remains to their former place of residence up to GBP7,500 or funeral expenses abroad up to GBP1,000.

Inpatient Benefit of GBP10 per day if **You** are confined to hospital overseas, to a maximum GBP600 per person.

Inpatient Benefit of GBP10 per day if **You** are confined to hospital in the United Kingdom, to a maximum GBP100 per person.

### **Section C – Personal Accident:**

Up to the amounts shown in the Schedule of cover for loss of sight, or loss of limb(s), permanent total disablement. A separate limit applies in the event of death subject to age. Please refer to the Policy Document

for important definitions and full details of the cover and sub limits.

### **Section D – Travel Delay:**

In the event of delayed departure for at least 3 hours from the specified departure time, or arrival at destination at least 12 hours later than specified due to: strike; industrial action; disruption; Terrorism; adverse weather or breakdown. **We** will pay GBP20 for the first 3 hours delay and GBP10 for each subsequent 3 hours of delay up to a maximum of GBP60 for UK trips or GBP20 for the first 12 hours delay and GBP10 for each subsequent 12 hours of delay up to a maximum of GBP60 for non-UK trips.

Please refer to the Policy Document for important definitions.

If the failure of scheduled public transport services in the United Kingdom due to strike; industrial action; disruption; Terrorism; adverse weather, accident or breakdown of the vehicle you are travelling in causes **You** to arrive too late at the international point of departure in the United Kingdom, **We** will pay up to the amount shown in the Schedule of cover per person in respect of additional travel and accommodation only expenses to enable **You** to reach **Your** destination.

### **Section E – Personal Effects, Money and Travel Documents:**

**Your** validation certificate or booking invoice (as applicable).

Accidental loss, theft or damage to accompanied personal luggage, clothing or effects up to the amount shown in the Schedule of cover in total (further sub-limits per article, pair or set of articles, disc collections limited apply, as well as a limit in respect of all Valuables (please see the Policy Document for the definition of Valuables).

Personal Money is covered up to the amount shown in the Schedule of cover.

Passports and Visas are insured up to the amount shown in the Schedule of cover against the cost of emergency replacement.

Temporary loss of baggage for more than 12 hours is covered up to the amount shown in the Schedule of cover per person deductible from the final claim if the loss is permanent.

Air tickets are covered to the original purchase price proportionately for each leg of the journey, including reasonable expenses incurred as a result of loss, up to the amount shown in the Schedule of cover.

### **Section F – Personal Liability**

Personal liability for any compensation if you become legally liable to pay up to the amount shown in the Schedule of cover.

### **Section G – Legal Expenses:**

Up to the amount shown in the Schedule of cover in respect of legal costs and expenses in pursuit of compensation and/or damages against a third party arising from the death or bodily injury to **You**.

## Significant or unusual exclusions or limitations

The standard excess and any increased amount **You** have agreed to pay will be shown in **Your** Policy Schedule.

### **General Exclusions:**

Any consequence of any act of war invasion, act of foreign enemy, hostilities (whether declared or not), civil war, civil commotion, rebellion, revolution, insurrection, military force, any act of Terrorism where **You** are actively engaged and/or where **You** have travelled or **You** remain contrary to Foreign & Commonwealth Office travel advice.

There are a number of activities, practices and certain winter sports that are excluded, please see 'General Exclusions' in the Policy Document. Some activities described can be included if an additional premium has been paid. **Your** validation certificate or booking invoice will show if **You** have chosen this option.

Willful self inflicted injury, solvent abuse, the use of drugs and the effects of alcohol and sexually transmitted diseases.

Unlawful actions.

Stress or anxiety. Depression or any other mental or nervous disorder unless diagnosed by a hospital consultant.

**You** will not be covered under Section A – Cancellation or Curtailment , Section B – Medical Expenses, or Section C – Personal Accident – in respect of any defined Pre-Existing Medical Condition (please refer to General Exclusions in the Policy Document).

### **Exclusions under Section A – Cancellation or Curtailment:**

Any claim arising from a Pre-Existing Medical Condition.

### **Exclusions under Section B – Medical Expenses:**

Medical Expenses excludes any claim relating to any Pre-Existing Medical Condition; any expenses not verified by a medical report; or the cost of medical or surgical treatment later than 52 weeks from the date of accident or illness, or elective cosmetic surgery.

### **Exclusions under Section D – Travel Delay:**

Any strike, industrial action, publicised at the time of effecting the insurance. The withdrawal of any aircraft, train or sea vessel on the recommendation of a Port Authority, the Civil Aviation Authority or similar body.

### **Exclusions under Section E – Personal Effects:**

Unattended Valuables (including those in a vehicle) are uninsured unless in a locked safe, locked hotel room, locked apartment or locked holiday residence.

Please see Policy Document for definition of 'Unattended'.

Business or professional goods, equipment or samples and any property hired to the you are excluded.

### **Exclusions under Section F - Personal Liability:**

Personal Liability excludes claims in the pursuit of any trade, business or profession; the ownership, possession or use of any aircraft, yachts, or mechanically propelled vehicles including watercraft and the ownership or use of any land or building other than use of rented temporary accommodation; the ownership or use of any firearm or weapon. Animals belonging to **You** or in **Your** care or custody

### **Exclusions under Section G – Legal Expenses:**

Any costs incurred before obtaining the written consent of **Us**.

Claims against travel agents or tour operators.

**We** shall have complete control of any legal proceedings and can exclude a claim if **We** feel there is insufficient prospect of success.

### **Duration of Contract**

Please refer to your validation certificate or booking invoice (as applicable).

## Emergency and Medical Services

Medical assistance; air ambulance & repatriation; medical escorts; road ambulance and return home and long haul repatriation in the event of death, injury or illness necessitating: hospitalisation; repatriation; alteration to travel plans or curtailment of travel. Immediate contact must be made with the Assistance Company who are available on +44 (0)20 7902 7405 . If **You** are travelling to Australia and **You** require medical treatment **You** must enrol with a local Medicare office.

### **Cancellation Policy**

**You** are free to cancel this policy at any time. If **You** wish to cancel within 14 days of receipt of the Policy Document, **You** may do so by calling or writing to **Us** for a full refund providing **You** have not travelled and no claim has been made. If **You** cancel after the first 14 days of receipt of the Policy Document, it will be cancelled from the date **Your** instructions are received or any later date **You** advise. **You** may be charged a premium proportionate to the cover that has been in force up to the date of **Your** cancellation, and a reasonable administration charge for any costs incurred.

### **What to do if you need to make a claim**

To make a claim contact CSA within 45 days of the date the occurrence giving rise to the claim on Telephone: 0844 826 2644 . Fax 0844 826 2645.

### **Financial Services Compensation Scheme (FSCS)**

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **We** are unable to meet **Our** obligations under this contract.

Further information about the scheme is available from the Financial Services Compensation Scheme at the below address or on their website [www.fscs.org.uk](http://www.fscs.org.uk)

7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN

Fax: 020 7892 7301

### **Demands and Needs**

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no excluded Pre-Existing Medical Conditions, are travelling to countries included within the policy terms and wish to insure themselves against the unforeseen circumstances/events detailed in this Policy Document. Subject to the terms and conditions and maximum sums insured.

### **Important**

This policy will have been sold to **You** on a non-advised basis and it is therefore for **You** to read this Policy Document (paying particular attention to the Terms, Conditions and Exclusions) and ensure that **Your** chosen policy meets all of **Your** requirements. If upon reading this Policy Document **You** find that it does not meet all of **Your** requirements, please refer to the relevant cooling off section.

# schedule of cover

	Sums Insured	Per Person Up to	Excess
Section A	Cancellation or Curtailment	GBP1,500	GBP50 *
Section B	Medical Expenses Inpatient Benefit	GBP5,000,000 GBP600 (GBP100 UK trips)	GBP50 Nil
Section C	Personal Accident – disability Death	GBP10,000 GBP10,000	Nil Nil
Section D	Delayed Departure or Arrival, or Cancellation due to Delayed Departure Missed Departure	GBP60 GBP1,500 GBP400 (GBP100 UK trips)	Nil GBP50 GBP50
Section E	Personal Effects (Single item limit GBP200) (Valuables limited to GBP200 in total) Money Passport or Visas Temporary Loss of Baggage	GBP1,000  GBP250 GBP100 GBP100	GBP50  GBP50 GBP50 Nil
Section F	Personal Liability	GBP1,000,000	GBP250
Section G	Legal Expenses	GBP5,000	Nil

\* loss of deposit excess is GBP12.50 for UK trips and GBP20 for non-UK trips

## general information

### Important information

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

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

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

### Cooling off Period / Cancellation of Policy

You may cancel this policy within 14 days of the date of receipt of the policy document (new business) or the renewal date by writing to Your travel organiser during the 14 day cooling off period. Any premium paid will be refunded in full so long as no period of travel has started and there are no known losses. If You elect to cancel this policy after the first 14 days of the date of receipt of the policy documentation or return home prior to the expiry of the Period of Insurance no premium will be refunded.

### Material Facts

You must disclose all material facts that could influence Us in accepting Your insurance. A material fact is one that is likely to affect Our decision in accepting or continuing Your insurance. Failure to disclose any material fact could invalidate Your insurance and mean that any claim may not be paid. If You in any doubt that the information in material, You should declare it.

### Period of Insurance / Start and End Dates

#### Single Trip

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

#### Geographical Limits

##### Area 1: UNITED KINGDOM

Whilst insurance is available for holidays in the United Kingdom, Section B Medical Expenses (apart from repatriation costs) shall be inoperative.

##### Area 2: EUROPE

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

##### Area 3: WORLDWIDE excluding North America

North America means the USA, Canada and the Caribbean

(a) For any period of cover purchased Area 3 can include a single day/ night stop-over anywhere in the World for both outward and return travel.

(b) If the period of cover purchased is two months or more Area 3 can be extended to include a maximum of six days/ nights anywhere in the World.

##### Area 4: WORLDWIDE

## Automatic Trip Extension

If **You** are prevented from completing **Your** travel before the expiration of this Insurance as stated under the Period of Insurance on the validation certificate or booking invoice for reasons which are beyond **Your** control, including ill health or failure of public transport, this Insurance will remain in force until completion but not exceeding a further 31 days on a day by day basis, without additional premium.

In the event of **You** being hijacked, cover shall continue whilst **You** are subject to the control of the person(s) or their associates making the hijack during the Period of Insurance for a period not exceeding twelve months from the date of the hijack.

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

## Limits of Cover

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

## Reciprocal Health Care

If **You** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **You** are strongly advised to obtain a European Health Insurance Card (EHIC). If **You** do not already have one, **You** can apply by a postal application from **Your** local Post Office or online through [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or by telephoning 0845 606 2030.

This will entitle **You** to benefits from the reciprocal healthcare arrangements which exist between countries within the EU/EEA or Switzerland.

## Law

**You** are free to choose the law applicable to this policy. As **We** are based in England, **We** propose the laws of England and having read the terms and conditions of this policy **You** have agreed to this.

## Fraudulent Claims

**You** must not act in a fraudulent manner. If **You** or anyone acting on **Your** behalf:

Makes a statement in support of a claim knowing the statement to be false in any respect; or

Submits a document in support of a claim knowing the document to be forged or false in any respect;

Makes a claim in respect of any loss or damage caused by their wilful act or with their connivance.

Then:

**We** shall not pay the claim.

**We** shall not pay any other claim which has been made or will be made under the policy.

**We** may at **Our** option declare the policy void.

**We** shall be entitled to recover from **You** the amount of any claim already paid under the policy.

**We** may inform the Police of the circumstances.

## Documentation

All certificates, information and evidence required by **Us** shall be furnished at the expense of **You** or **Your** legal personal representative and shall be in such form and of such nature as **We** may prescribe.

**You** shall as often as required submit to medical examination on behalf of **Us** at **Our** expense and in the event of the death of **You** **We** shall be entitled to have a post-mortem examination at **Our** expense.

## Cessation of Insurance

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

## Duplicate Insurance

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

## Subrogation

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

against any other party.

## One Way Travel

Cover under all sections ceases on arrival at final destination.

## Definitions

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

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

**Dependent Business Partner** Means a person in the same employ as you whose absence from work necessitates your presence.

**Insured Person** Means any person named on the booking invoice or validation certificate.

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

**Medical Condition** Means any disease, illness or injury.

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

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

**Pre-Existing Medical Condition** Means

- Any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy, allergy, or cancer for which **You** (or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative**) have ever received treatment (including surgery, tests or investigations by **Your** doctor or a consultant/specialist, or prescribed drugs/medication).
- Any **Medical Condition** for which **You** (or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative**) have received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months, or prescribed drugs/medication.

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

**Terrorism** Means an act, including but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on the behalf of or in connection with any organisation(s) or Governments, committed for political, religious, ideological or similar purposes including the intention to influence any Government and/or to put the public, or any of the public, in fear.

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

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

**We, Us, Our** Means Canopus Underwriting Limited on behalf of Syndicate 4444 at Lloyd's.

**You, Your** Means the person or people named in the validation certificate or booking invoice.

# the policy

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

## General conditions and exclusions

The Insured Person must comply with all the terms and conditions stated in this policy document to have the full protection of their policy and act as if uninsured at all times. If the Insured Person does not comply the Insurer may at their option cancel the policy or refuse to deal with their claim or reduce the amount of any claim payment.

The Insured Person will not be covered under Section A – Cancellation or Curtailment, Section B – Medical Expenses or Section C – Personal Accident for any claim directly or indirectly caused by, arising or resulting from, or in connection with either;

A) At the time of taking out this policy:

- i) Any **Pre-Existing Medical Condition** unless you have contacted the medical screening helpline on 0844 826 2711 and the Insurer has agreed to provide cover and you have paid the additional premium required.
- ii) Any **Medical Condition** that the Insured Person or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative** has received a terminal prognosis.
- iii) Any **Medical Condition** the Insured Person is aware of but which has not had a formal diagnosis.
- iv) Any **Medical Condition** for which the Insured Person or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative** is on a waiting list for or has knowledge of the need for surgery in a hospital;

or

B) After the date this policy was purchased:

A change of health or where the cost of any claim is increased due to a change of health, if the procedure detailed under the **'Pre-Existing Medical Conditions'** section on page 2 has not been followed.

C) At any time:

- i) Any **Medical Condition** the Insured Person has in respect of which a **Medical Practitioner** has advised them not to travel or would have done so had they sought his/her advice.
- ii) Any surgery, treatment or investigations for which you intend to travel outside your **Home Country** to receive (including any expenses incurred due to the discovery of other **Medical Conditions** during and/or complications arising from these procedures).
- iii) Any **Medical Condition** for which the Insured Person or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative** is not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.
- iv) Pregnancy when you are expected to give birth within two months of the return date of your trip;
- v) Participating in any activity where the Insured Person has been advised against doing so by a **Medical Practitioner**.

## General Conditions

1. This Insurance is available for holiday or business travel, but excludes overseas residency, permanent overseas employment, work of a predominantly manual nature or any hazardous activity not agreed on behalf of **Us**.
2. The trip or journey is for which this insurance is effected is not booked or commenced by an **Insured Person** either (a) contrary to medical advice or to obtain medical treatment, or (b) suffering from any **Medical Conditions** or symptoms which, are awaiting, or receiving investigation, treatment, tests, referral, or review or the results of any of the foregoing.
3. That **You** contact the Assistance Company as soon as possible with full details of anything which may result in a claim as a result of a medical emergency.

## General Exclusions

We shall not pay for:

- a) **The first amount of each and every claim per incident claimed for under each Section by each Insured Person as denoted by the Schedule of cover.**
- b) **The first GBP250 of each and every claim arising from the same incident under Sections F.**

We shall not pay (unless agreed in writing by or on behalf of **Us**) for any claim directly or indirectly caused by, arising or resulting from, or in connection with:

1. (a) Mountaineering or climbing; pot-holing; sports tours; motorised competitions or races, travelling by motorcycle (other than in respect of motorcycles up to 125 cc hired or borrowed during the Period of Insurance, and the **Insured Persons** are wearing crash helmets), ski racing, ski jumping, ice hockey or the use of bobsleighs or skeletons; or
- (b) Any activity in the air (other than as a passenger in a fully licensed passenger-carrying-aircraft, bungee jumping or parasailing); or
- (c) Willful exposure to needless danger (other than in an attempt to save human life); or

NOTE: The exclusions shown are not applicable to cancellation claims under Section A.

2. (a) Any form of stress or anxiety, Depression or any other mental or nervous disorder unless investigated and diagnosed by a Hospital Consultant.
3. Any willfully self inflicted injury or illness, insanity, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, the use of drugs (other than medically prescribed) and the effects of alcohol.
4. **Your** participation in any criminal or illegal acts.
5. Any consequence of any act of war, invasion, act of foreign enemy, hostilities (whether declared or not), civil war, civil commotion, rebellion, revolution, insurrection, military force, any act of **Terrorism** where **You** are actively engaged and/or where **You** have travelled and/or **You** remain contrary to Foreign & Commonwealth Office travel advice.
6. The utilisation of nuclear, chemical or biological weapons of mass destruction

For the purpose of this exclusion;

Utilisation of nuclear weapons of mass destruction means the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.

Utilisation of biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.

Utilisation of biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

7. The failure or fear of failure or inability of any equipment or any computer program, whether or not owned by an **Insured Person**, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
8. Unless **We** provide cover under this insurance, any other loss, damage or additional expenses following on from the event for which **You** are claiming. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim, or loss of earnings following bodily injury or illness.
9. Any costs for telephone calls (other than the first call to the Assistance Company to notify them of a medical problem requiring hospitalisation) or taxi fares (unless a taxi is being used in place of an ambulance to take **You** to or from hospital) or food and drink costs (unless these form part of **Your** hospital costs if **You** are kept in as an inpatient).
10. Any **Insured Person's** travel to a country, specific area or event to which the Travel Advice unit of the British Foreign and Commonwealth Office or World Health Organisation has advised against all, or all but essential travel, unless agreed by **Us**.
11. Any search and rescue costs or ship to shore rescue costs (cost charged to you by a Government, regulated authority or private organisation concerned with finding and rescuing an individual). This does not include medical evacuation costs by the most appropriate transport.
12. Private medical treatment unless authorised by the Assistance Company.

## Section A Cancellation or Curtailment

If **You** have no option but to cancel the travel arrangements **You** have made after taking out this Insurance for the reasons listed below, **We** will pay for travel and accommodation cancellation charges that **You** have contracted to pay and cannot recover from any other source, but excluding Airmiles and similar promotions.

- i) A claim will be accepted for cancellation because of the death, serious injury, illness, of **You** or **Your Dependant Business Partner**, travelling companion or **Close Relative** upon whose health the travel arrangements will depend, providing the reason for the cancellation has its origins after this Insurance has commenced.
- ii) A claim will be accepted if **You** are called for jury service or as a witness in a Court of Law or due to unforeseen occupational posting overseas or exigencies of HM Forces not relating to war conflict operational deployment, the cause of which has its origins after this Insurance has commenced.
- iii) A claim will be accepted if **You** are made redundant and qualify for statutory notice of redundancy, when the redundancy has its origins after this Insurance has commenced.
- iv) A claim will be accepted if **Your** home is made uninhabitable due to fire or extreme weather conditions or malicious damage up to 7 days before departure, if the police require **You** to attend **Your** home or business following burglary, or if travel is prevented by Government restriction following an epidemic. Providing the cause has its origins after this Insurance has commenced.

Any cancellation that is necessary must be notified to **Your** travel agent

or operator as soon as possible as any delay may increase cancellation charges which will not be accepted.

The maximum that can be paid is GBP1,500 after **You** have paid the standard excess of GBP50. For Loss of Deposit claims, the standard excess is reduced to GBP12.50 for UK, Channel Island, Isle of Man or Republic of Ireland holidays per **Insured Person** and GBP20 per **Insured Person** for Europe holidays.

If it is unavoidable that **You** have to curtail **Your** travel arrangements and return to **Your** home because of the death, illness or serious injury to a **Close Relative** in the UK, where the origin of the reason for curtailing is after the departure from the UK and is not a **Pre-Existing Medical Condition**, **We** will pay the necessary and reasonable transport costs from **Your** point of international departure to the point **You** reach the UK up to GBP1,500 per **Insured Person**.

If **Your** original tickets cannot be used or in respect of UK holidays, **We** will pay up to GBP100 each **Insured Person** for necessary and reasonable transport costs for **You** to return home if **Your** original tickets cannot be used.

**We** will also pay a proportion of the holiday cost represented by the balance of the days unused once **You** have returned home.

The maximum that can be paid is up to GBP1,500 after **You** have paid the GBP50 excess.

## Section B Medical Expenses

### 1. Medical, Repatriation and Associated Expenses.

If **You** require medical treatment outside of the UK during the Period of Insurance for illness or injury the origins of which are after the date of departure, or which were previously to and accepted as a stable condition by **Us**, **We** will pay necessary, reasonable and customary local charges that are: hospital charges, doctors and specialists fees, medication costs, ambulance or other transport cost for the initial admission following:

- i) Inpatient treatment at a licensed hospital or Clinic, but not private clinics in the European Union unless agreed in advance with the Assistance Company. Immediate contact with the Assistance Company will identify the appropriate medical facilities and provide payment advices when the Assistance Company agrees they are required.
- ii) Outpatient treatment from licensed hospitals or clinics which must be paid by **You** and which can be refunded when supported by receipted invoices showing treatment received. Whenever agreements with the UK such as those accepting the EHIC. Immediate contact with the Assistance Company will identify the most appropriate facility.
- iii) Dental costs up to GBP250 for **You**, but only sufficient treatment for the immediate relief of pain.

Any losses claimed for under i), ii) or iii) above must be necessary and unavoidably incurred and not include treatment which can reasonably be delayed until returning to the UK.

**IMPORTANT:** If an illness or injury requires inpatient treatment, the Assistance Company must always be contacted immediately to ensure a suitable hospital is used. Wherever it is available, a hospital with reciprocal agreements, such as the EHIC, must be used. For outpatient treatment, the Assistance Company should be contacted whenever possible to ensure a suitable hospital/clinic is used.

- iv) Where the Assistance Company agree it is necessary for the **Insured Person** to return home early on medical grounds, the additional cost of transport will be covered by this Insurance and where the Assistance Company agree on medical grounds that it is necessary to remain longer in resort then the additional accommodation costs also be met on a bed and breakfast basis.
- v) If it is considered medically necessary by the Assistance Company that a member of the party should stay with **You** because **You** are ill or injured, or that a person should travel from the UK to be with **You** then these costs will also be covered on a bed and breakfast basis.

- v) The cost of transporting your remains to **Your** former place of residence up to GBP7,500 or funeral expenses incurred outside of **Your** home country up to GBP1,000.

For UK, Isle of Man and Ireland holidays only, this Insurance will pay for additional transport and accommodation costs required by **You** following **Your** illness or injury or for a person required on medical advice to be with **You**. This cover is subject to the illness or injury concerned having its origin after the departure date and does not include private medical or convalescence costs or taxi fares except where used in lieu of an emergency ambulance. Repatriation must be arranged through the Assistance Company. In the event of death, this section includes the reasonable costs of transporting **Your** remains to **Your** normal UK residence. The maximum payable is GBP1,000 per **Insured Person** after the standard excess of GBP12.50 has been paid by each **Insured Person**.

The maximum amount payable for medical and other expenses within this section of the Insurance is up to the maximum of GBP5 million in total after the standard excess has been paid by each **Insured Person**.

However, **You** will not be required to pay any amount towards an admissible claim following illness or injury outside the UK if **Your** use of an EHIC to obtain medical treatment (or **Your** treatment in a country outside of the EEA under a reciprocal healthcare agreement with the UK) actually results in a saving of cost to **Us**.

Note: This insurance does not cover any expense incurred more than 12 months after the occurrence of the illness or injury.

## 2. Inpatient Benefit

Should **You** be hospitalised outside of the UK, as a result of illness or injury covered by this insurance, **We** will pay GBP10 for each complete 24 hours of **Your** hospitalisation up to a maximum of GBP600. This payment is to offset any out of pocket expenses and is in addition to any Medical Expenses paid.

Should **You** be hospitalised within the UK, as a result of illness or injury covered by this insurance, **We** will pay GBP10 for each complete 24 hours of **Your** initial hospitalisation up to a maximum of GBP100.

## Section C Personal Accident

This section does have some important words which are defined at the end of the section.

This section provides a lump sum payment when **You** have suffered accidental injury during the Period of Insurance and that injury is the cause of **Your** death or disablement and has occurred while travelling as a fare paying passenger on public transport or a coach tour.

**We** will pay one of the following benefits only:

1. **Your** Death, or .....GBP10,000
2. Lose the sight in one or both eyes or loss of a limb.....GBP10,000
3. Permanent total disablement .....GBP10,000

If the **Insured Person** is under 18 years of age at the time of the injury then the death benefit 1) is limited to GBP1,000

If the **Insured Person** is of State Pensionable age at the time of the injury the benefit 3) will not operate.

Definitions specific to this section:

**INJURY** means physical bodily injury caused solely and directly through accidental, external, violent and visible means.

**LOSS OF A LIMB** means loss by permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle, including the permanent total and irrecoverable loss of use of a hand, arm or leg.

**LOSE THE SIGHT** means the complete and irrecoverable loss of the sight of one or both eyes.

**PERMANENT TOTAL DISABLEMENT** means **Your** total disablement from engaging in any gainful employment for twelve calendar months and at the end of that time being beyond hope of improvement.

## Section D Travel Delay

### Travel delay

This section of the Insurance pays a fixed amount if the aircraft, sea vessel or train is delayed beyond the latest international departure times given in **Your** itinerary. If the travel is by coach then the delay must be the departure of the first outward leg or first return leg of the trip. If the delay is because of a strike or industrial action then it must be publicly declared after the Insurance has been issued and after **You** have booked the trip, whichever is the latter.

**We** will pay GBP20 for the first 3 hour delay and GBP10 for each subsequent 3 hour delay, up to a maximum of GBP60 for UK trips or GBP20 for the first 12 hour delay and GBP10 for each subsequent 12 hour delay up to a maximum of GBP60 for non-UK trips.

If the departure of the coach, aircraft or sea vessel is delayed by more than 24 hours from the time that **You** checked in, **You** can choose to abandon **Your** travel. If **You** opt to do this, **We** will pay the cancellation charges as would apply in the cancellation section of this Insurance instead of paying a delay benefit and the standard policy excess shall be payable by **You**.

A revised itinerary or a cancelled flight or Tour does not constitute delay, **You** must check in for **Your** departure. This section does not operate if a claim is met under the Missed Departure section.

### Missed departure

If **You** miss the departure or check-in time of **Your** flight at **Your** final point of departure as a result of an accident involving **Your** transport or it's mechanical breakdown, the failure of public transport, or severe weather conditions not forecast before **You** commence **Your** trip, this Insurance will cover reasonable travel and accommodation costs for the direct travel to **Your** destination.

Providing that any private vehicle is properly maintained and any breakdown can be supported by a repairer's invoice and sufficient time has been allowed for the journey, the maximum that can be paid if up to £100 for UK trips and £400 for non-UK trips each **Insured Person** after the standard excess of £50 has been paid by each **Insured Person**. This section does not apply if a claim has been met under Travel delay.

## Section E Personal effects baggage, money and travel documents

This section covers personal property during the Period of Insurance belonging to the Insured Person being cases, holdalls and the like, clothing and personal effects but not contact or corneal lenses, spectacles, sunglasses, telephone equipment and their accessories, money, or documents of any kind or any items left in a vehicle.

In the event that **Your** holiday property, other than valuables, is lost, stolen, or damaged, the maximum that can be paid is GBP1,000 per **Insured Person**, but in any event not more than GBP200 for any one item or pair or collection of items, whether solely or jointly owned.

Any payment is subject to **You** taking proper care of **Your** property and not leaving it unattended other than in secure accommodation or as checked in luggage with a tour or travel company.

In the event that **Your** personal valuables are lost, stolen or damaged **We** will pay for any one item or pair or collection of items whether solely or jointly owned up to a maximum of GBP200 in all per **Insured Person**.

Any payment is subject to **You** taking proper care of **Your** valuables and not leaving them unattended other than in a safety deposit box or room safe. Whilst travelling, valuables or fragile articles are only covered in hand luggage or upon **Your** person.

The maximum payable overall under this section of the Insurance is GBP1,000 per **Insured Person** after each **Insured Person** has paid the standard policy excess of GBP50 of the claim.

Note: Any payment made under this section of the Insurance will take into account the age, wear and tear where applicable. Damaged property must be retained for inspection in the UK.

If **You** are temporarily without **Your** property on arrival for more than 12 hours at **Your** final outbound destination because it has been lost or misdirected by the Airline or Tour Operator, **We** will pay up to GBP100 per **Insured Person**, for the purchase of essential personal items. Receipts should be provided with the normal claim requirements. If the property remains lost then the items replaced under this part of the Insurance become part of the overall claim and not an additional payment.

A claim must be properly supported with:

A police report and tour operator's representative's report obtained within 24 hours of the loss or theft.

A Property Irregularity Report if **Your** carrier has lost, damaged or delayed **Your** property. Evidence of ownership and value of the items concerned.

Where items claimed and covered under this Insurance are in excess of GBP50 and not supported by a receipt, the maximum this Insurance will pay is up to GBP50 per item, set or pair or the amount claimed after wear and tear is deducted whichever is the lesser amount.

### **Money, Documents and Passports**

This section of the Insurance cover money (comprising of currency notes and coins), documents (comprising of tickets, accommodation, vouchers, petrol coupons, and green card) and passports, during the Period of Insurance.

In the event of loss or theft where **You** have not left the items unattended except in a hotel safety deposit or room safe, or failed to take proper care in the protection of money, documents and passports, **We** will pay:

- i) Up to GBP250 money for an adult, GBP50 money for a child (under 18 years of age)
- ii) Documents at their cost or redemption cost whichever is lower.
- iii) Up to GBP100 overall for travel and other expenses whilst overseas to obtain replacement of a lost passport.

The maximum payable overall under this section of the Insurance is GBP400 for each **Insured Person**, after each **Insured Person** has paid the standard excess of GBP50 for each claim under i) and ii) above. The claim must be properly supported with a police report and tour operator's representative's report, obtained within 24 hours of the loss or theft, evidence of ownership and value for the amount claimed. Travellers cheque losses must be claimed from the issuing company.

## **Section F Personal liability**

If **You** are held legally responsible for injury to another person or damage to their property, then providing this happened during the Period of Insurance and **You** have not caused the injury or damage deliberately, or admitted liability, made arrangements or offers or promises without consent of Underwriters, **We** will pay up to GBP1 million for **Your** legal representation and/or damages awarded against **You** if agreed by Underwriters. The injury or damage to property must not relate to a member of **Your** family, someone working for **You** or a travelling companion.

This liability section of the Insurance is to cover **Your** actions as a private individual but does not extend to include **Your** profession, occupation or business, property in **Your** care, the use of any vehicle, air or water craft, or animals in **Your** care or control, or legal responsibility which only arises because of a contract **You** have entered into. If **You** are held responsible for damage to temporary rented accommodation any claim accepted by Underwriters will be after the first GBP250 has been paid by **You**.

## **Section G Legal expenses**

This section provides up to GBP5,000 for legal costs and expenses incurred by **You** in the pursuit of compensation and/or damages against a third party following **Your** death or injury during the Period of Insurance. Underwriters shall only pay expenses incurred with the written consent and subject to you paying the first GBP100 of Underwriter's expenditure.

In controlling costs incurred **We** will not extend the expenses to include any costs or claims where **We** consider there is insufficient prospect of success, or a claim reported more than 60 days after the event, or where the claim is against a travelling companion or family member, the travel agent, operator, Underwriters or their agents.



## What you must do in the event of a medical emergency

### MEDICAL EMERGENCIES

IMMEDIATE CONTACT MUST BE MADE with the Assistance Company in the event of death or injury or illness necessitating any of the following:

- (i) HOSPITALISATION
- (ii) REPATRIATION
- (iii) ALTERATION TO TRAVEL PLANS
- (iv) CURTAILMENT OF TRAVEL

### EMERGENCY ASSISTANCE COMPANY

t 0044 (0)20 7902 7405

f 0044 (0)20 7928 4748

e [operations@specialty-assist.com](mailto:operations@specialty-assist.com)

Quoting scheme reference tagisCoach13

EMERGENCY MEDICAL SERVICE is available 24 hours a day 365 days a year

Please note, the **Insured Person's** failure to contact the Assistance Company may result in their claim being reduced or declined. Private medical treatment is not covered unless authorised by the Assistance Company.

Please ensure you have all your policy and travel documents to hand when you call.

Please note, should you require medical treatment in Europe you must have a valid Health Insurance Card or in Australia you **MUST** enrol with MEDICARE.

## Governing Law and Language

**You** and **We** are free to choose the law applicable to this policy. As **We** are based in England, **We** propose to apply the laws of England and having read and understood the terms and conditions of this policy **You** agree to this.

## Data Protection and fraud prevention

### Data Protection Act 1998

It is understood and agreed by **You** that any information provided to **Us** regarding **You** will be processed by **Us** in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

### Fraudulent Claims

If **You** or any other person acting on **Your** behalf submits a claim under this policy that shall in any respect be false or fraudulent, **We** shall be under no liability to make payment in respect of such a claim and **You** must pay back any benefit that **We** have already paid. If this happens **We** will not refund any premium.

## What to do if you need to make a claim

Notice must be given within 45 days of the date of occurrence of any claim under this Insurance. To notify a claim and request a claims form please contact:

### Claims Settlement Agencies

308-314 London Road, Hadleigh, Essex, SS7 2DD

t 0044 (0)844 826 2644

f 0044 (0)844 826 2645

Quoting scheme reference tagisCoach13

### Claims Checklist

The following documentation will be required by the Claims Handlers, in order that a claim may be processed. Originals will be required, as settlement cannot be made with photocopied documents.

For all sections of cover **You** will be required to submit:

- a) **Your** validation certificate confirming proof of payment of the insurance premium where applicable.
- b) **Your** travel confirmation booking invoice (showing **Your** itinerary and dates of travel)

### Cancellation or Curtailment

Completed Medical Certificate if Cancellation for medical reasons (which can be found on the claim form)

Original Air Tickets

Copy of Death Certificate (if applicable)

Redundancy letter (if applicable)

Evidence from the treating doctor confirming Curtailment was medically necessary (curtailment claims only)

### Luggage and Personal Money

Receipts or other evidence to support ownership and value for the items claimed.

Airline or other Tickets and Baggage Check Tags

A written report from the person/company to whom the loss was reported whilst travelling overseas (eg Police report)

Proof of date and time baggage was returned to **You** (Baggage delay claims only)

Evidence to support damage (eg repairers report of total loss or damage and current price)

### Medical Expenses

Original receipts

Medical evidence to support nature of illness or injury

Evidence of hospital admission and discharge

Original travel tickets

Additional travel tickets (if applicable)

### Travel Delay / Missed departure

Original air tickets

Replacement tickets and invoices/receipts

A letter from the airline (or similar) confirming the scheduled and actual time of departure including the official cause of the delay.