

Travel Insurance Policy

Goldfish[®]

Goldfish Travel Insurance Policy

Table of Benefits

The following cover is provided for each insured person. It is important that you refer to the terms and conditions of this policy for full details of cover.

SINGLE TRIP AND ANNUAL MULTI-TRIP COVER				
Page	Section	Benefit	Sum Insured to:	Excess*
15	A	Cancelling Your Trip	£5,000	£50
16	B1	Medical and Other Expenses Outside of the UK	£10,000,000	£50
18	B2	Medical and Other Expenses Within the UK	£10,000	£50
19	B3	Hospital Benefit	£25 per 24 hours up to £2,000	Nil
19	B4	Mugging Benefit	£100 per 24 hours up to £5,000	Nil
20	C	Cutting Your Trip Short	£5,000	£50
21	D	Missed Departure	£1,000	£50
22	E1	Travel Delay	£20 for the first 12 hours, £10 for all other 12 hours up to £250	Nil
22	E2	Abandoning Your Trip	£5,000	£50
23	F1	Personal Belongings and Baggage	£2,000	£50
		Including: Single Article Limit	£300	
		Including: Valuables Limit	£300	
24	F2	Delayed Baggage	£400	Nil
24	F3	Personal Money	£500	£50
		Including: Cash Limit	£300	
24	F4	Passport, driving licence and travel Documents	£700	£50
26	G	Personal Accident	£25,000	Nil
27	H	Personal Liability	£2,000,000	£250
28	I	Legal Expenses	£50,000	£250
29	J	Hijack	£100 per 24 hours up to £1,000	Nil
WINTER SPORTS COVER IS ONLY AVAILABLE IF YOU PAY THE APPROPRIATE EXTRA PREMIUM.				
30	K1	Winter Sports Equipment	£1,000	£50
		Including: Single Article Limit	£250	
30	K2	Winter Sports Equipment Hire	£30 per 24 hours up to £300	Nil
30	K3	Lift Pass	£300	£50
31	L	Ski Pack	£250 per week up to £500	Nil
32	M	Piste Closure	£350	Nil
33	N	Avalanche Cover	£250	£50

***Excess**

When claiming under certain sections listed in the table on page 1, you will have to pay the first part of a claim. The Excess will apply to each person claiming and to each incident which a claim is made for. When dealing with claims under Section A where policyholders are claiming for cancelling more than one trip due to one incident, an excess for each person claiming for each trip will be deducted.

General information about this insurance

Insurance providers

Goldfish Travel Insurance is underwritten by AIG UK Limited which is registered in England number 1486260. Registered office: 58 Fenchurch Street, London EC3M 4AB.

Policy administration and claims services are provided by Mercury International Assistance and Claims Limited, whose trading name is AIG Travel Assist.

AIG UK Limited and Mercury International Assistance and Claims Limited, are member companies of American International Group Inc. and are authorised and regulated by the Financial Services Authority. You can confirm this with the Financial Services Authority on www.fsa.gov.uk/register or by calling 0845 606 1234.

Your travel insurance

This policy wording along with your policy schedule forms the basis of your contract of insurance. Together, these documents explain what you are covered for. The policy wording contains conditions and exclusions which you should be aware of. You must keep to all the terms and conditions of the insurance.

Please read this policy wording to make sure that the cover meets your needs and please check the details outlined within your policy schedule to make sure that the information shown is correct.

Law

This insurance will be governed by English Law, and you and we agree to submit to the exclusive jurisdiction of the courts of England and Wales, unless at the date of buying this policy, you reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction.

Your right to cancel the policy

If this cover is not suitable for you and you want to cancel your policy, you must contact customer services within 15 days of buying your policy or the date you receive your policy documents. In line with the conditions below we will refund the premium you have paid within 30 days of the date you contact us to ask to cancel the policy.

If you are a single trip policyholder, we will not refund your premium if you have travelled or made a valid claim before you asked to cancel the policy within the 15-day period.

If you are an annual multi-trip policyholder and you have travelled or made a valid claim before you asked to cancel the policy within the 15-day period, we will only refund a proportionate amount of your premium.

To get a refund, please contact **The Customer Service Manager, Goldfish Travel Insurance, PO Box 673 Hove BN3 5JL** or by calling Goldfish Travel on **0845 603 5784** (Calls will be recorded and may be monitored).

Our right to cancel the policy

We have the right to cancel this policy by giving at least 30 days notice in writing to the policyholder at their last known address. A pro rata refund will be made to you for the unused portion of the insurance premium you paid from the date we cancel your cover.

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 cannot meet our financial obligations. A claim under this contract of general insurance is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit.

Further information can be obtained upon request, by visiting the FSCS's website at www.fscs.org.uk or by writing to the following address:

Financial Services Compensation Scheme
7th Floor Lloyds Chambers
Portsoken Street
London
E1 8BN.

Sensitive information

In order to provide you with cover we will need to process sensitive information, for example, details relating to pre existing medical conditions, about you and anyone travelling with you. Please make sure that you only provide us with sensitive information about other people with their agreement.

If you have any questions

If you have any questions about the cover provided under this policy or you would like more information, please contact the Goldfish Travel Insurance Service on **0845 603 5784** or e-mail goldfishtravelsinsurancesales@aig.com

Important things you need to know about your policy before you travel

Health conditions

This policy contains conditions relating to your health, the health of people travelling with you and the health of others who might not be travelling with you but on whose health the trip may depend (this would include a relative or a close business associate). In particular, we do not cover medical problems which you or they had before the cover started. However, the medical conditions shown below will be accepted under the terms of this policy, provided you or the person whose well being your trip may depend on:

1. has received no treatment as a hospital inpatient or outpatient in the 12 months prior to taking out this policy
2. is not undergoing or waiting to undergo further tests or consultations
3. is not on a hospital waiting list
4. their condition has been stable for the last 12 months
5. is not travelling against the advice of a doctor or to seek medical treatment abroad
6. has not been referred to a specialist or consultant in the previous 12 months and is not waiting to see a specialist or consultant

Accepted medical conditions

Abscess/boil, acne, allergy (provided allergic reaction is not life threatening), appendectomy, asthma (mild*), Bells palsy, benign lump/growth, cartilage damage, damaged ligaments, dermatitis (provided not taking oral steroids), diabetes mellitus**, dislocation, ear infection, eczema (provided not taking oral steroids), endometriosis, enlarged prostate (benign), fatty lump (benign), fibroids, fractures (provided successfully repaired), gall bladder removal, glandular fever, glaucoma, goitre, gout, grommets, haemorrhoids, hiatus hernia, high blood pressure***, hormone replacement therapy, hypertension***, hyperthyroidism, hypothyroidism, hysterectomy (non cancerous), impotence, indigestion, irritable bowel syndrome, knee replacement, lipoma (benign fatty lump), migraine, overactive thyroid, perforated ear drum, polyps (benign), psoriasis, rhinitis, sinus problems, sinusitis, talipes (club foot), tendon problems, thyroid problems, tinnitus, tonsillectomy, twisted ovaries, underactive thyroid, varicose veins, vasectomy, vertigo.

* On up to two types of medication and well controlled. No cover if using more than two inhalers. If you suffer from any other medical conditions listed in addition to asthma, please contact the following helpline number to check that cover can be provided.

** Provided controlled by diet/tablets only and you suffer from no associated kidney/blood vessel/nerve/eye/circulation problems. If you suffer from any other medical conditions listed in addition to diabetes mellitus, please contact the following helpline number to check that cover can be provided.

*** Provided you are taking no more than two types of medication. If you suffer from

any other medical conditions listed in addition to high blood pressure or hypertension, please contact the following helpline number to check that cover can be provided.

If you have any queries about pre existing medical conditions or if you would like further information on the criteria listed above please check that the insurance meets your needs by contacting **0845 603 5784**.

Please note: If there is a change in the state of health of yourself, anyone travelling with you, a relative or close business associate occurring after you have bought this policy but before you travel, please contact **0845 603 5784** immediately.

Health agreements

If you are travelling to a country in the European Union, you should take a European Health Insurance Card (EHIC) with you. Application forms to obtain an EHIC are available from your local post office or you can download an application form from the following website: www.ehic.org.uk. This entitles European citizens to benefit from the health agreements which exist between countries in the European Union.

If you are travelling to Australia or New Zealand and you need medical treatment, you should enrol with Medicare or the equivalent scheme of these countries. Further information is available from the following website: www.hic.gov.au.

If you present your EHIC to the treating doctor or hospital if you need medical treatment within the European Union or you enrol with Medicare when travelling to Australia or New Zealand, this will save you paying the policy excess under section B1 (Medical and other expenses outside the United Kingdom) if your medical costs are reduced as a result of using your EHIC or Medicare being involved.

Residency

You and all other persons insured on this policy must have lived in the United Kingdom for at least six of the last 12 months before you bought or renewed this policy.

Sports and activities

You may not be covered when you take part in certain sports or activities. For certain activities, cover under section H (Personal liability) and section G (Personal accident) will not apply and in the event of a medical claim arising, an increased excess may be deductible from the expenses you incur. Cover will only be provided for some activities if an additional premium is paid. If you intend to take part in a sport or activity during your trip, please see pages 33-37 for a full list of activities which are covered by this policy. If the activity you intend to take part in is not shown in the list, please check that cover will be provided by contacting **0845 603 5784** or e-mail goldfishtravelsinsurancesales@aig.com

Cover options available

Trip options and durations

Single trip

One trip of up to 45 days.

Annual multi-trip

This gives you cover to travel as many times as you like within the period of insurance provided no single trip lasts longer than 45 days.

Cover is only provided in the United Kingdom if you stay in pre-booked accommodation for at least two nights away from where you usually live.

Please note:

- It does not matter how long you buy cover for, it ends when you return to your home address in the United Kingdom (but not more than 24 hours after your return to the United Kingdom), or at the end of the period shown on your policy schedule, whichever is earlier.
- If you travel for longer than the trip duration limits, cover will cease on the final day of the trip limit.

Age limits

Single trip

All persons must be 74 years of age or under at the date of buying this policy.

Annual multi-trip

All persons must be 64 years of age or under at the date of buying this policy.

Please note:

- The main applicant must be 18 years of age or over at the date of buying this policy.

Payment of premiums

Single trip

Your premium must be paid by credit card or debit card before the start date of your cover. If we are notified by your credit card company that the premium due has not been paid, then cover will not be in force for your trip.

Annual multi-trip

Your premium must be paid annually, as shown on your policy schedule. Premiums will be collected on the first due date and then on each anniversary of that date.

If a premium is not paid on the date it is due, the policyholder has 30 days in which to make the payment. If it is not paid during that period, the policy will be automatically cancelled from the date on which the unpaid premium was due. If the premium is paid within the 30 days, then cover will operate as if it had been paid on the due date.

Annual multi-trip policyholders – auto renewal service

If your annual premium is collected by credit card, your policy will be automatically renewed at the end of the period of insurance unless we hear otherwise. Each year we will write to you before the renewal (anniversary) date of your policy to tell you about any changes to the premium or the policy terms and conditions. If you do not wish to auto-renew your policy, all you have to do is contact us on **0845 603 5784** or e-mail **goldfishtravelsinsurancesales@aig.com**. Unless you have advised otherwise, the renewal premiums will again be collected from your specified credit card to make sure that you are always covered.

You should also be aware that we can only guarantee automatic renewal when:

- you have made us aware of any changes to your policy details, if any;
- your credit card details have not changed; and
- the credit card holder has given his or her explicit consent for his or her card being charged at renewal.

Goldfish Travel Insurance are entitled to assume at renewal that your details have not changed and you have the consent of the credit card holder, unless you inform them otherwise. Goldfish Travel Insurance Service will through their administrative bank charge the payment details to the credit card held on record for the renewal premium due.

You may inform us of any changes to your policy details or opt out of automatic renewal at any time by contacting us on **0845 603 5784** or e-mail **goldfishtravelsinsurancesales@aig.com**

Policy options

Individual

One person aged 18 years or over.

Couple

An individual and his or her partner provided they live together. A partner would include a civil partner.

Family

An individual and his or her partner provided they live together and their dependent children (which can include fostered or adopted children) under 18 years of age at the date of buying this policy who are either in full time education or living with them.

Geographical areas

United Kingdom

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man. Cover is only provided if you stay in pre-booked accommodation for at least two nights away from where you usually live.

Europe

The continent of Europe, including all countries west of the Ural Mountains, islands in the Mediterranean, the Canary Islands, Madeira, Turkey, the Azores and Iceland

Worldwide

Anywhere in the world (however, please see General exclusion number 11 on page 14).

Upgrades

The following upgrades are available by contacting **0845 603 5784** and paying an additional premium:

Winter sports cover

For single trip policies you can buy cover for the duration of your trip. For annual multi-trip policies you can buy cover for up to 21 days in total within the period of insurance. Please see page 29 for a full list of winter sports activities which are covered by this policy. If the winter sport you intend to take part in is not shown in the list, please check that cover will be provided by contacting **0845 603 5784** or e-mail goldfishtravelsinsurancesales@aig.com

Please see pages 29 to 32 of this policy wording for full details of cover.

Trip

Cover under section A (Cancelling your trip) starts at the time you book the trip or pay the insurance premium, whichever is later. If you have arranged an annual multi-trip policy, cover under section A (Cancelling your trip) starts at the time that you book the trip or the start date shown on your policy schedule, whichever is later.

Cover under all other sections starts when you leave your home address in the United Kingdom (but not more than 24 hours before the booked departure time) or from the start date shown on your policy schedule, whichever is the later.

Cover ends when you return to your home address in the United Kingdom (but not more than 24 hours after your return to the United Kingdom) or at the end of the period shown on your policy schedule, whichever is earlier.

Cover cannot start after you have left the United Kingdom.

Each trip must begin and end in the United Kingdom and does not include one-way journeys.

Trip extensions

If, once you have left the United Kingdom and before the end of the period of insurance, you decide you want to extend your policy, please contact **0845 603 5784**. Extensions can only be considered if you are a single trip policyholder, your trip duration will not exceed 45 days in total, there has been no change in your health (or that of a relative or close business associate) and you are not waiting for a claim to be settled or you do not know of a reason for a claim to arise.

If, due to unexpected circumstances beyond your control which fall within the conditions of this cover, your holiday cannot be completed within the period of insurance outlined in your policy schedule, cover will be extended for you at no extra cost for up to 30 days. This also applies to one person travelling with you who is authorised to stay with you by the Medical Emergency Assistance Company if the extension is due to medical reasons. All requests for more than 30 days must be authorised by the Medical Emergency Assistance Company.

Important claim information

Medical and other emergencies

The Medical Emergency Assistance Company will provide immediate help if you are ill, injured or die outside the United Kingdom. They provide a 24-hour emergency service 365 days a year. The contact details are as follows:

Phone: +44 (0)1273 774769

Fax: +44 (0)870 130 1953



Please have the following information available when you contact the Medical Emergency Assistance Company so that your case can be dealt with swiftly and efficiently:

- Your name and address
- Your contact phone number abroad
- Your policy number shown on your policy schedule
- The name, address and contact phone number of your GP

Please note: This is not a private medical insurance. If you go into hospital abroad and you are likely to be kept as an inpatient for more than 24 hours or if your outpatient treatment is likely to cost more than £500, someone must contact the Medical Emergency Assistance Company for you immediately. If they do not, we may provide no cover or we may reduce the amount we pay for medical expenses.

If you have to return to the United Kingdom under section C (Cutting short your trip) or section B1 (Medical and other expenses outside of the United Kingdom) the Medical Emergency Assistance Company must authorise this. If they do not, we may provide no cover or we may reduce the amount we pay for your return to the United Kingdom.

If you need to make a claim

You must register a claim by contacting the following company:

Goldfish Travel Insurance Claims
PO Box 60108
London SW20 8US
Phone: 0845 603 6479
Fax: 0870 130 1953
E-mail: goldfishtravelinsuranceclaims@aig.com

Please note: All claims must be notified as soon as it is reasonably practical after the event which causes the claim. If our position is prejudiced by the late notification of a claim then this may affect our acceptance of a claim.

AI G Travel Assist are open Monday to Friday between 9am and 5pm. A claim form will be sent to you as soon as you tell them about your claim.

To help us prevent fraudulent claims, we store your personal details on computer and we may transfer them to a centralised system. We keep this information in line with the conditions of the Data Protection Act.

Fraud

This contract of insurance is based on mutual trust. We provide cover and we assume that any claims you make are genuine. Our experience in handling claims enables us to detect many of those which are fraudulent and this includes those which are exaggerated. We investigate every claim and if we believe that a fraudulent claim is being made we will inform the police. This may result in criminal prosecution.

Customer service

Every effort is made to ensure you receive a high standard of service. If you are not satisfied with the service you have received, please contact:

In relation to sales and administration matters:

Goldfish Travel Insurance
PO Box 673
Hove BN3 5JL
Phone: 0845 603 5784
E-mail: goldfishtravelsinsurancesales@aig.com

In relation to claims matters:

Goldfish Travel Insurance Claims
PO Box 673
Hove BN3 5JL
Phone: 0845 603 6479
E-mail: goldfishtravelinsuranceclaims@aig.com

To help us deal with your comments quickly, please quote your policy schedule/claim number and the policyholder/insured person's name.

We will do our best to resolve any difficulty directly with you, but if we are unable to do this to your satisfaction you may be entitled to refer any dispute to the Financial Ombudsman Service who will review your case. The address is:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR.
Phone: 0845 080 1800
www.financial-ombudsman.org.uk

General definitions

Wherever the following words or phrases appear in the policy wording they will always have the meanings shown under them. Please also refer to the cover details on pages 15 to 32 for further definitions.

Child

A child of the policyholder or the policyholder's partner (including adopted or fostered children), who is under 18 years of age at the date of buying this policy and is either in full time education or living with them.

Close Business Associate

Any person, who works at your place of business whose absence, if you were both away from work at the same time, would prevent the business from running properly.

Home

Your usual place of residence within the United Kingdom.

Manual labour

Work involving physical labour, for example, but not limited to, construction, installation and assembly. This does not include bar and restaurant staff, music and singing, or fruit picking (not involving machinery).

Partner

A person who you live with who is either your husband or wife, civil partner, fiancé or fiancée, boyfriend or girlfriend.

Policy schedule

The document showing the names and other details of all the people insured under this policy and any special conditions that apply.

Relative

Your partner and your or your partner's parent, brother, sister, son, daughter, (including adopted or fostered children), grandparent, grandchild, step-parent, stepchild, stepbrother, stepsister, next of kin or a person who you are the registered carer for and you are in receipt of the United Kingdom Invalid Care Allowance.

War

War, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other goals.

We, us, our

AIG UK Limited.

You, your

Each insured person named on the policy schedule. Each person must have lived in the United Kingdom for at least six of the last 12 months and have paid the appropriate premium.

General conditions

The following conditions apply to all sections of this insurance.

1. You must tell Goldfish Travel Insurance Service if you know about anything which may affect their decision to accept your insurance (for example, if you are suffering from an existing medical condition or if you are planning to take part in a dangerous activity while you are on holiday). If you are not sure whether to tell them, tell them anyway.
2. You must take all reasonable steps to avoid or reduce any loss which may mean that you have to make a claim under this insurance.
3. You must give AIG Travel Assist all the documents they need to deal with any claim. You will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim you will need to supply proof that you were unable to travel, such as a medical certificate completed by your doctor.
4. You must help us get back any money that we have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving us all the details we need and by filling in any forms.
5. If you try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this policy may become void and the premium you have paid may be forfeited. Any benefits already paid to you must be repaid in full.
6. You must agree to have a medical examination if we ask. If you die, we are entitled to have a post-mortem examination.
7. You must pay us back any amounts that we have paid to you which are not covered by the insurance.
8. After a claim has been settled, any salvage you have sent into AIG Travel Assist will become our property.
9. We may change the premium you pay for this insurance at any time and as considered necessary to reflect any event outside our control that the insurer

expects to have an impact on future claims which we could not reasonably have foreseen when the assumptions were last reviewed, or in the event of any change in the law affecting this policy, for example, a change in Insurance Premium Tax. Before we make any changes, we will give the policyholder 30 days notice in writing and we will tell the policyholder at least 30 days before we make the change.

General exclusions

General exclusions apply to all sections of this policy. We will not cover the following.

1. Any claim where the following apply.
 - a. The claim relates to a medical condition or an illness related to a medical condition which you or any person who your trip depends on (this would include a relative or a close business associate) knew about before you bought this insurance, unless the claim relates to a medical condition listed under the health conditions section on page 4 of this policy wording and you fall within the acceptance criteria listed in the health conditions section.
You must make sure you tell us about any change in the state of health of yourself, anyone travelling with you, a relative or close business associate occurring after you have bought this policy but before you travel. Please refer to the health conditions section on page 4 of this policy wording for further details.
 - b. You are travelling against the advice of a medical practitioner.
 - c. You are travelling with the purpose of receiving medical treatment abroad.
 - d. You or any person who your trip depends on are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms.
 - e. You or any person who your trip depends on have been given a terminal prognosis.
2. Any claim relating to an incident which you were aware of at the time you took out this insurance and which could reasonably be expected to lead to a claim.
3. Any claim if you, or any person who your trip depends on, are suffering from or have suffered from any diagnosed psychological or psychiatric disorder, anxiety or depression.
4. Any claim arising out of war, civil war, invasion, revolution or any similar event.
5. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when you booked your trip).
6. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
7. Any claim if you already have a more specific insurance covering this.

8. Any claim arising from using a two-wheeled motor vehicle under 125cc as a driver or passenger if you are not wearing a crash helmet, or the driver does not hold an appropriate driving licence. Please note, we do not provide cover for the use of a two wheeled motor vehicle of 125cc or over.
9. Any consequential losses (losses which are not listed under the headings 'What you are covered for' in sections A to N, for example, loss of earnings if you cannot work after you have been injured or the cost of replacement locks if your keys are stolen).
10. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to you.
11. Any claim resulting from you travelling to a country where the Foreign and Commonwealth Office have advised against all but essential travel.
12. Any claim arising from you flying in any aircraft other than a fully-licensed passenger-carrying aircraft.
13. Any claim arising from you being involved in any deliberate, malicious, reckless, illegal or unlawful act.
14. Motor racing, rallying or vehicle racing of any kind.
15. Any claim involving you taking part in manual labour or in any sport or activity, including winter sports, unless you have paid the appropriate premium if necessary. Please see the Sports and activities section on pages 29 and 33-37 of this policy wording for further details.
16. Any claim arising from
 - your suicide or attempted suicide; or
 - you injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
17. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a doctor or are legal non-prescription drugs), or you are affected by any sexually transmitted disease or condition.
18. Any costs which you would have been liable to pay had the reason for the claim not occurred (for example, the cost of food which you would have paid for in any case).
19. Any claim arising as a result of you failing to get the inoculations and vaccinations that you need.
20. Any claim arising from you acting in a way which goes against the advice of a medical practitioner.

Sections of cover

Section A – Cancelling your trip

What you are covered for

We will pay up to the sum shown in the table of benefits for:

- travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
- the cost of excursions, tours and activities which you have paid for and which you cannot get back; and
- the cost of visas which you have paid for and which you cannot get back

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cancellation of your trip is necessary and unavoidable as a result of the following.

1. You dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a relative, close business associate, a person who you have booked to travel with or a relative or friend living abroad who you had planned to stay with. The incident giving rise to the claim must have been unexpected and not something you were aware of when you took out this insurance.
3. You being made redundant, as long as you are entitled to payment under the current redundancy payments law and that, at the time of booking your trip, you had no reason to believe that you would be made redundant.
4. You or a person who you have booked to travel with being called for jury service (and your request to postpone your service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the police or relevant authority need you to stay in the United Kingdom after a fire, storm, flood, burglary or vandalism to your home or place of business within seven days before you planned to leave on your trip.
6. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to stay in the United Kingdom due to an unforeseen emergency or if you are posted overseas unexpectedly.
7. If after the time you booked your trip the Foreign and Commonwealth Office advises against all but essential travel to your intended destination.
8. If you become pregnant after the date you arranged this insurance cover (or booked your trip, whichever is earlier, if you are an annual multi-trip policyholder) and you will be more than 26 weeks pregnant at the start of or during your trip.

Or, if you become pregnant after the date you arranged this insurance cover and your doctor advises that you are not fit to travel due to complications in your pregnancy.

What you are not covered for

1. The excess of £50 per person, per claim, per incident. The excess will apply for each trip that you have booked and for each insured person.
2. Cancelling your trip because of a medical condition or an illness related to a medical condition which you knew about and which could reasonably be expected to lead to a claim. This applies to you, a relative, close business associate or a person who you are travelling with, and any person you were depending on for the trip.
3. You not wanting to travel.
4. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your trip.
5. You being unable to travel due to your failure to obtain the passport or visa you need for the trip.
6. Airport taxes and associated administration fees shown in the cost of your flights.
7. Costs which have been paid for on behalf of a person who has not taken out insurance cover with Goldfish.

Claims evidence required for section A

- Policy schedule
- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming no refund is due
- A medical certificate which we will supply for your doctor to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for you to remain in the United Kingdom
- Summons for jury service

Please note: This is not a full list and we may request other evidence to support your claim.

Section B1 – Medical and other expenses outside of the United Kingdom

Please note: If you are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on your behalf immediately (please see the medical and other emergencies section on page 9 for further details).

What you are covered for

We will pay up to the sum shown in the table of benefits for the necessary and reasonable costs as a result of you becoming ill, being injured or dying during your trip. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Up to £350 for emergency dental treatment as long as it is for the immediate relief of pain only.
3. The cost of your return to the United Kingdom earlier than planned if this is medically necessary and the Medical Emergency Assistance Company approve this.
4. If you cannot return to the United Kingdom as you originally planned and the Medical Emergency Assistance Company approve this, we will pay for:
 - Extra accommodation (room only) and travel expenses (economy class unless confirmed as being medically necessary and authorised by the Medical Emergency Assistance Company) to allow you to return to the United Kingdom; and
 - Extra accommodation (room only) for one person to stay with you and travel home with you if this is necessary due to medical advice; or
 - Reasonable expenses for one relative or friend to travel from the United Kingdom to stay with you (room only) and travel home with you (economy class unless confirmed as being medically necessary and authorised by the Medical Emergency Assistance Company) if this is necessary due to medical advice.
5. Up to £5,000 for the cost of returning your body or ashes to the United Kingdom or up to £2,000 for the cost of the funeral and burial expenses in the country in which you die if this is outside the United Kingdom.

Please note: If the claim relates to your return travel to the United Kingdom and you do not hold a return ticket, we will deduct from your claim an amount equal to your original carriers published one way airfare (based on the same class of travel as that paid by you for your outward trip) for the route used for your return.

What you are not covered for under section B1

1. The excess of £50 per person, per claim, per incident. The excess will be reduced to nil if your medical expenses have been reduced by you using the European Health Insurance Card, Medicare or equivalent schemes (please refer to the Health agreements section on page 5 for further details).
2. Any medical treatment that you receive because of a medical condition or an illness related to a medical condition which you knew about and which could reasonably be expected to lead to a claim.
3. Any costs relating to pregnancy, if you are more than 26 weeks pregnant at the start of or during your trip.

4. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until you return to the United Kingdom. The decision of the Medical Emergency Assistance Company is final.
5. The extra cost of a single or private hospital room unless this is medically necessary.
6. Any search and rescue costs (costs charged to you by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include medical evacuation by the most appropriate transport, for example, if you are skiing and suffer a serious injury, the only way to bring you back down the mountain being by helicopter rescue).
7. Any costs for the following:
 - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem)
 - taxi fares (unless a taxi is being used in place of an ambulance to take you to or from a hospital)
 - food and drink expenses (unless these form part of your hospital costs if you are kept as an inpatient)
8. Any medical treatment and associated costs you have to pay when you have refused to come back to the United Kingdom and the Medical Emergency Assistance Company considered you were fit to return home.
9. Any treatment or medication of any kind that you receive after you return to the United Kingdom.

Section B2 – Medical and other expenses within the United Kingdom

What you are covered for

We will pay up to the sum shown in the table of benefits for the necessary and reasonable costs as a result of you becoming ill, being injured or dying during your trip. This includes:

1. The cost of your return home earlier than planned if this is medically necessary and the treating hospital doctor approves this.
2. If you cannot return home as you originally planned and the treating doctor approves this, we will pay for:
 - Extra accommodation (room only) and travel expenses (of the same mode of transport and class of travel as that used by you on your outward trip) to allow you to return home; and
 - Extra accommodation (room only) for someone to stay with you and travel home with you if this is necessary due to medical advice; or
 - Reasonable expenses for one relative or friend to travel from their home in the United Kingdom to stay with you (room only) and travel home with you if this is necessary due to medical advice.
3. Up to £1,000 for the cost of returning your body or ashes to your home town if you die during your trip.

Please note: If your trip is within the Channel Islands cover is also provided for emergency medical, surgical and hospital treatment but only if you do not reside in the Channel Islands.

What you are not covered for under section B2

1. The excess of £50 per person, per incident, per claim.
2. Any claim arising from a medical condition or an illness related to a medical condition which you knew about and which could reasonably be expected to lead to a claim.

Section B3 – Hospital benefit

Please note: This section does not apply to trips taken within the United Kingdom

What you are covered for

We will pay up to the sum shown in the table of benefits if, after an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom) of this insurance, you go into hospital as an inpatient. We will pay a benefit of £25 for each complete 24-hour period that you are kept as an inpatient.

Please note: This benefit is only payable for the time that you are kept as an inpatient abroad and ceases if you go into hospital upon your return to the United Kingdom.

This amount is meant to help you pay any extra expenses such as taxi fares and phone calls.

Section B4 – Mugging benefit

Please note: This section does not apply to trips taken within the United Kingdom

What you are covered for

We will pay up to the sum shown in the table of benefits if you are injured as a result of a mugging and you go into hospital as an inpatient for more than 24 hours. A mugging is a violent, unprovoked attack by someone not insured on this policy which results in physical bodily harm, as shown in the police report. We will pay a benefit of £100 for each complete 24-hour period that you are kept as an inpatient.

Please note: You must report the incident to the local police within 24 hours of the attack and get a written police report. Payment under this section is in addition to the benefit payable under section B3 (Hospital benefit).

Claims evidence required for sections B1 to B4

- Policy schedule
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your expenses
- An official letter from the treating doctor in the resort to confirm the additional expenses were medically necessary (for claims under section B2)
- Proof of your hospital admission and discharge dates and times (for claims under sections B3 and B4)

- A police report (for claims under section B4)

Please note: This is not a full list and we may require other evidence to support your claim.

Section C – Cutting your trip short

Please note: If you need to return home to the United Kingdom earlier than planned, you must contact the Medical Emergency Assistance Company immediately (please see the medical and other emergencies section on page 9 for further details).

What you are covered for

We will pay up to the sum shown in the table of benefits for:

- travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
- the cost of excursions, tours and activities which you have paid for either before you left the United Kingdom or those paid for locally upon your arrival overseas and which you cannot get back; and
- reasonable additional travel costs to return back to the United Kingdom if it is necessary and unavoidable for you to cut short your trip

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cutting short of your trip is necessary and unavoidable as a result of the following.

1. You dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a relative, close business associate, a person who you have booked to travel with or a relative or friend living abroad who you are staying with.
3. If the police or relevant authority need you to return home to the United Kingdom after a fire, storm, flood, burglary or vandalism to your home or place of business.
4. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to return home to the United Kingdom due to an unforeseen emergency or if you are posted overseas unexpectedly.

What you are not covered for

1. The excess of £50 per person, per claim, per incident.
2. Cutting short your trip because of a medical condition or an illness related to a medical condition which you knew about and which could reasonably be expected to lead to a claim. This applies to you, a relative, close business associate or a person who you are travelling with, and any person you were depending on for the trip.

3. Any claims where the Medical Emergency Assistance Company have not been contacted to authorise your early return back to the United Kingdom.
4. If you have to cut short your trip and you do not return to the United Kingdom we will only be liable for the equivalent costs which you would have incurred had you returned to the United Kingdom.
5. You being unable to continue with your travel due to your failure to obtain the passport or visa you need for the trip.
6. The cost of your intended return travel to the United Kingdom if we have paid additional travel costs for you to cut short your trip.

Please note: We will calculate claims for cutting short your trip from the day you return to the United Kingdom or the day you go into hospital as an inpatient. Your claim will be based solely on the number of complete days you have not used.

Claims evidence required for section C

- Policy schedule
- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for your expenses
- An official letter confirming: the need for your return to the United Kingdom, emergency posting overseas

Please note: This is not a full list and we may require other evidence to support your claim.

Section D – Missed departure

Please note: This section does not apply to trips taken within the United Kingdom

Definition relating to this section

Public transport

Aeroplane, bus, coach, ferry or train which operates according to a published timetable.

What you are covered for

We will pay up to the sum shown in the table of benefits for the reasonable extra costs of travel and accommodation you need to arrive at your booked holiday destination if you cannot reach the final booked international departure point on the outward or return journey from or to the United Kingdom because:

- public transport services fail due to poor weather conditions, mechanical breakdown or a strike or industrial action which were not public knowledge when you booked the trip, or
- the vehicle in which you are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include your vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

What you are not covered for

1. The excess of £50 per person, per claim, per incident.
2. Any claims where you have not allowed enough time to reach your final booked international departure point at or before the recommended time.
3. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
4. Any claims relating to your own vehicle suffering a mechanical breakdown if you are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Claims evidence required for section D

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- Invoices and receipts for your expenses
- An official letter confirming the reason for your late arrival and the length of the delay

Please note: This is not a full list and we may require other evidence to support your claim.

Section E1 – Travel delay

Please note: Sections E1 and E2 do not apply to trips taken within the United Kingdom. You are entitled to claim under section E1 or E2 but not both sections.

What you are covered for

We will pay up to the amount shown in the table of benefits if your final outward or return journey from or to the United Kingdom by aircraft, sea vessel, coach or train is delayed for more than 12 hours due to poor weather conditions, mechanical breakdown, strike or industrial action which were not public knowledge when you booked your trip. We will pay a benefit of £20 for the first 12 hours that you are delayed and £10 for each complete further 12-hour period, as long as you eventually go on the holiday.

Section E2 – Abandoning your trip

What you are covered for

We will pay up to the sum shown in the table of benefits if it is necessary for you to cancel your trip if your final outward journey from the United Kingdom by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, mechanical breakdown, strike or industrial action which were not public knowledge when you booked your trip. We will pay for the following costs which you have already paid for and cannot get back:

- travel and accommodation expenses;

- excursions, tours and activities; and
- visas.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

What you are not covered for under sections E1 and E2

1. The excess of £50 per person, per claim, per incident if you are claiming under section E2.
2. Any claims where you have not checked in for your trip at the final international departure point at or before the recommended time.
3. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

Claims evidence required for sections E1 and E2

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that your pre paid expenses cannot be refunded (abandoning your trip only)

Please note: This is not a full list and we may require other evidence to support your claim.

Section F1 – Personal belongings and baggage

Definitions relating to this section

Pair or set of items

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

Valuables

Photographic, audio, video and electrical equipment (including cds, dvds, video and audio tapes and electronic games), MP3 players, computer equipment, binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals and sports and leisure equipment.

What you are covered for

We will pay for items which are usually carried or worn by travellers for their individual use during a trip. We will pay up to the sum shown in the table of benefits for items owned by you which are lost, stolen or damaged during your trip.

Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the property.

- The maximum amount we will pay for any one item, pair or set of items is £300. Please refer to the definition of 'pair or set of items' on page 23.
- The maximum amount we will pay for valuables in total is £300. Please refer to the definition of 'valuables' on page 23.
- The maximum we will pay for property which is lost or stolen from an unattended motor vehicle is £100 for each insured person as long as the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there is evidence of forced and violent entry to the vehicle.

Section F2 – Delayed baggage

What you are covered for

We will pay up to the sum shown in the table of benefits for buying essential items if your baggage is delayed in reaching you on your outward international journey for more than 12 hours. We will pay:

- £50 for each full 24 hours period you are left without your baggage.

Please note: You must get written confirmation of the length of the delay from the appropriate airline or transport company and you must keep all receipts for the essential items you buy.

If your baggage is permanently lost we will take any payment we make for delayed baggage from your overall claim for baggage.

Section F3 – Personal money

What you are covered for

We will pay up to the sum shown in the table of benefits for the loss or theft of the following if you can provide evidence you owned them and evidence of their value (this would include receipts, bank statements or cash-withdrawal slips):

- Cash; and
- Travellers cheques (if these cannot be refunded by the provider)

Please note: The maximum amount we will pay for cash carried by one person, whether jointly owned or not, is £300 (or £50 for children under 16 years of age).

Section F4 – Passport, driving licence and travel documents

What you are covered for

We will pay up to the sum shown in the table of benefits for the cost of replacing the following items belonging to you, if they are lost, stolen or damaged during your trip:

- Passport;
- Driving licence;
- Travel and admission tickets; and
- Visas

Please note: The cost of replacing your passport includes the necessary and reasonable costs you pay overseas associated with getting a replacement passport to allow you to return back to the United Kingdom (this would include travel costs to the

local Embassy as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date – depending upon how many years there were left to run on the original passport, an unused pro-rata refund would be made of its original value.

What you are not covered for under sections F1, F2, F3 and F4

1. The excess of £50 per person, per claim, per incident (this does not apply if you are claiming under section F2).
2. Property you leave unattended.
3. Any claim for loss or theft to personal belongings and baggage, personal money or passports, driving licences and travel documents which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your property is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss or theft of your passport which you do not report to the consular representative of your home country within 24 hours of discovering it and get a written report for.
6. Any loss, theft or damage to valuables which you do not carry in your hand luggage while you are travelling.
7. Money, passports, driving licences and travel documents which you do not carry with you unless they are being held in locked safety deposit facilities.
8. Claims arising due to an unauthorised person fraudulently using your credit or debit cards.
9. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Breakage of fragile objects or breakage of sports equipment while being used (unless your claim is for damage to winter sports equipment and the appropriate premium for winter sports has been paid).
11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Shortages due to variations in exchange rates.
13. If your property is delayed or held as a result of Customs, the police or other officials legally holding it.

14. Loss of jewellery (other than wedding rings) while swimming or taking part in sports or dangerous activities.
15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within your baggage.
16. Loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Claims evidence for sections F1 to F4

- Policy schedule
- Loss or theft of property or money – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport – police report, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property and money

Please note: This is not a full list and we may require other evidence to support your claim.

Important information:

- You must act in a reasonable way as if uninsured to look after your property and not leave it unattended or unsecured in a public place
- You must carry valuables and money with you when you are travelling. When you are not travelling, keep your money and passport with you at all times or leave them in a locked safety deposit box
- You must report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident
- You must provide AIG Direct with all the documents they need to deal with your claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable.

Section G – Personal accident

Please note: This section does not apply to trips taken within the United Kingdom

What you are covered for

We will pay up to the sum shown in the table of benefits to you or your executors or administrators if you are involved in an accident during your trip which solely and independently of any other cause results in one or more of the following within 12 months of the date of the accident.

- Complete loss of limb (meaning permanent loss by physical separation at or

above the wrist or ankle or permanent and total loss of use of a limb). A limb means an arm, hand, leg or foot.

- Loss of sight in one or both eyes (meaning physical loss of an eye or the loss of a substantial part of sight of an eye). A substantial part means the degree of sight after the accident is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale something can be seen at 3 foot which should be seen at 60 foot.)
- Permanent total disablement (meaning a disability which prevents you from working in any job which you are suitably qualified for and which lasts 12 months from the date of the accident and, at the end of those 12 months, is in our medical advisor's opinion, not going to improve.)
- Death

Please note: We will only pay for one personal accident benefit for each insured person during the period of insurance shown on your policy schedule.

If you are under 18 years of age the benefit payable in event of death will be reduced to £5,000.

Claims evidence for section G

- Please phone AIG Travel Assist on **0845 603 6479** to ask for advice

Section H – Personal liability

Please note: This section does not apply to trips taken within the United Kingdom

What you are covered for

We will pay up to the total amount shown in the table of benefits if, within the period of insurance shown on your policy schedule, you are legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property

What you are not covered for

1. The excess as shown in the table of benefits on page 1.
2. Any liability arising from an injury or loss or damage to property:
 - a owned by you, a member of your family or household or a person you employ; or
 - b in the care, custody or control of you or of your family or household or a person you employ
3. Any liability for death, disease, illness, injury, loss or damage:
 - a to members of your family or household, or a person you employ;
 - b arising in connection with your trade, profession or business;
 - c arising in connection with a contract you have entered into;
 - d arising due to you acting as the leader of a group taking part in an activity;
 - e arising due to you owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the trip; or
 - f arising due to you owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than horses, domestic cats or dogs), firearms or weapons.

Important information:

- You must give AIG Direct notice of any cause for a legal claim against you as soon as you know about it, and send them any documents relating to a claim
- You must help AIG Travel Assist and give them all the information they need to allow them to take action on your behalf
- You must not negotiate, pay, settle, admit or deny any claim unless you get AIG Travel Assist's permission in writing
- We will have complete control over any legal representatives appointed and any proceedings, and we will be entitled to take over and carry out in your name your defence of any claim or to prosecute for our own benefit any claims for indemnity, damages or otherwise against anyone else

Claims advice for section H

- Do not admit liability, offer or promise compensation
- Give details of your name, address and travel insurance
- Take photographs and videos, and get details of witnesses if you can
- Tell AIG Travel Assist immediately about any claim that is likely to be made against you and send us all the documents that you receive

Section I – Legal expenses

Please note: This section does not apply to trips taken within the United Kingdom

What you are covered for

We will pay up to the amount shown in the table of benefits for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from your death, illness or injury during your trip.

What you are not covered for

1. The excess as shown in the table of benefits on page 1.
2. Any claim which we have not agreed to accept beforehand in writing.
3. Any claim where we or our legal representative believe that an action is not likely to be successful or if we believe that the costs of taking action will be greater than any award.
4. The costs of making any claim against us, Goldfish, our agents or representatives, or against any tour operator, accommodation provider, carrier or any person who you have travelled with or arranged to travel with.
5. Any fines, penalties or damages you have to pay.
6. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with your trade, profession or business, under contract or arising out of you possessing, using or living on any land or in any buildings.
7. Any claims arising out of you owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.

8. Any claim reported more than 90 days after the incident leading to the claim took place.

Important information:

- We will have complete control over any legal representatives appointed and any proceedings
- You must follow our advice or that of our agents in handling any claim
- You must get back all of our expenses where possible. You must pay us any expenses you do get back

Claims advice for section I

- Please phone 0845 603 6479 to ask for advice as soon as you need to make a claim

Section J – Hijack

Please note: This section does not apply to trips taken within the United Kingdom

What you are covered for

We will pay up to the amount shown in the table of benefits if the aircraft or sea vessel in which you are travelling is hijacked for more than 24 hours.

Please note: You must get written confirmation from the appropriate transport company stating how long the hijack lasted.

Claims evidence required for section J

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the length of the hijack

Please note: This is not a full list and we may require other evidence to support your claim.

Winter sports cover

Please note: The following sections only apply if you have paid the appropriate premium for winter sports cover and this is shown on your policy schedule.

Definitions relating to winter sports cover

Winter sports

Skiing and snowboarding, off-piste skiing and snowboarding except in areas considered to be unsafe by resort management, cross-country skiing, mono skiing, big foot skiing, cat skiing, blading, langlauf, ski boarding, ice skating, tobogganing and glacier walking or trekking up to 4,000 metres.

Winter sports equipment

Skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings and ice skates.

Section K1 – Winter sports equipment

What you are covered for

We will pay up to the amount shown in the table of benefits for winter sports equipment owned or hired by you which is lost, stolen or damaged during your trip. Please refer to the table of benefits for the maximum amount we will pay for any one item, set or pair.

Please note:

- An allowance will be made for wear, tear and loss of value on claims made for winter sports equipment owned by you as follows.
 - Up to 12 months old – 90% of the purchase price
 - Up to 24 months old – 70% of the purchase price
 - Up to 36 months old – 50% of the purchase price
 - Up to 48 months old – 30% of the purchase price
 - Up to 60 months old – 20% of the purchase price
 - Over 60 months old – 0%
- You must bring any damaged winter sports equipment you own back to the United Kingdom for inspection.

Section K2 – Winter sports equipment hire

What you are covered for

We will pay up to the sum shown in the table of benefits for the cost of hiring winter sports equipment for each complete 24-hour period, if winter sports equipment owned by you is:

- delayed in reaching you on your outward international journey for more than 12 hours; or
- lost, stolen or damaged during your trip

Please note: You must keep all receipts for the winter sports equipment that you hire. You must bring any damaged winter sports equipment back to the United Kingdom for inspection.

Section K3 – Lift pass

What you are covered for

We will pay up to the amount shown in the table of benefits for the loss or theft of your lift pass. Claims would be calculated according to the expiry date of the lift pass – depending upon how many days there were left to run on the original lift pass, an unused pro-rata refund would be made of its original value.

What you are not covered for under sections K1, K2 and K3

1. The excess as shown in the table of benefits on page 1 (this does not apply if you are claiming under section K2).
2. Any claim for loss or theft which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
3. Any claim for loss, theft or damage to winter sports equipment which you do not

report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your winter sports equipment is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.

4. Winter sports equipment you have left unattended in a public place unless the claim relates to skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm.
5. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections K1 to K3

- Policy schedule
- Loss or theft – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of winter sports equipment
- Proof of value and ownership

Please note: This is not a full list and we may require other evidence to support your claim.

Section L – Ski pack

What you are covered for

We will pay up to the sum shown in the table of benefits for the unused percentage of your ski pack which you have already paid for and cannot get back if you become ill or are injured during your trip and cannot take part in the winter sports activities as planned. A ski pack includes ski school fees or ski tuition fees, your lift pass and winter sports equipment that you have hired.

Please note: Your claim will be based on the number of complete days you have not used. You must get written confirmation of the nature of your illness or injury from the treating doctor in the resort along with confirmation of how many days you were unable to ski.

Claims evidence required for section L

- Policy schedule
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your prepaid ski pack
- An official letter from the treating doctor in the resort to confirm your inability to take part in the planned winter sports activities

Please note: This is not a full list and we may require other evidence to support your claim.

Section M – Piste closure

Please note: This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.

What you are covered for

We will pay up to the sum shown in the table of benefits if, as a result of not enough snow, too much snow or high winds in your booked holiday resort, all lift systems are closed for more than 12 hours. We will pay for either:

- the cost of transport to the nearest resort up to £20 for each day; or
- a benefit of £35 for each complete 24-hour period that you are not able to ski and there is no other ski resort available

Please note: You must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

Claims evidence required for section M

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the closure
- Receipts for your travel expenses if you travel to the nearest resort

Please note: This is not a full list and we may require other evidence to support your claim.

Section N – Avalanche cover

What you are covered for

We will pay up to the sum shown in the table of benefits for the necessary and reasonable travel and accommodation expenses that you pay or agree to pay overseas if you are prevented from arriving at or leaving your booked ski resort for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

Please note: You must get written confirmation from the appropriate authority stating the reason for the delay and how long the delay lasted.

What you are not covered for

1. The excess as shown in the table of benefits on page 1.

Claims evidence required for section N

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Invoices and receipts for your extra travel and accommodation expenses

Please note: This is not a full list and we may require other evidence to support your claim.

Sports and activities

Cover is available for the activities listed in the table below provided:

- You follow the safety guidelines for the activity concerned and where applicable you use the appropriate and recommended safety equipment;
- The activity is not the main purpose of your trip;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis

If you have any questions or if you wish to take part in an activity not shown in the tables below, please contact Goldfish on **0845 603 5784** or e-mail **goldfishtravelinsurancesales@aig.com** before taking part to make sure that cover is provided.

Activity	Pay an additional premium	Cover under the personal accident and personal liability sections	Medical excess
Abseiling	yes	no	standard
Amateur athletics	no	yes	standard
American football	yes	no	£200
Angling	no	yes	standard
Archery	no	yes	standard
Assault course	yes	no	£200
Badminton	no	yes	standard
Banana boating	no	yes	standard
Baseball	no	no	standard
Basketball	no	yes	standard
Boardsailing	no	yes	standard
Bowling	no	yes	standard
Breathing observation bubble diving (maximum depth 30 metres)	yes	no	standard
Bridge walking (supervised by a fully trained guide)	no	yes	standard
Bungee jumps (three jumps) within organisers guidelines	yes	yes	standard
Camel or elephant riding (supervised by a fully trained guide)	no	no	standard
Canoeing	no	no	standard
Canopy walking or tree top walking	no	no	standard
Cave tubing or river tubing	yes	yes	standard

Activity	Pay an additional premium	Cover under the personal accident and personal liability sections	Medical excess
Conservation or charity work (educational and environmental - working with hand tools only)	no	no	standard
Cricket	no	no	standard
Curling	no	yes	standard
Cycle touring	no	no	standard
Cycling	no	yes	standard
Dragon boat racing	no	no	standard
Dry slope skiing	yes	no	standard
Dune and wadi bashing	no	no	standard
Fell walking	no	yes	standard
Fencing	yes	no	standard
Football	no	no	standard
Gliding	yes	no	£200
Go-karting	no	no	standard
Golf	no	no	standard
Gymnastics	no	yes	standard
Handball	no	yes	standard
Hiking (over 2,000 metres but under 3,000 metres altitude)	no	no	standard
Hockey	no	no	standard
Horse riding (not polo, hunting, jumping)	no	no	standard
Hot-air ballooning (officially organised pleasure rides only)	no	no	standard
Husky sledge driving	no	yes	standard
Ice skating	no	yes	standard
Jet boating	no	no	standard
Jet skiing	no	no	standard
Jogging (not including marathons)	no	yes	standard
Kayaking (grades 1 to 4)	no	yes	standard
Kayaking (grades 5 to 6)	yes	no	£200

Activity	Pay an additional premium	Cover under the personal accident and personal liability sections	Medical excess
Kite buggying	yes	no	£200
Kite surfing (over land)	yes	no	£200
Kite surfing (over water)	no	no	standard
Manual labour (at ground level, no machinery)	yes	no	standard
Marathons	yes	yes	£200
Martial arts (training only)	yes	no	standard
Motorcycling 50cc to 125cc (not racing)	yes	no	standard
Motorcycling under 50cc (not racing)	no	no	standard
Mountain biking (not including downhill racing and extreme terrain)	no	yes	standard
Mud buggying	no	no	standard
Netball	no	yes	standard
Orienteering	no	yes	standard
Paintballing (wearing eye protection)	no	no	standard
Parachuting	yes	no	£200
Paragliding	yes	no	£200
Parapenting	yes	no	£200
Parasailing	no	yes	standard
Parascending (over land or snow)	yes	no	£200
Parascending (over water)	no	yes	standard
Passenger (as a fare paying passenger in private or small aircraft or helicopter)	no	no	standard
Rambling	no	yes	standard
Ringos	no	yes	standard
Roller blading (inline skating and skateboarding)	no	yes	standard
Rowing	no	no	standard
Rugby	yes	no	standard
Running (not including marathons)	no	yes	standard
Safari trekking in a vehicle or on foot (only as part of an officially organised tour and not including the personal use of firearms)	no	yes	standard

Activity	Pay an additional premium	Cover under the personal accident and personal liability sections	Medical excess
Safari trekking in a vehicle or on foot (only as part of an officially organised tour and including the personal use of firearms)	yes	no	standard
Sand boarding	no	yes	standard
Sand yachting	yes	no	£200
Scuba diving (qualified, maximum depth 30 metres) under 14 days	no	yes	standard
Scuba diving (qualified, maximum depth 40 metres) under 14 days	yes	no	standard
Scuba diving (unqualified, maximum depth 30 metres) under 14 days	yes	no	standard
Sea canoeing	yes	no	standard
Sea kayaking	yes	no	standard
Shark diving (inside cage)	yes	no	£200
Sleigh rides (as part of an officially arranged excursion)	no	yes	standard
Snorkelling	no	yes	standard
Squash	no	yes	standard
Surfing	no	yes	standard
Swimming	no	yes	standard
Swimming with dolphins (as part of an officially arranged excursion)	no	yes	standard
Table tennis	no	yes	standard
Tall-ship crewing	yes	no	£200
Tennis	no	yes	standard
Ten pin bowling	no	yes	standard
Trekking (over 2,000 metres but under 3,000 metres altitude)	no	no	standard
Trekking (under 2,000 metres altitude)	no	yes	standard
Triathlons	no	yes	standard
Volleyball	no	yes	standard
Wake boarding	no	yes	standard

Activity	Pay an additional premium	Cover under the personal accident and personal liability sections	Medical excess
Water polo	no	yes	standard
Waterskiing	no	yes	standard
White or black water rafting (grades 1 to 4)	no	yes	standard
White or black water rafting (grades 5 to 6)	yes	no	£200
Windsurfing and yachting (racing and crewing) inside territorial waters	no	no	standard
Zip lining	no	no	standard
Zorbing	yes	yes	standard

Summary of important contact details

Goldfish Travel Insurance Sales

Address: Goldfish Travel Insurance, PO Box 60108, London SW20 8US

Phone: 0845 603 8488*

Fax: 0870 130 1953

e-mail: goldfishtravelinsurancesales@aig.com

Phone lines are open Monday to Friday between 8am to 8pm and Saturday and Sunday between 9am and 5pm

Pre-travel helpline

Phone: 0845 603 5784*

Emergency Medical Assistance

Phone: +44 (0)1273 774769*

Fax: +44 (0)870 130 1953

Phone lines are open 24 hours a day, 7 days a week

Claims

Address: Goldfish Travel Insurance Claims, PO Box 60108. London SW20 8US

Phone: 0845 603 6479*

Fax: 0870 130 1953

e-mail: goldfishtravelinsuranceclaims@aig.com

The Claims Department are open Monday to Friday between 9am and 5pm

* Calls will be recorded and may be monitored.

Goldfish[®]

www.Goldfish.com

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