This policy is a CONTRACT OF INSURANCE arranged by Towergate Chapman Stevens Ltd and it is only available to individuals resident in the United Kingdom. The policy is subject to the terms and conditions as specified in the policy. The policy is available through participating travel agents. Towergate Chapman Stevens is acting as an introduction agent to the insurers of this policy and the insurers are covered by the Financial Services Compensation Scheme (FSCS). The FSCS is available to protect you against the risk of the insurer becoming unable to pay claims. Tollgate Chapman Stevens is a trading name of Towergate Underwriting Limited which is authorised and regulated by the Financial Conduct Authority. Registered in England No. 4043759. Registered address Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN. FCA firm reference number 313250.

1. The cover under this policy is only available to United Kingdom residents for travel to and from the United Kingdom only.

2. Cover is only available for the whole duration of a booked trip to a maximum of 7 consecutive days, and cover cannot be purchased once a trip has already begun.

3. The excess amount deductible from a claim applies to each and every claim, per incident claimed for, under certain sections by each insured person.

4. If your money, valuables, any items of baggage, your passport or visa are lost or stolen, you must notify the local Police within 24 hours of discovery or as soon as possible thereafter.

5. Personal accident and Hospital benefit are only payable to the principal insured person.

6. No excess applies to Hospital benefit.

7. You can cancel this policy within 14 days of receipt of the policy documents (the cancellation period) by writing to the issuer of this policy during the cancellation period. Any premium already paid will be refunded to you providing you have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. Cancellation outside the statutory period: You may cancel this policy at any time after the cancellation period by writing to the issuer of this policy. If you cancel after the cancellation period no premium refund will be made.

8. Non payment of premiums: We reserve the right to cancel this policy immediately in the event of non payment of the premium.

9. Towergate Chapman Stevens and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If you are not covered for any medical conditions. However to be covered for any medical conditions, are travelling to the United Kingdom, are travelling outside the United Kingdom, are travelling - the insurer will need to provide you with a written confirmation that your complaint has been exhausted.

10. This procedure has been exhausted.

11. The FSCS is available to protect you against the risk of the insurer becoming unable to pay claims. Tollgate Chapman Stevens is a trading name of Towergate Underwriting Limited which is authorised and regulated by the Financial Conduct Authority. Registered in England No. 4043759. Registered address Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN. FCA firm reference number 313250.

12. Financial Services Compensation Scheme (FSCS): Towergate Chapman Stevens and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If you have any complaint you can contact Towergate Chapman Stevens, Claims Department, PO Box 5523, MANCHESTER, M61 0QQ. Email: complaint.info@financial-ombudsman.org.uk. Website: www.financial-ombudsman.org.uk. This procedure will not affect your rights in law.

13. Tollgate Chapman Stevens and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If you have any complaint you can contact Towergate Chapman Stevens, Claims Department, PO Box 5523, MANCHESTER, M61 0QQ. Email: complaint.info@financial-ombudsman.org.uk. Website: www.financial-ombudsman.org.uk. This procedure will not affect your rights in law.

14. When you contact us: Please give us your name and a contact telephone number. Please quote your policy and/or claim number, and the type of policy you hold. Please explain clearly and concisely the reason for your complaint. Initiating your complaint: Any enquiry or complaint you have regarding your policy or a claim notified under your policy, may be addressed to: The Managing Director, Towergate Chapman Stevens, P.O. Box 417, West Byfleet, Surrey KT14 7XQ. Telephone: 01932 344300.

15. If we have given you our final response and you are still dissatisfied you may refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that can give you an independent decision on private complaints after we have provided you with written confirmation that our complaints procedure has been exhausted. The Financial Ombudsman can be contacted at: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR. Telephone: 0800 023 4567 or 0300 123 9123 Fax: (020) 7964 1001. Email: complaint.info@financial-ombudsman.org.uk. Website: www.financial-ombudsman.org.uk. This procedure will not affect your rights in law.

16. How to make a claim: If you need to make a claim please contact Towergate Chapman Stevens claims department on 0344 892 0081 (opening hours 9am - 5pm Monday - Friday excluding Bank Holidays) and ask for a claims form or write to: Towergate Chapman Stevens, Claims Department, PO Box 5523, MANCHESTER, M61 0QQ. Email: ManchesterTravelClaims@towergate.co.uk You can also download a pdf of the claim form at: http://www.towergatechapmanstevens.co.uk/coach-travel-insurance.aspx. You should fill in the claim form and send it to us as soon as possible with all the information and documents required. It is essential that you provided us with as much detail as possible to enable us to handle your claim promptly and efficiently. Please keep copies of all the documentation you send to us.
Sections

Section 1 – Personal accident

What is covered
We will pay one of the following benefits, which will be paid to you or your legal personal representative, if you sustain bodily injury during your trip which shall solely and independently of any other cause, result within one year in your death, loss of limb, loss of sight or permanent total disablement.

Benefit A Up to age 15 years inclusive B Age 16 years to 70 years inclusive C Age 71 years and over

A B C

1. Death £50,000 £25,000 £15,000

2. Loss of one or more limbs and or loss of sight in one or both eyes £1,000 £5,000 £1,000

3. Permanent total disablement £5,000 £5,000 Not covered

The total amount payable under this section is £5,000 per insured person.

Special conditions relating to claims
1. Benefit is not payable to you under more than one of items 1, 2, or 3.

What is not covered
1. Any claim for death, loss or disablement caused directly or indirectly by a bodily injury which existed prior to the commencement of the trip.
2. For anything mentioned in the General exclusions shown on Page 3.

Section 2 – Additional Accommodation, Repatriation and/or Travel Expenses

What is covered
We will pay you up to £2,000 for the following expenses which are necessarily incurred if during your trip you suffer from a bodily injury, illness, disease and/or compulsory quarantine:-

1. For necessary additional accommodation and travelling/repatriation expenses (economy class) if it is medically necessary for you to stay beyond your scheduled return date. This includes with the prior authorisation of Intana Global reasonable additional accommodation and travelling/repatriation expenses (economy class) for one relative or friend to stay with you or travel to you from the United Kingdom if you have to be accompanied on medical advice or if you are a child and require an escort home.

2. In the event of death:
   a) for conveyance of the body or ashes to your home in the event of death in the United Kingdom.
   b) local funeral expenses abroad.

3. The cost of taxi fares and telephone calls necessarily incurred up to a maximum of £100.

4. For reasonable additional travelling expenses if you have to return to your home earlier than planned due to death, bodily injury, illness or disease of a close relative or a close business associate resident in the United Kingdom.

For trips solely within the United Kingdom additional travelling expenses are limited to £300 per insured person.

Special conditions relating to claims
1. All reports must be retained and produced in the event of a claim. Your claim may be rejected or the amount of any relevant claim reduced if receipts are not produced.

2. If you suffer bodily injury, illness or disease we reserve the right to move you from one hospital to another and/or arrange for your repatriation to your home at any time during the trip. We will do this, if in the opinion of Intana Global or us (based on information provided by the medical practitioner in attendance), you can be moved safely and/or travel safely to your home or a suitable hospital nearby to continue treatment.

3. If you do not accept our decisions and do not want to be repatriated, then we will cancel your cover under the medical related sections being Section 1 – Personal accident, Section 2 – Additional Accommodation, Repatriation and/or Travel Expenses and Section 3 – Hospital benefits of policy and refuse to deal with any claims from you for any further travel for and/or you repatriation to your home.

Cover for you under all other sections will however continue for the remainder of the trip.

What is not covered
1. Any sums which can be recovered by you and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement.

2. Any claims that are not confirmed medically necessary by the attending medical practitioner and any additional travelling expenses not authorised by us if you have to return home earlier than planned or be repatriated.

3. Any claims arising directly or indirectly for any form of treatment or surgery which (based on information provided by the attending medical practitioner), can be reasonably delayed until your return Home.

4. Any claims for costs related to pregnancy or childbirth unless the claim is certified by a medical practitioner as necessary due to complications of pregnancy and childbirth.

5. Anything mentioned in the General exclusions shown on Page 3.

Section 3 – Hospital benefit

What is covered
We will pay you the following amounts if you have to stay in hospital as an in-patient or are confined to your accommodation due to your compulsory quarantine or on the orders of a medical practitioner (or the ship’s doctor in the case of a cruise) as a result of bodily injury, illness or disease you sustain:

1. £154 for every 24 hours up to a maximum of £300 for trips, or

2. We will pay these amounts in addition to any additional accommodation, travelling or repatriation expenses incurred under Section 2 – Additional Accommodation, Repatriation and/or Travel Expenses, provided we pay a claim under that section. This payment is meant to help you pay for additional expenses such as taxi fares and phone calls incurred by your visitors during your stay in hospital.

Special conditions relating to claims
1. You must tell Intana Global as soon as possible any bodily injury, illness or disease which necessitates your admittance to hospital as an in-patient, compulsory quarantine or confinement to your accommodation on the orders of a medical practitioner.
2. Documentation must be submitted to confirm the date and time of admission and discharge.

What is not covered
Anything mentioned in the General exclusions shown on Page 3.
Section 4 – Personal property

What is covered

Subsection A - Baggage

1. We will pay you up to £1,000 for the accidental loss of, theft of, damage to or destruction of baggage and valuables, provided the amount payable in the event of a total loss will be the value at today’s prices less a deduction for wear, tear and depreciation (loss of value), or we may replace, recondition or repair the lost or damaged baggage and/or valuables.

The maximum we will pay you for the following items is:

a) £250 for any one article, pair or set of articles (for example golf equipment).
b) £250 in total for all valuables.
c) £75 spectacles and/or prescription sunglasses.

In the event of a claim in respect of a pair or set of articles we shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

Subsection B – Personal money

1. We will pay you up to £250 if your own personal money, or that of another, is lost or stolen unless hired under the terms and conditions of this policy.

2. We shall not be liable for accidental contamination from any one event or source of original cause that they may result in your claim, being rejected or the amount of any relevant claim reduced.

3. We shall not be liable for any money or other property that is lost, stolen or otherwise again for any reason except for accidental changes incurred in having the vehicle repaired immediately following a breakdown which enables the vehicle to continue in use and to you complete your holiday, avoiding the need to claim under clause 2 below.

4. Recovery, Car Hire and Hotel Accommodation Costs.

In the event of您 travelling faster than the speed of sound.

5. Bodily injury, illness, disease of the only available driver in your party for the following expenses:

i) the cost of recovering the vehicle to the nearest garage or railwayhead;
ii) the cost of recovering your vehicle to your home or the cost incurred in travelling from your home or holiday location to the scene of the breakdown to collect the vehicle after repair.

6. Personal liability – it is a condition of the insurance that at the start of the holiday/journey the vehicle is in a roadworthy condition and has been regularly serviced by a garage or yourself in accordance with the makers’ instructions and recommendations.

You are not covered

1. If the vehicle is not your own private car, motor caravan.

2. For minibuses and motor cycles over 120c.

3. For vehicles 15 years or older at the date of policy issue.

4. For accidents happening to, damage to or destruction of the vehicle for any person to drive the Insured Vehicle who does not have a valid licence to drive the vehicle.

5. For the cost of any repair or parts except labour charges provided under 1 above.

6. For the cost of petrol used in the hired vehicle or the cost of returning hired vehicles to the Hire Company.

7. For any person to drive the Insured Vehicle who does not held a valid United Kingdom driving licence.

8. For drivers under the age of 17 or over 75 years of age.

9. For any losses which are covered under any other policy or service provider.

10. For expenses which would have been incurred normally during the journey/holiday.

11. For hired vehicles unless hired under the terms and conditions of this policy.

12. For expenses incurred as a result of your bodily injury, illness, disease unless a medical certificate is supplied confirming you are not fit to drive the insured vehicle.

General exclusions

You are not covered for anything caused directly or indirectly by:

1. Your suicide, deliberately injuring yourself, being the victim of other people’s suicides, delusions and or set which is lost, stolen, damaged or destroyed.

2. Any claims under any other source.

3. You must not allow any liability or pay, offer to pay, promise to pay or negotiate any claim without our permission in writing.

4. We will be entitled to take over and carry out in your name claims under any other form of insurance or by any other who is not a member of your family or household or employee.

5. If you die, your legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered

1. The first £150 of each and every claim, per incident claimed for, under this section by each insured person.

2. Fines imposed by a Court of Law or other relevant bodies.

3. Anything caused directly or indirectly by:

a) liability which you are responsible for because of an agreement (such as a hire agreement) that was made by you;

b) injury, loss or damage arising from:

i. ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts or canoes), animals (other than horses, dogs or cats), or firearms (other than guns being used for sport).

ii. the occupation (except temporarily for the purposes of the trip) or ownership of any land or buildings.

iii. the carrying out of any trade or profession.

4. Any damage caused by any vehicle being unusable for a period of more than 24 hours due to a breakdown or due to death, bodily injury, illness, disease of the only available driver in your party for the following expenses:

i) the cost of recovering the vehicle to the nearest garage or railwayhead;

ii) the cost of recovering your vehicle to your home or the cost incurred in travelling from your home or holiday location to the scene of the breakdown to collect the vehicle after repair.

6. Personal liability – it is a condition of the insurance that at the start of the holiday/journey the vehicle is in a roadworthy condition and has been regularly serviced by a garage or yourself in accordance with the makers’ instructions and recommendations.

You are not covered

1. If the vehicle is not your own private car, motor caravan.

2. For minibuses and motor cycles over 120c.

3. For vehicles 15 years or older at the date of policy issue.

4. For accidents happening to, damage to or destruction of the vehicle for any person to drive the Insured Vehicle who does not have a valid licence to drive the vehicle.

5. For the cost of any repair or parts except labour charges provided under 1 above.

6. For the cost of petrol used in the hired vehicle or the cost of returning hired vehicles to the Hire Company.

7. For any person to drive the Insured Vehicle who does not held a valid United Kingdom driving licence.

8. For drivers under the age of 17 or over 75 years of age.

9. For any losses which are covered under any other policy or service provider.

10. For expenses which would have been incurred normally during the journey/holiday.

11. For hired vehicles unless hired under the terms and conditions of this policy.

12. For expenses incurred as a result of your bodily injury, illness, disease unless a medical certificate is supplied confirming you are not fit to drive the insured vehicle.

General exclusions

You are not covered for anything caused directly or indirectly by:

1. Your suicide, deliberately injuring yourself, being the victim of other people’s suicides, delusions and

2. For accidents happening to, damage to or destruction of the vehicle for any person to drive the Insured Vehicle who does not have a valid licence to drive the vehicle.

3. Fines imposed by a Court of Law or other relevant bodies.

4. Anything caused directly or indirectly by:

a) liability which you are responsible for because of an agreement (such as a hire agreement) that was made by you;

b) injury, loss or damage arising from:

i. ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts or canoes), animals (other than horses, dogs or cats), or firearms (other than guns being used for sport).

ii. the occupation (except temporarily for the purposes of the trip) or ownership of any land or buildings.

iii. the carrying out of any trade or profession.

4. Any damage caused by any vehicle being unusable for a period of more than 24 hours due to a breakdown or due to death, bodily injury, illness, disease of the only available driver in your party for the following expenses:

i) the cost of recovering the vehicle to the nearest garage or railwayhead;

ii) the cost of recovering your vehicle to your home or the cost incurred in travelling from your home or holiday location to the scene of the breakdown to collect the vehicle after repair.

6. Personal liability – it is a condition of the insurance that at the start of the holiday/journey the vehicle is in a roadworthy condition and has been regularly serviced by a garage or yourself in accordance with the makers’ instructions and recommendations.

You are not covered

1. If the vehicle is not your own private car, motor caravan.

2. For minibuses and motor cycles over 120c.

3. For vehicles 15 years or older at the date of policy issue.

4. For accidents happening to, damage to or destruction of the vehicle for any person to drive the Insured Vehicle who does not have a valid licence to drive the vehicle.

5. For the cost of any repair or parts except labour charges provided under 1 above.

6. For the cost of petrol used in the hired vehicle or the cost of returning hired vehicles to the Hire Company.

7. For any person to drive the Insured Vehicle who does not held a valid United Kingdom driving licence.

8. For drivers under the age of 17 or over 75 years of age.

9. For any losses which are covered under any other policy or service provider.

10. For expenses which would have been incurred normally during the journey/holiday.

11. For hired vehicles unless hired under the terms and conditions of this policy.

12. For expenses incurred as a result of your bodily injury, illness, disease unless a medical certificate is supplied confirming you are not fit to drive the insured vehicle.

General exclusions

You are not covered for anything caused directly or indirectly by:

1. Your suicide, deliberately injuring yourself, being the victim of other people’s suicides, delusions and

2. For accidents happening to, damage to or destruction of the vehicle for any person to drive the Insured Vehicle who does not have a valid licence to drive the vehicle.
General conditions
You must comply with the following conditions to have the full protection of your policy. If you do not comply we may cancel the policy or refuse to deal with relevant claims or reduce the amount of any relevant claim payments.

1. No payment will be made under Section 1, 4, 5 or 6 without appropriate medical certification.
2. If we require medical certificates, information, evidence and receipts, these must be obtained by you at your expense.
3. In the event of a claim, if we require a medical examination you must agree to this and in the event of death we are entitled to a post mortem examination both at your expense.
4. If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability we will not pay more than our proportional share (not applicable to Section 4 – Personal accident).
5. You must take all reasonable steps to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard your property and to recover any lost or stolen articles.
6. Throughout your dealings with us we expect you to act honestly.

If you or anyone acting for you: a) knowingly provides information to us as part of your application for your policy that is not true and complete to the best of your knowledge and belief; or b) knowingly makes a fraudulent or exaggerated claim under your policy; c) knowingly makes a false statement in support of a claim; or d) submits a knowingly false or forged document in support of a claim; or e) makes a claim for any loss or damage caused by your willful act or caused with your agreement, knowledge or collusion.

Then a) we may prosecute fraudulent claimants; b) we may make the policy void from the date of the fraudulent act; c) we will not pay any fraudulent claims; d) we will be entitled to recover from you the amount of any fraudulent claim already paid under your policy since the start date; e) we may inform the Police of the circumstances.

7. We accept as evidence of cover the booking confirmation issued to you by the travel company showing that the premium has been paid.
8. You must not make any payment, admit liability, offer or promise to make any payment without written consent from us.
9. We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in your name for our benefit against any other party.
10. We may at any time pay to you our full liability under the policy after which no further payments will be made in any respect.

11. If at the time of making a claim there is any other policy covering the same risk we are entitled to contact that insurer for a contribution.
12. You and we are free to choose the laws applicable to this policy. As we are based in England, we propose to apply the laws of England and Wales and by purchasing this policy you have agreed to this.

CONFIDENTIALITY AND DATA PROTECTION
All information about you of a sensitive or personal nature will be treated as private and confidential. The data controller will be Towergate Insurance Limited along with its subsidiary companies (the “Towergate Group”), Towergate house, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN If you have any data protection issues or queries, including if you wish to exercise any of your data protection rights, please write to the Towergate Data Protection Officer (care of the office of the CIO) at Towergate Insurance, 55 Bishopsgate, London, EC2N 3AS.
We will use and disclose the information we have about you in the course of arranging, placing and administering your insurance. This may involve passing information about you to insurers, other intermediaries, risk management assessors, uninsured loss recovery agencies and other third parties involved (directly or indirectly) in your insurance.
We may also share information with anti-fraud and anti-money laundering agencies.

in the event of phone calls from you, we reserve the right to ask security questions (which we in our sole discretion deem appropriate) in order to satisfy ourselves that you are who you say you are. In the interests of security and to improve our service, telephone calls may be monitored and/or recorded.

As required by the Data Protection Act 1998, we follow strict security procedures in the storage and disclosure of information you have given to us.

The data we collect about you may be transferred to, and stored at, a destination outside of the European Economic Area (“EEA”). It may also be processed by staff operating outside of the EEA, who work for us or for one of our suppliers. Such staff may be engaged in, amongst other things, the provision of information you have requested. By submitting your personal data, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy.

Third parties may deliver some of our products to you, or provide all or part of the service requested by you. In these instances, while the information you provide will be disclosed to them, it will only be used for the administration of the service provided (including for example verification of any quote given to you and claims processing), underwriting and pricing purposes as appropriate, testing, and to maintain management information for business analysis.
If we provide information to a third party, we will require it and any of its agents and/or suppliers to:
- Maintain the security and confidentiality of the information and restrict access to those of its own employees.
- Use the data for the agreed purpose only and prevent it being used for any other purpose by any other party.
- Refrain from communicating with you other than concerning the product in question.
- Return the data to us at the conclusion of any contract term, and destroy or delete any copies made of all or part of the information unless copies are needed to be kept to comply with regulations.

Before you provide any data to us we will endeavour to make it clear why we need it. Sometimes we may need sensitive personal data (for example medical conditions). When this is required we will obtain your consent first.

CLAIMS EVIDENCE
You may need to obtain some information whilst you are away. Below is a list of documents and the information we will need in order to deal with your claim. For all claims:
- Your original policy document.
- Your original travel company booking confirmation showing dates of travel and insurance premium paid.
- Original bills or invoices you are asked to pay.
- Details of any other insurance you may have that may cover the same loss, such as household or private medical cover.
- As much evidence as possible to support your claim.

Additional Accommodation, Repatriation and/or Travel expenses
- Always contact our 24-hour medical emergency service when you are hospitalised, require repatriation or need to alter your travel plans.
- Medical evidence from the treating doctor to confirm the bodily injury, illness or disease and treatment given including hospital admission and discharge dates if this applies.

Hospital benefit
- Confirmation in writing from the hospital, relevant authority or the treating doctor of the admission and discharge dates relating to your hospitalisation, compulsory quarantine or confinement to your accommodation.

Personal property
- Report the theft, loss or damage to the local police in the country where the incident occurred within 24 hours of discovery or as soon as possible thereafter and obtain a report from them.
- If appropriate you should also report the theft, loss or damage to your courier or tour representative, hotel or apartment manager and ask for a written report.
- Original receipts such as suitable evidence of purchase/ownership and value.
- Confirmation of the amount of personal money taken with you (if applicable) such as foreign exchange or bank Statements.
- Keep any damaged items for possible inspection. If payment is made in respect of these items, the item will then belong to us.
- Obtain an estimate for the damaged item or confirmation that it is beyond economical repair.

Delayed baggage
- Obtain a Property Irregularity Report (PIR) from the airline or other carrier.
- Provide original receipts for the clothing, medication and toiletries purchased.

Personal accident
- A detailed account of the circumstances surrounding the event (including photographic or video evidence if available).
- Medical evidence from the treating doctor to confirm the extent of the bodily injury and treatment given including details of any hospital admission or discharge.
- Full details of any witnesses, providing written statements where available
- A certified copy of the death certificate if this applies.

Personal liability
- A detailed account of the circumstances surrounding the claim (including photographic or video evidence if available).
- Any writ, summons or other correspondence received from any third party. Please note that you should not accept liability or offer to make any payment or correspond with any third party without our written consent.
Full details of any witnesses, providing written statements where available.