



Please ensure when paying your premium that you advise us of the correct age of each of the insured. Please also ensure you read through the booklet to ensure the policy is suitable for you, paying particular attention to the Pre Existing Medical Condition section on page 3

NEWMONT TRAVEL LTD

020 8920 1122

www.newmont.co.uk

YOUR TRAVEL INSURANCE COVER SUMMARY Policy Premiums

Duration up to	Caribbean					Family Cover
	Adult	Child	60-64	65-69	70+	
8 days	£25	£18	£31	£35	£57	£55
17 days	£28	£20	£34	£40	£67	£60
31 days	£32	£23	£38	£43	£77	£65
45 days	£37	£26	£45	£55	£97	£70
62 days	£47	£29	£55	£65	£120	£85
3 months	£66	£39	£85	£105	£195	£125
4 months	£85	£49	£110	£145	£270	£160
5 months	£105	£59	£140	£185	£350	£199
6 months	£125	£69	£170	£220	£425	£239

Annual Multi Trip Worldwide

Adult - £62.00	Child - £42.00	Family Cover - £119.00
Unlimited number of trips covered up to a maximum of 42 days any one trip		



- Child rate for ages 2-17 years at time of purchase. This insurance is for a child travelling with an insured adult in respect of a Single Trip. For Children travelling alone please contact Newmont Travel.

- Infants under 2 years at the time of purchase - FREE if travelling with an Insured Adult

- Family Cover rates for 2 Adults and up to 4 children under 18 years at time of purchase

(All prices include Insurance Premium Tax at 20%)

Booking No:

EVIDENCE OF TRAVEL INSURANCE

However, Your proof of Insurance is Your confirmation and deposit receipt showing the payment/s of the premium.

IMPORTANT: It is advisable that you keep this leaflet with you when travelling abroad as the information contained herein will assist you in the event of an emergency. It should be retained to facilitate any claim.



Master-Policy Number: CSP11MPTXX10

Master-Policyholder: Newmont Travel Limited

Arranged by Crispin Speers & Partners Limited with UK General Insurance Ltd on behalf of:

Ageas Insurance Limited, Registered in England No. 354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

Crispin Speers & Partners Limited, UK General Insurance Ltd and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Valid for policies issued between 1st April 2011 to 31st March 2012 for departures no later than 31st March 2013

This document gives details of the cover provided under the Master-Policy, a copy of which may be viewed at the Master-Policyholder's Registered Office.

In the event of a dispute the terms and conditions of the Master-Policy shall prevail.



Specially arranged by:

Crispin Speers & Partners Limited

St Clare House, 30-33 Minories London EC3N 1PE

SUMMARY OF COVER, LIMITS AND EXCESSES - COVER AND LIMITS ARE PER PERSON, UNLESS OTHERWISE SPECIFIED (sub limits may apply - please refer to the policy section for full details) This is to certify that the Insurer, in consideration of the premium specified on Your confirmation and deposit receipt, agrees to indemnify the Insured on this Insurance in respect of:

<i>DESCRIPTION OF COVER</i>	<i>POLICY LIMIT</i>	<i>EXCESSES</i>
1 Cancellation and Curtailment	Up to £1,000	£75 (Nil - Loss of Deposit)
2 Personal Accident		
Death	Up to £5,000	Nil
Loss of one or more limbs or eyes	Up to £10,000	Nil
Permanent Total Disablement (Limited to £1,000 for children under 16 or persons over 65 at the date of effecting this insurance and no cover if aged over 75)	Up to £10,000	Nil
3 Medical and Other Expenses	Up to £5,000,000	£75
4 Hospital Benefit	£20/24 hrs. Max £500	Nil
5 Baggage and Personal Effects	Up to £1,000	£75
Single Item, Pair or Set Limit	£200	
Valuables Limit	£200	
6 Money	Up to £350	£75
7 Personal Liability	Up to £2,000,000	£75
8 Travel Delay	Up to £100	
Abandonment	Up to £1,000	£75
Missed Departure	Up to £1,000	£75
9 Missed Connection	Up to £750	£75
10 Legal Expenses	Up to £10,000	£75
11 Catastrophe Cover	Up to £1,000	£75

PRE-EXISTING MEDICAL CONDITIONS

Please note that this Insurance contains certain exclusions relating to existing health conditions that affect You, Your travelling companions or anyone else upon whom Your travel plans may depend.

If You or Your travelling companions have received hospital treatment and/or medical consultation during the twelve months prior to effecting this Insurance and/or booking each Trip in respect of Annual Multi Trip policies for a) a malignant disease (i.e. cancer) b) a lung or heart related condition (excluding well controlled asthma) or c) hypertension (high blood pressure) You must contact Our medical helpline on 0845 218 1654 quoting "Newmont Travel" and they will confirm if cover is acceptable. You may be required to pay an additional premium to cover Your medical condition.

Please note that there is no cover, if at the time of effecting this Insurance and/or booking each Trip in respect of Annual Multi Trip policies You, Your travelling companions or anyone else upon whom Your travel plans depend:

- i) is on a waiting list for in-patient treatment in a hospital or awaiting results of tests and/or medical investigations
- ii) is travelling against the advice of a Medical Practitioner or for the purpose of obtaining treatment abroad.
- iii) has received a terminal prognosis.

IMPORTANT POINTS TO HELP, PLEASE READ CAREFULLY

1. In the event of any illness, injury, Accident or hospitalisation involving anyone insured under this policy or You need to curtail Your Trip and return Home You must notify the medical emergency service immediately.
2. If You must cancel Your Trip, You should contact Your travel agent or tour operator without delay.
3. Any loss or damage to Your property while in the custody of an airline or other carrier must be immediately reported to the carrier when the loss or damage is discovered and always within 3 days of Your Trip and a written report (Property Irregularity Report) obtained.
4. Most claims for the theft of property arise when items are left unattended or do not receive proper care. In these circumstances Your claim could be turned down.
5. Your Baggage and Personal Effects are only covered when left unattended if left in a secure locked hotel room, apartment, holiday residence or other locked and secure self-contained accommodation.
6. This insurance provides limited cover for the theft of Your Baggage and Personal Effects (excluding Valuables) from an unattended vehicle provided it is in a locked enclosed boot or concealed by a parcel shelf and there is evidence of violent and forcible entry.
7. Your Money is only covered while being carried by You or in a locked safe or safety deposit box.
8. All loss or theft must be reported to the Police within 24 hours of discovery and a written Police report obtained.
9. Your property is covered for the actual cash value of the item at the date of the loss or damage. Therefore age, wear and tear must be taken into account when making Your claim.
10. **Persons aged 60 years or over at the time of purchase must pay the appropriate additional premium otherwise cover will be invalid.**
11. For persons booked to travel to Caribbean destinations, cover will include up to 24 hours stop over elsewhere en route.
12. Under Sections 1, 3, 5, 6, 7, 8b, 8c, 9, 10 and 11 of this insurance, claims are subject to a £75 excess. This means that You will be responsible for paying part of the loss or claim.

N.B. The Baggage and Personal Effects, Valuables and Money cover provided is limited to the amount stated in the Summary of Cover and Limits. We strongly recommend You have full cover for all Your items of value under an extension of a household policy or separate all risks cover.

The above points are only intended to reflect some of the important aspects to note concerning Your travel insurance and are not exhaustive.

MEANING OF WORDS:

ACCEPTABLE ACTIVITIES

Amateur Archery (if adequately supervised), badminton, baseball, basketball, beach games, bungee jumping (up to 3 jumps), canoeing, clay pigeon shooting, cricket, cycling (excluding BMX and mountain biking), dinghy sailing, fell walking, fencing, fishing, football, golf, hiking (under 2,000 metres altitude), horse riding (up to 7 days), hot air ballooning organised in the United Kingdom prior to departure, ice skating, jet boating, jogging, marathon running, motorcycling or quad biking up to 125cc, netball, orienteering, outward-bound pursuits, paintballing, parascending (over water), pony trekking, racquetball, rambling, river canoeing, roller skating, rollerblading, rounders, rowing, running-sprint/long distance, safari organised in the United Kingdom prior to departure, sail boarding, sailing within territorial limits, scuba diving up to 30 metres, snorkelling, squash, surfing (under 14 days), tennis, white water rafting up to grade 3.

ACCIDENT/ACCIDENTAL

A sudden, unexpected, unusual, specific, violent, external event which occurs at a single identifiable time and place and independently of all other causes, results directly, immediately and solely in physical bodily injury which results in a loss. In no event shall the contracting of any disease and/or illness (including, but not limited to heart attack, stroke or cancer), nor the injection or ingestion of any substance, be considered an Accident. An event that directly or indirectly exacerbates a previously existing physical bodily injury shall not be considered an Accident.

ADVERSE WEATHER

Weather of such severity that the Police (or appropriate authority) warn by means of public communications networks (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route originally envisaged by You.

MEANING OF WORDS (Continued):

BAGGAGE AND PERSONAL EFFECTS

Means Your suitcases and similar containers, their contents and articles carried or worn by You including Your Valuables (as defined below), but excluding Money (as defined below), stamps, documents, contact or corneal lenses, dentures, hearing aids, fragile articles or business goods and samples.

CANCELLATION COSTS

Means travel and accommodation expenses paid or contracted to be paid by You in respect of Your Trip.

CHILDREN

Are defined as persons aged up to and including 17 years of age on departure.

CLOSE BUSINESS COLLEAGUE

Means an associate of Yours in the same employ and resident in the United Kingdom whose absence from work for at least 24 hours necessitates the Cancellation or Curtailment of the Trip as certified by a senior director of the company for which You work.

CLOSE RELATIVE

Means Your spouse, common law partner, child, parent, brother, sister, parent-in-law, son/daughter-in-law, grandchild, grandparent or fiancé(e), who are resident in the United Kingdom.

CONSEQUENTIAL LOSS

Any other loss, damage or additional expense following from the event for which You are claiming is not covered under this Insurance. 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 or earnings following bodily injury or illness.

CURTAILMENT

Means the necessary and unavoidable abandonment of the Trip following written medical advice by a qualified Medical Practitioner to either return to the United Kingdom or to attend a local hospital as an in-patient as authorised by the medical emergency service or as a result of circumstances stated in Sections 1.2, 1.3, 1.5 and 1.6.

EXCESS

Means the first amount You and each person named in the confirmation and deposit receipt have agreed to pay towards a claim under each section of this policy. The excess applies per person, per section, per claim.

FAMILY COVER (Single Trip)

Means cover for 2 adults and up to 4 children under 18 years of age where the appropriate premium has been paid and where the family members travel together. Cover for Children will only be provided if travelling with an Insured adult and all travellers are named on the confirmation and deposit receipt, (if cover is required for a child to travel without an Insured adult please contact Newmont Travel).

FAMILY COVER (ANNUAL MULTI-TRIP)

Means cover for 2 adults and up to 4 children under 18 years of age where the appropriate premium has been paid. Family members are entitled to travel independently of each other.

HOME

Your usual place of domicile in the United Kingdom.

IN-PATIENT

Means person(s) who are admitted to a licensed hospital or clinic and stay for one or more nights, for the sole purpose of receiving medical treatment.

INTRINSIC VALUE

Means the actual cash value of the item at the time of loss or damage including appropriate deductions for wear and tear.

LOSS OF EYE(S)

Means total and irrecoverable loss of sight from the eye(s).

MEANING OF WORDS (Continued):

LOSS OF LIMB(S)

Means loss of a hand or foot by permanent physical severance at or above the wrist or ankle including total and permanent loss of use of a hand or foot.

MATERIAL FACT

Means any fact, which is known, to You, which is likely to influence Us in the acceptance or assessment of this Insurance.

MEDICAL PRACTITIONER

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

MONEY

Means Sterling bank notes and coins, foreign currency, travellers cheques, cheques, passport, driving licence, travel tickets, credit vouchers being carried by You or whilst in a locked safe or safety deposit box.

PAIR OR SET

Means two or more items of personal effects which are complementary or used or worn together.

PERIOD OF INSURANCE (SINGLE TRIP)

Means the period of the Trip commencing on the date stated on the confirmation and deposit receipt and ending when You arrive Home or on expiry of the number of days stated on the confirmation and deposit receipt whichever is the earlier. However, under Section 1 (Cancellation) the Period of Insurance starts on the date of effecting this Insurance and ends immediately Your Trip commences on the date stated on the confirmation and deposit receipt.

PERIOD OF INSURANCE (ANNUAL MULTI TRIP)

Means the period of the Trip which must begin and end during the 12 months stated on the confirmation and deposit receipt but not exceeding 42 days in respect of any one Trip. However, under Section 1 (Cancellation) the Period of Insurance starts on the date of booking the Trip and ends immediately Your Trip commences or when the Insurance expires whichever is the earliest.

PERMANENT TOTAL DISABLEMENT

Means disablement which entirely prevents You from engaging in or attending to any occupation whatsoever for at least 12 months after the date of the Accident causing the disablement and at the expiry of that period being beyond hope of improvement.

SINGLE ITEM

Means any one article, pair, set or collection.

TRIP

Means a holiday or journey, which starts from Your Home and ends on return to Your Home in the United Kingdom, during the Period of Insurance stated on the confirmation and deposit receipt.

VALUABLES

Means photographic, video, computer, telecommunications equipment including mobile phones, electrical and electronic equipment, all audiovisual equipment and their media, telescopes, binoculars, spectacles, sunglasses, watches, jewellery, furs and articles made of precious stones and metals.

WE, OUR, US OR INSURER

UK General Insurance Ltd on behalf of Ageas Insurance Limited

YOU, YOUR (S), INSURED, INSURED PERSON

All person(s) within the age limit, the names of whom are provided to Newmont Travel at the time of premium payment and shown on the confirmation and deposit receipt. All person(s) must be resident in the United Kingdom and registered with a Medical Practitioner in the United Kingdom. Each person is separately insured with the exception of Children unless travelling with an Insured adult, (if a child is to travel alone please contact Newmont Travel).

GOVERNING LAW

This Insurance shall be governed by and construed in accordance with the Law of England and Wales unless the Insured Person's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

CANCELLATION

We hope You are happy with the cover this policy provides. However, if after reading this document, this Insurance does not meet with Your requirements, please return it to Your agent within 14 days of issue and We will refund Your premium. Thereafter You may cancel the policy at any time, however no refund of premium is payable. The Insurer shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days notice to You at Your last known address. Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the Insurance.

COMPLAINTS PROCEDURE – POLICY SALES

It is the intention to give You the best possible service but if You do have any questions or concerns about this insurance You should in the first instance contact:

Managing Director of Crispin Speers and Partners Limited, St Clare House,
30-33 Minories, London EC3N 1PE, Tel: 020 7977 5700 Fax: 020 7702 9276,
E-mail: cspcomplaints@cspinsurance.com

In the event You remain dissatisfied and wish to make a complaint, You can do so by contacting the following:

The Customer Relations Manager, UK General Insurance Ltd
Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ.
Tel: 0845 218 2685

E-mail: customerrelations@ukgeneral.co.uk

In all correspondence please state Your insurance is provided by UK General Insurance Ltd and quote scheme reference: 00966J

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

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands,
London E14 9SR. Telephone: 0300 123 9123.

COMPLAINTS PROCEDURE – CLAIMS

It is the intention to give You the best possible service but if You do have any questions or concerns about the handling of a claim You should in the first instance contact:

The Customer Relation Manager, Direct Group Travel Services
P O Box 800, Halifax, HX1 9ET
Tel: 0844 412 4296 Fax: 0844 412 4138

In the event You remain dissatisfied and wish to make a complaint, You can do so by contacting the following:

The Customer Relations Manager, UK General Insurance Ltd
Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ.
Tel: 0845 218 2685

E-mail: customerrelations@ukgeneral.co.uk

In all correspondence please state Your insurance is provided by UK General Insurance Ltd and quote scheme reference: 00966J

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR.

Tel: 0300 123 9 123

The above complaints procedures are in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizen Advise Bureau.

DATA PROTECTION ACT 1998

Please note that any information provided to Us will be processed by Us and Our agents 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. We may also send the information, in confidence, for process to other companies acting on their instructions including those located outside the European Economic Area.

GEOGRAPHICAL LIMITS

- Area 1** Continental Europe including all EU countries and countries west of the Urals and other countries with a Mediterranean Coastline excepting Libya, Albania, Israel, Algeria, Lebanon and countries of the former Yugoslavia.
- Area 2** Caribbean which shall include those Island forming the boundary between the Atlantic ocean and the Caribbean Sea, from Cuba in the North to Trinidad in the South, those islands situated in the Caribbean Sea, The Bahamas, Guyana (and Venezuela in respect of Excursion Trips.) Including up to 24 hours for stopovers in the USA.
- Area 3** Worldwide (including USA and Canada)

GENERAL CONDITIONS OF THIS INSURANCE

The granting of cover and payment of claims under this insurance is dependant on the following:

- (1) That You observe and fulfil all the terms and conditions of this insurance by completing anything to be done or complied with by You or anyone acting on Your behalf.
- (2) That You must immediately notify Us in the event of any occurrence likely to give rise to a claim under this insurance in accordance with the instructions contained in this insurance but in any event within 31 days of the expiry of the Period of Insurance.
- (3) That You provide at Your own expense all certificates, receipts, information and evidence required by Us or Our appointed representatives.
- (4) That no person will admit liability or make any offer or promise of payment without Our prior written consent.
- (5) That You acknowledge that We may at Our own expense take proceedings in Your name to recover compensation from a third party in respect of any cover provided by this Insurance, and that any amount recovered shall belong to Us.
- (6) That in the event of Your death, We shall have the right to have a post mortem carried out at Our expense.
- (7) That You will take all reasonable and proper care to safeguard against accident or illness or loss of or damage to Your property, as if this Insurance was not in force. Failure to do so will prejudice Your position under this Insurance.

- (8) That You may not transfer Your interest in this Insurance.
- (9) That in the event of a fraudulent claim being made by You or anyone acting on Your behalf, all cover under this Insurance shall be forfeited.
- (10) That You disclose all Material Facts and tell Us of any changes which may affect Our decision. Failure to do so may affect Your rights under this Insurance. Following a change in a Material Fact disclosed to Us by You during the Period of Insurance, We reserve the right to amend or cancel Your insurance, providing You with a pro-rata refund of premium.
- (11) That any damaged items must be made available should Our loss adjusters wish to inspect them.
- (12) That You take all reasonable steps to minimise losses.
- (13) That We reserve the right to Your repatriation if You are fit to travel in the opinion of the medical emergency services. If You refuse to be repatriated all cover under this policy will cease.
- (14) That You agree to having a medical examination at Our expense in the event of a claim.

EXCLUSIONS THAT APPLY TO ALL SECTIONS OF THIS INSURANCE

We will not pay for any claim arising directly or indirectly :

- (1) If at the time of effecting this Insurance and/or booking each Trip in respect of annual multi Trip policies You or Your travelling companions have received hospital treatment and/or medical consultation during the twelve months prior to effecting this Insurance and/or booking each Trip in respect of annual multi Trip policies for a) a malignant disease (i.e. cancer) b) a lung or heart related condition (excluding well controlled asthma) or c) hypertension (high blood pressure) unless cover has been approved by Our medical referral helpline and any additional premium paid.
- (2) If at the time of effecting this Insurance and/or booking each Trip in respect of annual multi Trip policies You or any person whose condition gives rise to a claim:
 - i) is on a waiting list for in-patient treatment in a hospital or awaiting the results of tests and/or medical investigations
 - ii) is travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad
 - iii) has received a terminal prognosis
- (3) From any activity other than those listed in Acceptable Activities.
- (4) From aerial activities and aviation (other than solely as a fare paying passenger in an aircraft flown by a pilot holding a valid pilot's licence), losses arising from accidents on two wheeled motorised vehicles or quad bikes unless at the time of the accident the driver is fully qualified, is in possession of a current full UK driving licence and the driver and passenger are wearing safety crash helmets but in any event losses arising from accidents on two wheeled motorised vehicles or quad bikes over 125cc.
- (5) From suicide or wilfully self inflicted injury or illness, mental disorder, anxiety, stress or depression, sexually transmitted diseases, alcoholism, drunkenness or the use of drugs (other than drugs taken in accordance with the treatment prescribed and directed by a registered Medical Practitioner but not for the treatment of drug addiction), or any loss arising directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variation thereof however caused.
- (6) From manual work or hazardous occupation, self-exposure to needless peril (except in an attempt to save human life), or You engaging in any criminal or illegal act.

- (7) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, Terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section 2 - Personal Accident and Section 3 - Medical and Other Expenses unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any Trip.
- (8) From the failure or fear of failure or inability of any equipment or computer programme, whether or not You own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date except under Section 2 Personal Accident and Section 3 Medical and Other Expenses.
- (9) From loss or damage in respect of any property more specifically insured elsewhere or any claim recoverable under another insurance.
- (10) From claims increased by Your own act or omission.
- (11) From Consequential Loss of any nature except as may be specifically provided for in this insurance.
- (12) From You travelling against Foreign and Commonwealth Office advice.
- (13) From Your financial incapacity.
- (14) From any losses arising from financial failure, insolvency, bankruptcy or default of the tour operator.
- (15) From any amount recoverable from the travel agent or tour operator.
- (16) From You travelling against any health requirements stipulated by the carrier, their handling agent or any other transport provider.
- (17) Any claims arising from routine treatment or care which could reasonably be expected to arise during Your Period of Insurance.

SECTION 1 - CANCELLATION AND CURTAILMENT

You are covered :

1. Up to the amount stated in the Summary of Cover and Limits for loss of irrecoverable deposits or payments for unused travel and accommodation paid in advance or contracted to be paid as a result of Your necessary and unavoidable cancellation of the Trip due to:
 - 1.1 The death, injury or illness of You, a Close Relative, Close Business Colleague, travelling companion or person with whom You intended to stay.
 - 1.2 Your presence being requested by the Police following Your Home or business premises being rendered uninhabitable within 7 days of the start of or during the Trip.
 - 1.3 Your presence being requested by the Police following burglary or attempted burglary at Your Home or business premises.
 - 1.4 Redundancy where You qualify for payment under the current redundancy legislation.
 - 1.5 A call for You to be a witness or for jury service where the postponement has been denied by the court.
 - 1.6 the posting overseas or emergency and unavoidable requirements of Armed Forces, Police, Fire, Nursing or Ambulance Services.

In respect of Curtailment, We will pay up to the amount stated in the Summary of Cover and Limits for the proportionate amount of Your irrecoverable pre-paid costs of the Trip, which will be based on the complete number of days You are at Home or hospitalised as an In-Patient.

You are not covered for:

1. The first £75 of each and every claim other than loss of deposit claims which are not subject to an excess.
2. Any losses arising from circumstances, which may give rise to a claim that You are aware of at the time of effecting this Insurance.
3. Any expenses payable by the tour operator, hotel or airline.
4. Any delay in commencement of the Trip (see Section 8.1(b) – Abandonment).
5. Any surcharges levied by the tour operator, which increase the brochure prices.
6. Any losses arising from Your failure or delay in notifying the travel agent, tour operator or provider of service immediately it may be necessary to cancel or curtail Your travel arrangements.
7. The costs of Curtailment not approved by the medical emergency service.
8. Any government regulations (other than in respect of compulsory quarantine) or currency restriction or act.
9. Any claim which is not supported by written medical confirmation and clinical reports from medical service providers as well as other proof of the happening of an event causing You to cancel or curtail Your Trip.
10. Any losses arising from Your failure to have the appropriate vaccinations
11. Any losses arising from Your failure to obtain the relevant passport or Visas.
12. Any losses arising from unlawful or criminal proceedings against You or any person You are travelling with.
13. Late arrival after check in time.
14. Loss of enjoyment.
15. Disinclination to travel.
16. Any unused portion of Your original tickets where repatriation has occurred.
17. Unused Timeshare accommodation or Air Miles tickets
18. Death, injury or illness of pets and animals.
19. Any losses due to Your personal financial situation other than as described under 1.4.
20. Posting overseas as a result of war, invasion, act of terror.

SECTION 2- PERSONAL ACCIDENT**You are covered:**

Up to the amount stated in the Summary of Cover and Limits if You sustain Accidental bodily injury during the Trip caused solely and directly by Accidental external violent and visible means and such bodily injury within 180 days of the date of the injury is the sole and direct cause of death or Loss of Eye(s) or Limb(s) or Permanent Total Disablement.

You are not covered for:

1. More than £1,000 when Your age is under 16 years or over 65 years at the date of effecting this Insurance and/or booking each Trip in respect of annual multi Trip policies.
2. Any benefit if Your age is 75 years or over at the date of effecting this insurance and/or booking each Trip in respect of annual multi Trip policies.
3. Any claim in excess of the amount stated in the Summary of Cover and Limits in respect of any one Insured Person.
4. More than one benefit arising out of any one incident.
5. Any claim arising due to contracting a disease or illness and/or medical condition.
6. Any claim arising due to the injection or ingestion of any substance.

7. Any event which directly or indirectly exacerbates a previously existing physical bodily injury.
8. Any benefit as a result of participating in any activity that is not listed in Acceptable Activities on page 5.
9. Any claim not certified by an independent Medical Practitioner.

SECTION 3- MEDICAL AND OTHER EXPENSES

You are covered:

3. Up to the amount stated in the Summary of Cover and Limits if You sustain bodily injury or suffer illness during the Trip, which results in:
 - 3.1 Reasonable and necessary medical, hospital and treatment expenses, the costs of emergency dental treatment to relieve pain, doctors fees and transportation charges for sending You to hospital.
 - 3.2 Reasonable additional accommodation and travelling costs for one person required upon medical advice to stay with, travel to or escort You Home.
 - 3.3 Reasonable transportation costs for repatriation to the United Kingdom, which is deemed necessary by the medical emergency service.
 - 3.4 In the event of death, We will also pay the reasonable cost of conveying Your body or ashes to the United Kingdom, or alternatively to pay up to £1,000 towards the cost of burial or cremation outside of the United Kingdom.
 - 3.5 Reasonable additional accommodation and transportation costs for Your necessary return Home as a result of the death or serious injury or illness of a Close Relative or Close Business Colleague or due to events stated under Section 1.2, 1.4 and 1.5.

You are not covered for:

1. The first £75 of each and every claim.
2. Any treatment or aid obtained in the United Kingdom.
3. Any surgical or medical treatment, which can reasonably be delayed until Your return to the United Kingdom.
4. Any treatment or medication, which at the time of departure is known to be required or continued during the Trip.
5. Any medical or other expenses incurred more than 12 months after the date of the injury or illness to which the claim refers.
6. The cost of dentures, dental appliances, false limbs, hearing aids, contact or corneal lenses or spectacles (prescription or otherwise).
7. Any out-patient or clinic costs not authorised by the medical emergency services.
8. Any In-Patient hospital or repatriation costs not authorised by the medical emergency services.
9. The additional cost of a single or private room at a hospital, clinic or nursing home except when the Medical Practitioner treating You considers it necessary.
10. Any cost of repatriation if You do not already possess return tickets.

SECTION 4 – HOSPITAL BENEFIT

You are covered:

Up to the amount stated in the Summary of Cover and Limits for each complete 24 hour period You are confined as an In-Patient in a hospital outside of the United Kingdom as a result of injury or illness which is covered under Section 3 Medical and Other Expenses.

SECTION 5 - BAGGAGE AND PERSONAL EFFECTS

You are covered:

Up to the amount stated in the Summary of Cover and Limits for loss of or damage to Baggage and Personal Effects which is Your property during the Trip, subject to proof of ownership for Valuables. We reserve the right to repair, replace or pay the Intrinsic Value of any lost or damaged article. The amount We will pay in respect of any Single Item, Pair or Set is limited to the amount stated in the Summary of Cover and Limits except in respect of Valuables where Our overall payment limit is the amount stated in the Summary of Cover and Limits.

SECTION 6 - MONEY

You are covered:

Up to the amount stated in the Summary of Cover and Limits for loss of Money during the Trip whilst carried by You or whilst in a locked safe or safety deposit box.

YOU ARE NOT COVERED FOR (THE FOLLOWING EXCLUSIONS APPLY TO SECTIONS 5 AND 6)

1. The first £75 of each and every claim.
2. Any loss not reported to the Police within 24 hours of discovery and a written Police Report obtained and sent to Us.
3. Any loss or damage to Your property whilst in the custody of an airline or other carrier unless immediately upon discovery of the loss or damage You notify the carrier and obtain and send their Property Irregularity Report (PIR) to Us.
4. Any loss of Baggage and Personal Effects or Valuables, whilst left unattended at any time or left in the custody of a person who does not have legal responsibility for the goods unless You have left them secure in a locked hotel room, locked apartment, locked holiday residence or other locked and secure self-contained accommodation and there is evidence that entry was effected by violent and forcible means
5. Any loss of Money whilst left unattended at any time unless contained in a locked safe or other like receptacle but in any event whilst in a suitcase or in the custody of another person.
6. Loss of Baggage and Personal Effects or Valuables from an unattended vehicle other than Baggage and Personal Effects (but not Valuables) from a locked enclosed boot or concealed by the parcel shelf in the fixed position in a hatchback or estate vehicle and there is evidence that entry was effected by violent and forcible means.
7. Any loss in excess of £750 per vehicle of Baggage and Personal Effects, other than Valuables, left overnight in an unattended vehicle.
8. Any loss of Valuables in checked luggage.
9. More than £50 per single item up to a maximum of £200 in total for any one claim if You are unable to provide the original receipt, proof of purchase or an insurance valuation obtained prior to loss.
10. Any loss or damage to sports equipment whilst in use.
11. Any loss or damage due to delay or confiscation by customs or other officials.
12. The cost of providing, repairing or replacing dentures, dental work involving the use of precious metals, false limbs, hearing aids, contact or corneal lenses or prescription spectacles.
13. Any loss or damage due to wear and tear, deterioration, moth or vermin, climatic or atmospheric conditions or mechanical or electrical breakdown.
14. Any loss or damage due to staining or any process of dyeing or cleaning or powder or liquid or water damage however caused.

15. claims relating to prams, buggies, wheelchairs, pedal cycles, satellite navigation equipment, motor vehicles, marine equipment, diving equipment, watercraft, surfboards or sports equipment.
16. Any loss of travellers cheques or cheques not immediately reported to the local bank or agent of the supplier in accordance with their instructions.
17. Any shortages due to error, omission, exchange or depreciation in value.
18. Any loss resulting from loss or theft of credit cards.
19. Any breakage of fragile items, unless the breakage is caused by fire or accident involving the vehicle in which You are being carried.
20. Anything shipped as a Bill of Lading.
21. Any loss of travel tickets paid for using an airline mileage reward scheme.
22. Valuables in an unattended vehicle at any time.

SECTION 7- PERSONAL LIABILITY

You are covered:

Up to the limit shown in the Summary of Cover and Limits (inclusive of costs) in respect of Your legal liability arising from an Accidental Bodily Injury to third parties or an Accidental loss of or damage to third party property occurring during the Period of Insurance.

In the event of Your death We will, in respect of the liability incurred by You, indemnify Your personal representatives in the terms of and subject to the limitations of this Section, provided that such personal representatives shall act as though they were You and observe, fulfil and be subject to the terms, exclusions and conditions of this section insofar as they can apply.

You are not covered for:

1. Anything in the General Exclusions.
2. The first £75 of each and every claim in respect of loss or damage to temporary holiday accommodation.
3. Bodily injury or disease to any person who, at the time of sustaining such injury, is engaged in Your service or to any member of Your family or anyone You are travelling with.
4. Damage to property belonging to, or in the care, custody or control of Your family or person in Your service.
5. Any liability arising out of or incidental to any profession, occupation or business
6. Any liability which has been assumed under contract and would not otherwise have been attached
7. Any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of:
 - (a) any motorised or mechanical vehicles including any attached trailers or caravans;
 - (b) any aircraft (whatsoever);
 - (c) any watercraft or vessel (other than manually propelled watercraft vessels) or any other form of motorised leisure equipment
8. Any liability arising out of ownership, occupation, possession, or use of any land or building (other than occupation only of any temporary residence)
9. Any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind
10. Any liability arising in respect of any wilful or criminal act or assault
11. Any liability arising in any country in which You own premises, or are resident

12. Any liability, injury, loss or damage arising directly or indirectly from or due to any animals belonging to You or in Your care, custody or control.
13. Any claims arising directly or indirectly from participant to participant liability.

SECTION 8 - TRAVEL DELAY BENEFIT, ABANDONMENT AND MISSED DEPARTURE

You are covered:

- 8.1 Up to the amount stated in the Summary of Cover and Limits in the event that the departure of the aircraft, sea vessel, train or coach in which You have arranged to travel is delayed on Your outward or homeward journey by at least 12 hours from the time shown in the official travel itinerary as supplied to You due to strike, industrial action, Adverse Weather conditions, traffic flow congestion or mechanical breakdown, either:
 - (a) £20 for the first 12 hours delay and £10 for each full following 5 hours up to the maximum amount per Insured Person, or
 - (b) Up to the amount stated in the Summary of Cover and Limits that You cannot recover from any other source if You decide to abandon Your outward Trip after at least 12 hours delay from the time of departure stated in the official travel itinerary.
- 8.2 We will also pay for additional travel and accommodation expenses necessary to reach Your booked holiday destination including pre-booked flight/boat connections should You arrive at Your international departure point too late to commence Your journey as a result of failure of public transport services due to causes stated above in this Section or mechanical breakdown of the vehicle in which You were travelling to reach Your international departure point.

We will only pay compensation under 8.1(a) or 8.1(b) or 8.2

You are not covered for:

1. The first £75 of each and every claim made by You under Section 8.1 (b) or 8.2.
2. Any losses which are the result of Your failure to check in at the airport, port or station in accordance with the travel itinerary supplied to You.
3. Any losses if You fail to obtain written confirmation from the airline or shipping or rail or coach line or their agent showing the period and reasons for delay.
4. Any losses arising from strike or industrial action which commenced or was announced before the date of effecting this insurance and/or booking each Trip in respect of annual multi Trip policies.
5. Any losses arising from a delay ordered by any government, civil authority or other official government body.
6. Any accident involving a motor vehicle, which was the reason for the delay, which cannot be substantiated by the Police or a motoring organisation.
7. Any claim under 8.2 as a result of a mechanical breakdown of the vehicle that You were travelling in if the vehicle has not been serviced on a regular basis.
8. Any repair costs to the vehicle in which You are travelling in as a result of a mechanical breakdown or accident.
9. Any claim under 8.2 as a result of an accident or mechanical breakdown of the vehicle that You were travelling in unless substantiated by a garage or a motoring organisation.

SECTION 9 – MISSED CONNECTION

You are covered:

Up to the amount stated in the Summary of Cover and Limits that You cannot recover from any other source for the cost of additional travel and accommodation expenses should Your outward or return flight from Your departure point be delayed and You miss Your connecting flight or boat due to strike, industrial action, Adverse Weather conditions or mechanical breakdown.

You are not covered for:

1. The first £75 of each and every claim
2. Any losses which are the result of Your failure to check in at the airport in accordance with the travel itinerary supplied to You.
3. Any losses if You fail to obtain written confirmation from the airline showing the period and reason for the delay.
4. Any losses arising from strike or industrial action which commenced or was announced before the date of effecting this Insurance and/or booking each Trip in respect of annual multi trip policies.
5. Any losses arising from a delay ordered by any government, civil authority or other official government body.

SECTION 10- LEGAL EXPENSES

You are covered:

Up to the amount stated in the Summary of Cover and Limits for costs and expenses incurred by You or Your legal representative for legal proceedings for compensation and/or damages arising directly from or out of Your injury or Your death during the Trip, provided that We have complete control of the proceeding and of the selection, appointment and control of all legal advisers. We will be entitled to repayment of any amounts paid under this Section in the event that You are awarded legal costs as part of any judgement or settlement.

You are not covered for:

1. The first £75 of each and every claim.
2. Any costs or expenses incurred by You for any claim brought against Crispin Speers & Partners Limited, Newmont Travel Limited, Us and any of Our agents.
3. Any costs or expenses incurred before the granting of Our support, which We will not unreasonably withhold. We reserve the right to withdraw at any stage and shall not then be liable for any further expenses.
4. Any claim reported more than 180 days after the incident occurs which gives rise to such claim.
5. Any claim where We consider the prospects of success in achieving a reasonable settlement are insufficient and/or where We consider the laws, practices and/or financial regulations of the country where the incident occurred will preclude us from obtaining a satisfactory settlement.
6. Any claim emerging from the pursuance to a contingent fee agreement between You and Your counsel.
7. Any claim for travel and accommodation expenses which You have incurred whilst pursuing legal action.
8. Any claim arising from You pursuing legal proceedings as part (or) on behalf of a group or organisation.
9. Any claim for legal costs where You are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence.
10. Any claim against Your family or travelling companions.

SECTION 11- CATASTROPHE

You are covered:

Up to the amount stated in the Summary of Cover incurred by You if You are forced to move from Your accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, flood, hurricane, medical epidemic or local Government directive which is confirmed in writing by local or national authority for irrecoverable travel or accommodation costs necessarily incurred to continue with the Trip, or if the Trip cannot be continued to return to the United Kingdom.

You are not covered for:

1. The first £75 of each and every claim.
2. Any costs which cannot be substantiated by a written report from the local or national authority who ordered Your relocation which confirms the exact cause for the relocation
3. Any costs or expenses payable by or recoverable from Your tour operator, airline, hotel or other provider of accommodation or transport
4. Any costs or expenses if You decide not to remain in Your booked accommodation, although it is considered safe and acceptable to continue living there.

MAKING A CLAIM

If You wish to make a claim, on Your return Home write or telephone for a claim form to:

Direct Group Travel Services P O Box 800, Halifax, HX1 9ET
Tel: 0844 412 4296 Fax: 0844 412 4138 Reference Number: 00966J

Please quote the reference number stated above and state under which section(s) a claim is being made. This will ensure we send You the correct claim form(s).

PLEASE DO NOT FORWARD ANY DOCUMENTS UNTIL YOU SUBMIT THE COMPLETED CLAIM FORM.

IMPORTANT:

Please read the claim form carefully and ensure that You provide all the documentation requested. Failure to fully complete the claim form or forward all the requested documentation in support of Your loss will prevent us from reviewing Your claim. Please note that additional information or documentation may be required to substantiate Your loss if it is considered necessary. In no event should a claim be notified later than 31 days after the end of the holiday/trip.

UK General Insurance Ltd are an insurers agent and in the matter of a claim act on behalf of the insurers.

HOSPITAL TREATMENT ABROAD

If You are admitted to hospital You must contact Global Response immediately. If You do not, this could mean that We will not provide cover or We will reduce the amount We pay for medical expenses.

WHILE YOU ARE AWAY

WHAT TO DO IN THE CASE OF MEDICAL EMERGENCY

The emergency assistance provided for You by this Insurance is operated by Global Response and Healthwatch S.A. In the event of any illness, injury, Accident which requires:

Inpatient treatment anywhere in the world You must contact:

Global Response:

Tel: **+44(0)113 318 8114**

Fax: **+44(0)113 318 8115**

Outpatient treatment anywhere in the world, excluding North America and the United Kingdom, You must contact:

Healthwatch S.A.:

Tel: **+44 (0)113 3180 124**

Fax: **+44 (0)113 3180 125**

Email: **newcase@healthwatch.gr**

Outpatient treatment in North America and the United Kingdom You must contact:

Global Response:

Tel: **+44(0)113 318 8114**

Fax: **+44(0)113 318 8115**

Global Response or Healthwatch S.A. may be able to guarantee costs on Your behalf. When contacting Global Response or Healthwatch S.A. please state that Your Insurance is provided by UK General Insurance Ltd quoting the appropriate reference number: **00966J**

Note: You must retain all receipts for medical and additional costs incurred and You are responsible for any policy Excess and this should be paid by You at the time of treatment.

OUTPATIENT TREATMENT

If You require outpatient treatment please contact the appropriate Emergency Assistance provider as detailed above. Please ensure the treating doctor or clinic is aware of the following instructions:

OUTPATIENT INSTRUCTIONS TO DOCTORS/CLINICS:

In order to have Your invoices paid quickly, please send Your invoice together with a copy of the Certificate (clearly showing the policy number and names) and any supporting documentation related to the outpatient treatment (Medical report, cost breakdown) by email to **newcase@healthwatch.gr**

You must include Your bank account details, IBAN no's and / or Swift code for payment to be processed electronically.

Out Patient Department Tel: **00 30 2310 256454**

Out Patient Department Fax: **00 30 2310 256455** or **0030 2310 254160**

E-mail: **newcase@healthwatch.gr**

RETURNING EARLY TO THE UNITED KINGDOM

If You have to return to the United Kingdom under Section 1 (Cancellation and Curtailment) or Section 3 (Medical and other expenses) the 24 hour medical emergency service must authorise this. If they do not, this could mean that We will not provide cover or We may reduce the amount We pay for Your return to the United Kingdom. The 24 hour medical emergency service reserve the right to repatriate You should Our medical advisors view You as being fit to travel, if You refuse to be repatriated then all cover under this policy will cease. The 24 hour medical emergency service may be contacted from anywhere in the world to provide assistance to You.

IMPORTANT CONTACT NUMBERS

FOR MEDICAL SCREENING ENQUIRIES

Call our Medical Screening Helpline on: **0844 412 4296**

FOR CLAIMS Call our Claims Helpline on: **0845 218 1650**

Newmont Travel Ltd – H/O

a: Newmont Travel Ltd, P O Box 17482, N14 5WG

tel: 020 8920 1122

fax: 020 8920 1123

Status Disclosure Information

The Financial Services Authority (FSA) is the independent regulator of financial services. Use this information to decide if our services are right for you.

Newmont Travel Ltd - H/O is an appointed representative of ITC Compliance Limited which is authorised and regulated by the FSA (their registration number is 313486) and which is permitted to advise on and arrange general insurance contracts.

Newmont Travel Ltd - H/O only offer insurance from a limited number of insurers. A List of these insurers is available on request. No additional fees will be charged for this service.

You WILL NOT receive advice or a recommendation from us for insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

We always aim to provide a first class service, however if you have any cause for complaint any enquiry can be raised by either email, in writing or by telephoning The Compliance Officer, ITC Compliance Limited, Charnwood House, Marsh Road, Bristol, BS3 2NA, complaints@itccompliance.co.uk, 0117 9539058. Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0845 080 1800. You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme. Your entitlement to compensation will depend upon the type of business and the circumstances of your claim.

Details of ITC Compliance Limited's authorisation can be confirmed by contacting the FSA on 0845 606 1234 or by visiting the FSA's website <http://www.fsa.gov.uk/register>.

Demands And Needs Statement

Travel Insurance

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in your policy booklet. If you do not have one of these please ask for a copy to aid you in making your own informed buying decision.