

Policy wording

Classic Travel Insurance

Effective from 1 July 2018



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Summary of benefits

This is a summary only. Please refer to the relevant section of the policy wording for full terms, conditions and exclusions. Benefits are per person per trip.

Section	Benefit	Sum insured up to
Section 1	Cancelling, amending or cutting short your trip	£3,000*
Section 2	Missed departure	£500*
Section 3	Delayed departure	£150 (£20 for first 12 hours, £10 for each further 12-hour period)
Section 4	Medical emergency including repatriation	Unlimited*
	Emergency dental treatment	£1,000*
	Hospital daily benefit	£1,000 (£15 per day hospitalised)
Section 5	Legal protection	£2 million
Section 6	Personal accident	£30,000
Section 7	Personal baggage	£1,500 (Single item and valuables limit of £250)*
Section 8	Delayed baggage	£150 after 12-hour delay
Section 9	Money, passport and driving licence	£500 (Cash losses limit £250)*
Section 10	Catastrophe cover	£500
Section 11	UK trips	As per section claimed under
Optional cover where selected and additional premium paid		
Section 12	Winter sports cover	Ski pack £150* Avalanche and landslide £150 (£30 per day) Piste closure £200 (£20 per day)* Ski equipment £500*
Section 13	Business trip cover	Replacement business colleague £1,500* Business machines £2,000* (single item of £500) Baggage delay £500 after 12-hour delay

*An excess applies per claim (£50 unless you have changed this, as shown on your policy schedule).



Useful information

Contact information

Customer service and policy enquiries

0800 00 10 22[†] or email **btravcustserv@bupa.com**

Lines open: Monday to Friday 8.30am to 6pm and 9am to 1pm on Saturdays (closed on bank holidays).

Pre-travel advice (eg visa, vaccination requirements)

+44 (0)1273 736 520[†]

Available 24 hours a day, 365 days a year.

Claims helpline

+44 (0)1134 950 962[†]

Lines open: Monday to Friday 8.30am to 6pm and 9am to 1pm on Saturdays (closed on bank holidays).

Write to us

Bupa Travel Services, Willow House, Pine Trees, Chertsey Lane, Staines, Middlesex TW18 3DZ

[†]We may record or monitor our calls.

Emergency assistance

Bupa Travel Assistance is able to provide help in a number of situations:

- if you require in-patient medical **treatment**, or your medical claim costs are over £500
- if you are ill whilst away and want to request to cut your **trip** short
- assistance if you have forgotten or lost medication that you are unable to locate on your **trip**
- advice on where to find a suitable doctor or hospital, the local embassy or travel offices.

Bupa Travel Assistance will ask for your contact information where they can get in touch with you or leave you a message at any time.

Emergency assistance

+44 (0)1273 736 520[†]

Available 24 hours a day, 365 days a year.

We will make every effort to offer **our** range of services in all circumstances as shown in the policy. Remote geographical locations or unforeseeable adverse local conditions may prevent the normal standard of service being provided.

[†]We may record or monitor our calls.



Definitions

This section of the policy sets out the words which have a special meaning. Whenever a word with a special meaning appears within this document it will be printed in **bold** type.

Accidental bodily injury	A sudden, unexpected, unusual, specific, violent, external event, resulting directly, immediately and solely in physical bodily injury which results in a loss.
Business machines	Mobile phones, tablets, laptops, or other electronic devices, owned by you or for which you are responsible that is used for your occupation. This includes any associated accessories.
Business trips	A trip undertaken on behalf of and paid for by the organisation by which you are employed.
Catastrophe	Fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or Local Government directive.
Close business colleague	A person working for the same organisation as you, whose absence from work along with you would prevent the proper functioning of the organisation.
Close relative	Your spouse, civil partner or partner with whom you have lived for six months or more, mother, father, step-parents, parents-in-law, legal guardian, siblings, step-siblings, siblings-in-law, children (including adopted or fostered children), step-children, grandparent, grandparent-in-law, grandchild or the fiancé(e) of a person insured under this policy.
Day(s)	A complete period of 24 hours.
Europe	Albania, Andorra, Austria, Balearic Islands, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Greek Islands, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (West of the Urals), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Ukraine, Vatican City, The Azores, The Canary Islands, The Channel Islands.

Family	<p>You, your spouse, civil partner or partner with whom you have lived for six months or more and your children (including adopted and fostered children) who are aged 17 years or under, in full-time education (cover will cease immediately upon leaving full-time education) and who normally live with you.</p> <p>The definition of 'Family' is extended to include children of divorced or separated parents, who do not permanently live with you, providing that you and your children are resident in the same country and are travelling with you.</p>
Geographical area	The geographical area your policy provides cover for, as shown on your policy schedule.
Home	The place where you live in the UK .
Insurance period	The period to which the insurance applies. This is shown on your policy schedule.
Insurer	Bupa Insurance Limited.
Legal expenses	Your representative's reasonable legal fees, expenses and other costs or the costs of any other people involved in the legal proceedings if you have to pay those costs. This includes reasonable legal costs following an out-of-court settlement to which we have agreed.
Medical practitioner	A registered practising member of the medical profession who is not related to you or your travelling companions.
Money	Coins and banknotes in legal tender, traveller's cheques, travel tickets, hotel and other holiday vouchers which can be converted into cash or replaced.
Permanent total disablement	Disability which prevents you from doing work of any kind which, after 12 months is beyond reasonable hope of improvement.
Personal baggage	Your luggage and its contents, your valuables and anything you wear or carry (excluding winter sports equipment) when travelling that belongs to you.

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Pre-existing medical condition	<p>If you have ever suffered from:</p> <ul style="list-style-type: none"> ■ any type of cancer ■ any heart conditions such as angina, arrhythmia ■ any circulatory conditions such as diabetes, raised cholesterol, high blood pressure, hypertension ■ any respiratory conditions ■ any form of stroke ■ any terminal condition. <p>Or if in the prior 24 months you have:</p> <ul style="list-style-type: none"> ■ received medical treatment ■ been prescribed any medication by a medical practitioner ■ been referred to or attended hospital ■ been under investigation or are awaiting results for any undiagnosed condition or symptoms.
Treatment	Any type of surgical or medical procedure which is carried out solely to cure or relieve an acute illness or injury.
Trip	A pre-booked journey, within the geographical area shown on your policy schedule during the insurance period .
Unattended	Any property that is left unattended – not in your full view and where you are not in a position to prevent unauthorised taking of your property – unless it is locked safely in your personal accommodation (this means in a safe, if one is available for your use), a secure hotel luggage area or the secure area of a motor vehicle (a locked boot or locked luggage compartment of a hatchback or estate fitted with a lid, fixed tray or roller blind cover).
United Kingdom (UK)	England, Scotland, Wales, Northern Ireland and the Isle of Man.
Valuables	<p>Personal items of value covered under your insurance. These include:</p> <ul style="list-style-type: none"> ■ cameras, camcorders, binoculars, telescopes and accessories ■ audio, visual and television equipment ■ spectacles and sunglasses ■ computers, tablets, gaming consoles, electronic book readers, satellite navigation equipment, mobile phones and any accessories related to these items ■ jewellery, watches, items made of or containing gold, silver, precious metals or precious semi-precious stones.
We/us/our	Bupa Insurance Services Limited, which administers the insurance on behalf of the insurer .

Medical declaration and medical exclusions

Medical declaration

It is your promise to us that at the time of booking your **trip** and at the time you begin each **trip**:

- you know of no reason why the **trip** could be cancelled
- you are not travelling against the advice of a **medical practitioner** (or would not have reasonable grounds to believe that a **medical practitioner** would have advised against travel had you sought their advice)
- you are not expecting or awaiting any **treatment**, consultations, tests or investigations over the period of the **trip**
- you are not travelling to obtain **treatment** or undergo investigation, tests or consultations abroad.

If you develop a medical condition after purchasing this insurance and booking a **trip**, you can make a claim under 'Section 1 - Cancelling, amending or cutting short your trip', for any booked **trip**. Alternatively you can cancel your policy and we will refund a proportionate amount of your premium.

Medical exclusions

The policy only provides coverage for medical **treatment** abroad in the case of an emergency. This means a bodily injury or sudden or unforeseen illness suffered by you while you are on a **trip** abroad and a recognised **medical practitioner** tells you that you need immediate in-patient or out-patient **treatment**.

No cover is provided for:

- any claim caused directly or indirectly by any **pre-existing medical conditions**
- any treatment for elective or non-emergency procedures
- any claim where you are travelling against the advice of a **medical practitioner**, or would have reasonable grounds to believe that a **medical practitioner** would have advised against travel had you sought their advice.

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A **pre-existing medical condition** is defined as:

- You have ever suffered from:
 - any type of cancer
 - any heart conditions such as angina, arrhythmia
 - any circulatory conditions such as diabetes, raised cholesterol, high blood pressure, hypertension
 - any respiratory conditions
 - any form of stroke
 - any terminal condition.
- In the prior 24 months you have:
 - received medical **treatment**
 - been prescribed any medication by a **medical practitioner**
 - been referred to or attended hospital
 - been under investigation or are awaiting results for any undiagnosed condition or symptoms.

Policy information

Important information relating to your policy

Your policy wording and schedule

The policy is made up of two parts; this policy wording and your policy schedule. These must be read and kept together. You should take these with you when you travel.

Who is covered

The policy schedule details who is covered by the policy. All benefits shown throughout this policy wording are per person per **trip**. Any person named will be covered when travelling independently on leisure trips.

All persons insured must be registered with a **UK medical practitioner** and reside within the **UK** for at least six months of any 12 month period.

The maximum age at the start of the **insurance period** are shown below.

Policy	Age limits
Any annual policy	79
Any single trip policy	89
Any children	17

No cover is available for any costs for a travelling companion not insured on the policy except under circumstances listed as part of 'Section 4 - Medical Emergency and other related expenses'. This applies even if the **trip** was paid for by someone on the policy.

Where is covered

The policy schedule details the **geographical areas** that you have selected for your policy.

Travel to areas where, at the time of booking the **trip** or thereafter, but before you travel, the Foreign and Commonwealth Office (FCO) has advised against all or all but essential travel are not covered by this policy. If you are unsure, please visit www.gov.uk/foreign-travel-advice



Trip coverage

Your **insurance period** is shown on your policy schedule. All **trips** must start and end in the **UK**.

Single trip policies

Cancellation cover applies from the date you purchase the policy until the date your **trip** commences.

Cover under all other sections applies from the date your **trip** commences until the date you return **home** providing that is within the **insurance period** that you have selected and paid for.

If you have included 'Winter sports cover', this will be provided for the duration of the **trip**.

Annual policies

The trip duration limit per **trip** is dependent upon the policy that you have. If you have chosen to increase this, this will be detailed on your policy schedule. If 'Winter sports cover' has been selected, the below limits apply per **insurance period**:

Trip duration limit	Winter sports annual trip limit (if selected)
31 days	10 days

You will not be covered for any part of your **trip**, if the overall duration exceeds the trip duration limit.

Cancellation cover applies from the start of your **insurance period** as shown on your policy schedule until the date your **trip** commences or expiry of the policy if no consecutive policy purchased.

Cover under all other sections applies from the date your **trip** commences until the date you return **home**, as long as your **trip** does not exceed the trip duration limit (subject to the exception below) and expiry of the policy if no consecutive policy purchased.

Extension to the insurance period

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

Changes to the policy

Changes you can make after your policy starts

Changes should be requested prior to the start date of the **trip** to apply to that **trip**. An additional premium will be payable, and any medical conditions may be reassessed for cover. An updated policy schedule will be provided. The following changes are available:

- upgrade geographical location^o
- upgrade the trip duration limit per **trip** to 45 or 91 days^o
- double 'Cancelling, amending or cutting short your trip' benefit^o
- double 'Personal baggage' benefit
- add 'Business trips cover'
- add 'Winter sports cover'.

Changes you must notify us about

You must notify **us** if any of the following circumstances occur to anyone insured on the policy:

- anyone on the policy is no longer to be covered
- your address has changed
- anyone is no longer residing in the UK for at least six months of any 12-month period.

Cancellation by you

If this insurance cover is not suitable, please contact **us** within 21 days of receipt of your policy documents providing you have not already taken your **trip** or made a claim, **we** will cancel the policy and refund your premium in full.

If you have travelled, made a claim or it is beyond the 21-day period before you ask to cancel the policy, then **we** will only refund a proportionate amount of your premium if you have had changes in your health as defined in the Medical declaration, and the policy no longer meets your needs.

^oMaximum age of 79.



Termination by us

We may cancel this policy at any time if there is reasonable evidence that you misled **us** or attempted to do so. By this **we** mean, giving false information or keeping necessary information from **us**, either intentionally or carelessly, which may influence **us** when deciding:

- whether or not **we** will provide cover
- whether have to pay any claim.

We will write and tell you at your last known address if **we** cancel your policy.

How the policy can end

Your policy will automatically end if:

- you cancel the policy
- the terms of the policy say it must end
- **we** decide to end the scheme.

Policy conditions

1. You must exercise reasonable care to prevent accident, injury, loss, theft or damage.
2. You must observe ordinary and proper care in the supervision of your property.
3. You or anyone acting on your behalf must not use dishonest means to:
 - obtain a claims payment under your policy
 - obtain cover for which you do not qualify
 - obtain cover at a reduced premium.

If you do, **we** reserve the right not to pay claims. All benefits claimed fraudulently must be repaid to **us**.

4. You cannot transfer your interest in this policy to anyone else.
5. You must not settle, reject or negotiate any claim without **our** permission.
6. You can only claim once for eligible losses. This means if you have two policies that provide cover, the cost of your claim may be split between **us** and the other insurance company. You will be asked to provide **us** with full details of any other insurance policy at the time of claim.
7. If **we** ask for it, you must agree to be examined by a **medical practitioner** of **our** choice; or in the event of death, a post mortem.
8. If costs and/or charges are covered under more than one section of this policy, you cannot claim twice for the same cost or charge.



Policy exclusions

These exclusions apply to all sections of your policy.

1. Travel to areas where, at the time of booking the **trip** or thereafter, but before you travel, the Foreign and Commonwealth Office (FCO) has advised against all or all but essential travel. If you are unsure, please visit www.gov.uk/foreign-travel-advice
2. Any claim that could have reasonably been expected at the time this insurance was purchased and/or at the time of booking any **trip**.
3. Cover for loss, damage or **treatment** when you have put yourself in danger (except if you are trying to save another human life), or for an act deliberately carried out by you, and any claim that results from you being involved in any malicious, reckless, illegal or criminal act.
4. Any claim which results directly or indirectly from you:
 - being dependent on alcohol, drugs[^] or solvents
 - consuming excessive amounts of alcohol
 - being under the influence of drugs[^] or solvents
 - suffering withdrawal from alcohol, drugs[^] or solvents
 - suffering from sexually transmitted diseases (other than HIV/AIDS)
 - committing suicide, attempting suicide or deliberately injuring yourself.
5. Air travel other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft.
6. Any claim resulting from you working, unless the 'Business trip cover' section has been selected, and the additional premium has been paid.
7. Any claim, directly or indirectly caused by:
 - any terrorist act other than under 'Section 4 – Medical emergency and other related expenses' and 'Section 6 – Personal accident' – as long as the disturbances were not taking place at the time of the booking of the **trip** and/or at the start of the **trip**
 - war, riot, invasion, revolution, rebellion or civil commotion
 - ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel
 - radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it
 - computer viruses other than under 'Section 4 – Medical emergency and other related expenses', 'Section 5 – Legal protection' and 'Section 6 – Personal accident'. Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.

[^]Unless used as prescribed for you by a **medical practitioner**.

8. Any costs you would have expected or would have been required to pay, if the event resulting in the claim had not happened. Including but not limited to: costs of telephone calls or faxes, food, drinks, laundry, taxi fares, car hire or indirect losses which occur in connection with or as a result of the main loss (for example loss of earnings or replacing locks if you lose your keys).
9. Any claim arising from activities that are not detailed in the Activities section.
10. Travel to or through Iran, North Korea, Sudan, Syria, and US citizens travelling to or through Cuba.



Activities covered by this policy

Conditions of cover

- All activities are only conducted on a non-professional, non-competitive and non-endurance basis ie no tournaments, matches.
- All water-based activities must take place in inland water or coastal waters within three miles of land.
- Where appropriate, you must have booked with an appropriately licensed organisation, taken all necessary precautions and wear the correct protective clothing/eye wear for the activity you are undertaking.
- Cover is excluded for any activity carried out against local warnings or advice.

Please note: some activities have additional conditions of coverage and/or no cover for Personal accident (Section 6)/Legal protection (Section 5).

Winter sports activities (if option selected and paid for)

Cross-country skiing

On a recognised trail only

Curling

Dog/Husky sledding

Ice/Snow karting

On a recognised track only

Ice skating

On a rink only, excluding ice hockey or speed skating

Polar bear watching

With a qualified guide

Skiing/Snowboarding

(including mono or short ski)

On-piste, dry slope or off-piste with a qualified guide. Excluding cat-skiing or heli-skiing

Sledging

Sleigh rides

As a passenger only

Snow shoeing

Snowmobiling/Ski-dooing

On a recognised track or with a qualified guide

Air-based activities

Abseiling[#]

Bungee jump

(including reverse bungee)

Maximum of three jumps

Helicopter/Small plane rides

As a passenger only, on a chartered flight (not private)

Hot air balloon rides

As a passenger only, balloon must have airworthiness certificate and the pilot must be qualified

Wind tunnel flying

[#]No cover for Personal accident or Legal protection.

Land-based activities

Aerobics

Archery[#]

With a qualified instructor

Assault courses

Baseball/Rounders/Softball

Basketball

Battle re-enactment[#]

Bowling

Bowls

Bridge walking

(including Sydney Harbour Bridge)

Camel rides/Elephant rides[#]

Camping - up to 2,500m altitude

On a recognised route/site

Camping - between 2,500m and 5,000m altitude

On a recognised route/site with a qualified guide

Clay pigeon/Rifle range shooting[#]

With a qualified instructor

Climbing

On artificial walls only with a qualified guide or instructor

Cricket

Croquet

Cycling

On a road or trail only, excluding BMX or off-road biking

Dancing

Darts

Fencing[#]

With a qualified guide or instructor

Fives

Football/Soccer

Go-karting[#]

Up to 125cc

Golf

[#]No cover for Personal accident or Legal protection.

Gymnastics

Handball

Hiking/Trekking/Other walking - up to 2,500m altitude

Excluding ropes, picks or specialist climbing equipment

Hiking/Trekking/Other walking - between 2,500m and 5,000m altitude

On a recognised routes only with a qualified guide or instructor excluding ropes, picks or specialist climbing equipment

Hockey, ball/Field hockey

Horse riding/Pony trekking

Excluding racing, polo, jumping, hunting, and horse riding safaris

Jogging/Running/Fell running

Up to 2,500m altitude

Kilimanjaro trekking

On the Marangu or Rongai routes only with a qualified guide or instructor

Korfball

Marathon

Single organised event, excludes ultra marathons

Mountain biking

On recognised Green, Blue, or Red graded tracks or trails only

Netball

Orangutan feeding

Orienteering

Up to 2,500m altitude, excluding ropes, picks or specialist climbing equipment

Paintball[#]

Racket sports

Roller skating/Roller blading[#]

Excluding pipes, jumps, or tricks.

Safari

Driving or walking only with a qualified guide

Segway[#]

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Land-based activities (continued)

Skateboarding[#]

Excluding pipes, jumps, or tricks

Summer tobogganing

Table games

Arcade games, billiards, foosball, pool, snooker, table tennis

Trampolining

Tree canopy walking

With a qualified guide or instructor

Tug-of-war

Ultimate frisbee

Volleyball

Yoga

Zorbing/Hydro-zorbing

Excluding open water (river/sea)

Water-based activities

Airboating/Fan boating

In a commercial boat as a passenger

Bamboo rafting

Body/Boogie boarding

Breathing observation bubble diving

Up to a depth of 30 metres excluding ice diving, wreck diving, cave diving, night diving, or solo diving

Canal boating/Gondola riding[#]

Canoeing/Kayaking

Grade 1 and 2 only

Dinghy (inflatable or rowing)[#]

Excluding laser boats, and sailing with trapeze, toe, or foot straps

Dragon boating

Fishing

(including Angling and Deep Sea)

Flotilla sailing[#]

With a qualified guide or instructor

Gorge walking

Hydrospeeding

Jet boat/Speed boat ride[#]

In a commercial boat as a passenger

Jet skiing/Jet biking[#]

Narrow boating[#]

Paddle boarding

Parasailing/Parascending (over water)

Pedalo riding[#]

Rafting

Grade 1 and 2 only

RIB safari

In a commercial boat as a passenger

Rowing[#]

Sailing/Catamaran/Yachting[#]

Direct hire for personal use with a qualified guide or instructor.

Sailing/Catamaran/Yachting

In a commercial boat as a passenger

Scuba/Snuba diving

Up to a depth of 30 metres with a qualified guide or instructor excluding ice diving, wreck diving, cave diving, night diving, or solo diving

Snorkelling

Surfing

Swimming

Swimming with dolphins or stingrays

In a controlled environment only

Tall ship crewing[#]

Towable inflatables

(Banana boating, Ringos)

Wakeboarding

Water polo

Water skiing

Excluding barefoot water skiing

Whale watching from a boat

Windsurfing/Sailboarding[#]

[#]No cover for Personal accident or Legal protection.

Your cover

Section 1 – Cancelling, amending or cutting short your trip

This section of the policy sets out the cover **we** provide if you need to cancel, amend or cut your **trip** short.

The most **we** will pay (unless you have chosen to increase this and paid the additional premium) is:

- up to £3,000
 - including up to £500 for any booked, pre-paid excursions
- in addition to the section limit of your policy, up to £250 for pre-paid, unused and non-refundable green fees for a golfing holiday.

What is covered

We will reimburse you if you suffer a financial loss for the unused portion of your booked and paid travel and accommodation costs, either in full or on a pro-rata basis, if:

- you cancel before commencing your **trip**, or
- you amend your **trip**, or
- you cut your **trip** short and return **home** early during the **insurance period**

due to any of the following reasons:

- 1.1 **Accidental bodily injury, illness or death:** of you and/or the person with whom you are going to stay with during the **trip**.
- 1.2 **Life threatening accidental bodily injury, illness or death:** of a **close relative** and/or **close business colleague** and/or your travelling companion or their **close relative**.
- 1.3 **Quarantine or court cases:** you or your travelling companion are placed in quarantine, summoned for compulsory jury service or called as a witness in a court of law under subpoena.
- 1.4 **Hijack:** you or your travelling companion are hijacked.
- 1.5 **Unemployment:** you or your travelling companion are made redundant when you have had two years of continuous employment and is notified to you after you purchased the policy or booked your **trip**, whichever is the later.
- 1.6 **Fire, storm, flood or burglary:** you or your travelling companion, are required following serious fire, storm or flood damage at your or their **home** or place of business, or are required by the police following burglary at your or their **home**, or place of business where the loss or damage is greater than £1,500.

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- 1.7 **Strike or industrial action, adverse weather conditions or the mechanical breakdown of your transport:** where your departure is delayed from the **UK** for more than 12 hours due to one of these reasons.
- 1.8 **Armed forces or emergency services:** As a member of the British armed forces or emergency services, you or your travelling companion's authorised leave is cancelled due to an unexpected emergency.
- 1.9 **Stolen passport or visa:** your or your companion's passport or visa is stolen within five days of your **trip** departure date and there is not enough time for you to get an emergency replacement.
- 1.10 **FCO travel advice:** after the time you purchased your policy or booked your **trip**, whichever is the later, the FCO advises against all, or all but essential travel to your intended destination.
- 1.11 **Medically unfit to play golf:** When a **medical practitioner** certifies that you are unable to play golf where arrangements have been pre-booked and are non-refundable for a golfing holiday.

Reason for claim (see above for detailed explanation)	You	Travelling companion	Close relative	Close business colleague	Anyone with whom you were planning to stay
1.1 Accidental bodily injury, illness or death	✓	✗	✗	✗	✓
1.2 Life threatening accidental bodily injury, illness or death	✗	✓	✓	✓	✗
1.3 Quarantine or court cases	✓	✓	✗	✗	✗
1.4 Hijack	✓	✓	✗	✗	✗
1.5 Unemployment	✓	✓	✗	✗	✗
1.6 Fire, storm, flood or burglary	✓	✓	✗	✗	✗
1.7 Delay from the UK due to strike, industrial action, severe weather or breakdown of transportation	✓	✗	✗	✗	✗

Reason for claim (see above for detailed explanation)	You	Travelling companion	Close relative	Close business colleague	Anyone with whom you were planning to stay
1.8 Cancellation of emergency leave for Armed forces or Emergency services	✓	✓	✗	✗	✗
1.9 Stolen passport or visa	✓	✓	✗	✗	✗
1.10 FCO travel advice	✓	✗	✗	✗	✗
1.11 Medically unfit to play golf	✓	✗	✗	✗	✗

What is not covered

- a. Cancelling, amending or cutting short your **trip** because of:
 - any claim due to reasons not listed under ‘What is covered’, or
 - your disinclination to travel or loss of enjoyment of the trip, or
 - your failure to meet the requirements of the Medical declaration (page 9), or
 - any of the reasons listed under the Medical exclusions (pages 9 to 10)
 - a medical condition or symptom for which a **close relative** is awaiting in-patient **treatment** at the time of booking the **trip**, or
 - a medical condition or symptom for which a **close relative** has consulted a specialist or received in-patient **treatment** within the last 12 months prior to the **trip**, or
 - any death, imminent death, serious illness or hospitalisation of a **close relative** and/or the person with whom you are going to stay with during the **trip**, due to a **pre-existing medical condition**.
- b. Any claim for a pre-booked **trip** which involves pre-planned or pre-known medical **treatment**, consultation, tests or investigations.
- c. Any claim because of pregnancy within 10 weeks of expected date of delivery.
- d. The theft of your passport or visa, which has not been reported to the local police after the event and obtain a written report.
- e. Any costs in respect of Air Passenger Duty. This can be reclaimed by you, through your travel agent or airline.
- f. The failure of the provider of any service forming part of the booked **trip** to provide any part of the booked **trip** including error, insolvency, omission or default.
- g. Any claim where you have not arrived at your international departure point and have not checked-in for your journey before the intended departure time.

Continued on next page



What is not covered (continued)

- h. Any claims caused by:
 - delay or amendment of the **trip** because of government action or restrictive regulations
 - strike or industrial action underway or that was planned at the time of booking the **trip**
 - the withdrawal from service of any transportation on the orders or recommendation of the regulatory authority in any country.
- i. Any claim for time shares, maintenance fees, Airmiles, holiday points, promotional vouchers, awards or loyalty scheme points that you have used to pay for your **trip**.
- j. Any claim due to:
 - you failing to meet the policy conditions (page 15)
 - any of the reasons listed as part of the policy exclusions (pages 16 to 17).
- k. If you amend your **trip**, **we** will only pay costs for the first change to your **trip** for that reason. **We** will not pay more than the cost of the original **trip** for any claim, this also includes where a policy is amended and then subsequently cancelled.

Claiming under the 'Cancelling, amending or cutting short your trip' section

In order to make a claim under this section, you must provide the following items at your own expense:

- relevant certificates from a **medical practitioner** where you are making a claim due to death, injury, illness or quarantine (see below)
- a cancellation or amendment invoice, your unused tickets and any ticket receipts
- any other supporting documents that can reasonably be expected to support your claim such as evidence that any authorised leave was cancelled or a police report.

To make a claim due to medical grounds, you must first contact Bupa Travel Services who will confirm whether you are eligible and if so, provide a claim form which includes a certificate to be completed by your **medical practitioner**.

If you fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as you find out it is necessary to make a claim, the amount **we** will pay will be limited to the charges that would have otherwise applied.

If you have to cut your **trip** short, **we** will pay either for the unused return travel ticket or the cost of purchasing a new travel ticket on the same class of travel (whichever is greater) up to the policy section limit.

Excess

The excess for each person, per claim is £50 (unless you have changed this which will be detailed on your policy schedule).

Call the claims helpline or go online to get your claim form

 **+44 (0)1134 950 962**

 **bupa.co.uk/travel/how-to-claim**

We may record or monitor our calls.

Emergency assistance - to obtain authorisation to cut your trip short

 **+44 (0)1273 736 520**

We may record or monitor our calls.



Section 2 – Missed departure

This section of the policy explains the benefits **we** provide if you arrive too late to board your transportation at your departure point for an international **trip**.

The most **we** will pay is:

- up to £500.

What is covered

Claims as a direct result of:

- the failure of scheduled public transport, or
- the immobilisation of the vehicle in which you are travelling due to road closure or road works, or
- an accident to or breakdown of the vehicle in which you are travelling.

We will pay for additional travel and accommodation costs to enable you to:

- 2.1 reach your destination if you arrive at your departure point too late to board the transportation on which you are pre-booked to travel, or
- 2.2 transport costs to return you to the **UK**, if your pre-booked original mode of transportation is unavailable, or
- 2.3 alternative transport costs to enable you to reach your international departure point in time to board the transportation on which you are pre-booked to travel where the cost would be less than the cost of a replacement journey to the **UK**.

What is not covered

- a. Any costs involved for you missing a transportation connection when you have not left at least three hours between connections or have not caught the next available outward transportation or where you did not leave enough time to reach your international departure point in time.
- b. Any costs involved for you missing a transportation connection that should be reimbursed by your tour operator or carrier.
- c. Additional costs which are not directly related to you travelling to your international departure point.
- d. Travel and accommodation of a higher class or rating than you originally booked and paid for.
- e. Accommodation costs other than the cost of a standard room (room only).

What is not covered (continued)

- f. Any claims caused by:
 - strike or industrial action underway or that was planned at the time of booking the **trip**
 - the withdrawal from service of any transportation on the orders or recommendation of the regulatory authority in any country.
- g. Additional costs where the carrier or scheduled public transport operator has offered reasonable alternative travel arrangements.
- h. Any claim for breakdown of any vehicle which is owned by you and which has not been serviced properly or maintained in accordance with manufacturer's instructions or runs out of fuel or power.
- i. Any claim under this section if you have also claimed under 'Section 3 – Delayed departure'.
- j. Any claim due to:
 - you failing to meet any of the listed policy conditions (page 15)
 - any of the reasons listed as part of the policy exclusions (pages 16 to 17).

Claiming under the 'Missed departure' section

In order to make a claim under this section, you must provide the following items:

- evidence of the **trip** such as the holiday booking invoice or the original travel tickets
- supporting evidence of the reason for the delay of scheduled public transport, confirmation from a vehicle recovery company to confirm breakdown or a police report in the case of an accident or evidence to confirm severe traffic delay
- any other supporting documents that can reasonably be expected to support your claim.

Excess

The excess for each person, per claim is £50 (unless you have changed this which will be detailed on your policy schedule).

Call the claims helpline or go online to get your claim form

 **+44 (0)1134 950 962**

 **[bupa.co.uk/travel/how-to-claim](https://www.bupa.co.uk/travel/how-to-claim)**

We may record or monitor our calls.



Section 3 – Delayed departure

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

The most **we** will pay is:

- up to £150 for each person insured.

Of which **we** will pay:

- £20 each for the first 12 hours that you are delayed and
- £10 each for any additional full 12-hour period of delay.

In addition:

- up to £250 for pre-paid, unused and non-refundable green fees lost as the result of your delay.

What is covered

If the transportation on which you are pre-booked to travel is delayed resulting in you arriving at your destination at least 12 hours after your original scheduled arrival time, as a direct result of:

- 3.1 strike or industrial action, or
- 3.2 adverse weather conditions, or
- 3.3 mechanical breakdown of the transportation on which you are travelling.

What is not covered

- a. Any claims caused by:
 - delay or amendment of the **trip** because of government action or restrictive regulations
 - strike or industrial action underway or that was planned at the time of booking the trip
 - the withdrawal from service of any transportation on the orders or recommendation of the regulatory authority in any country.
- b. Any costs involved for you missing a transportation connection that should be reimbursed by your tour operator or carrier.
- c. Any claim where you have not arrived at your international departure point for your transportation before the minimum check-in time, with the journey still going ahead.
- d. Any additional travel or accommodation costs you may incur as a result of the delay.

What is not covered (continued)

- e. Any claim relating to the same event which has been settled under 'Section 2 – Missed departure'.
- f. Any claim due to:
 - you failing to meet any of the listed policy conditions (page 15)
 - any of the reasons listed as part of the policy exclusions (pages 16 to 17).

Claiming under the 'Delayed departure' section

In order to make a claim under this section, you must provide the following items:

- evidence of the **trip** such as the holiday booking invoice or the original travel tickets
- confirmation from the carrier or tour operator confirming the official cause and the exact period of the delay
- any other supporting documents that can reasonably be expected to support your claim such as weather reports or proof of breakdown.

Excess

There is no excess for this type of claim.

Call the claims helpline or go online to get your claim form

 **+44 (0)1134 950 962**

 **[bupa.co.uk/travel/how-to-claim](https://www.bupa.co.uk/travel/how-to-claim)**

We may record or monitor our calls.



Section 4 – Medical emergency and other related expenses

This section of the policy explains the cover **we** provide for a medical emergency, repatriation and other related expenses.

This policy will only cover medical expenses of a sudden or unforeseen nature. This means a bodily injury or sudden or unforeseen illness suffered by you while you are on a **trip** abroad and a recognised **medical practitioner** tells you that you need immediate in-patient or out-patient **treatment**.

The most **we** will pay is:

- unlimited for medical emergencies and repatriation
- up to £1,000 hospital cash benefit where you are treated as an in-patient at a rate of £15 per **day** hospitalised
- up to £1,000 for emergency dental **treatment**
- up to £2,500 for burial or cremation abroad
- up to £250 for pre-booked, unused and non-refundable green fees.

What is covered

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

- 4.1 reasonable and necessary emergency medical and surgical **treatment** in the nearest suitable hospital
- 4.2 in the event of death:
 - the cost of burial or cremation abroad, or
 - cost of transporting the body or ashes to your **home**
- 4.3 emergency dental **treatment** for the immediate relief of pain
- 4.4 additional travelling costs to repatriate you to the **UK** when recommended by **our** senior medical officer, including the cost of a medical escort if necessary
- 4.5 reasonable additional accommodation costs if you remain abroad after your original planned return date on the advice of **our** senior medical officer until you are deemed fit to travel by **our** senior medical officer
- 4.6 reasonable additional travel and accommodation costs for your spouse or partner (if travelling with you) or your travelling companion to accompany you if you need to return to the **UK** for **treatment** on the advice of **our** senior medical officer
- 4.7 reasonable additional accommodation costs for one person to remain with you if this is recommended by **our** senior medical officer

- 4.8 if you do not already have a suitable travelling companion with you, reasonable travel and accommodation costs for one person to travel out and stay with you and/or accompany you **home** if this is recommended by **our** senior medical officer. The most **we** will pay for any one claim per **trip** is £1,500
- 4.9 a competent adult of **our** choice to accompany any of your children insured under this policy **home** and their additional travelling costs if your illness, bodily injury or death means that there is no one else to look after them. The most **we** will pay for any one claim per **trip** is £1,500
- 4.10 up to £250 for pre-booked, unused and non-refundable green fees if, during your **trip** for a golfing holiday, a **medical practitioner** certifies that you are unable to play golf due to a bodily injury or sudden or unforeseen illness.

What is not covered

- a. Any claim due to:
 - you failing to meet the requirements of the Medical declaration (page 9)
 - any of the reasons listed under the Medical Exclusions (pages 9 to 10).
- b. Any **treatment**, consultation, tests or investigations that were pre-planned or pre-known by you.
- c. Any cover in private hospitals or clinics for treatments, test or investigations unless authorised by **us**.
- d. The cost of a private or semi-private hospital room unless authorised and agreed by **us**.
- e. Any **treatment** or services provided by a health spa, convalescent or nursing home or rehabilitation centre.
- f. Any expenses incurred in obtaining or replacing medication or medical care, which at the time of departure is known to be required or to be continued outside the **UK**.
- g. The cost of **treatment** for pregnancy or childbirth incurred within 10 weeks of the expected date of delivery.
- h. The cost of dental **treatment** involving the provision of dentures, artificial teeth, permanent crowns, bridgework or the use of precious metals.
- i. Any claim arising as a result of you failing to get the inoculations and vaccinations that you need in relation to your **trip**, unless evidence is provided by your **medical practitioner** to confirm that this had been recommended. For information on what inoculations and vaccinations you may require visit: <http://www.fitfortravel.nhs.uk/destinations.aspx> and discuss with your **medical practitioner**.

Continued on next page



What is not covered (continued)

- j. Any costs incurred in the **United Kingdom**, other than the cost of transporting you or the body or ashes of anyone insured under this policy to your **home**.
- k. The cost of any **treatment** when you have been told by a **medical practitioner** that the **treatment** can safely be delayed until your return **home** as well as all additional costs incurred from this point.
- l. Any travelling or accommodation costs where **we** have not arranged the transportation or accommodation.
- m. Any accommodation costs incurred whilst staying with friends and **family**.
- n. In respect of 4.6, 4.8 and 4.9, any air travel costs above an economy/tourist class ticket.
- o. In respect of 4.5, 4.6, 4.7 and 4.8, accommodation of a higher rating or category than you originally booked and paid for.
- p. Accommodation costs other than the cost of a standard room (room only).
- q. In respect of 4.9, children who are 18 years old or over or who are not insured under the policy.
- r. Any claim due to:
 - you failing to meet any of the listed policy conditions (page 15)
 - any of the reasons listed as part of the policy exclusions (pages 16 to 17).

Claiming under the 'Medical emergency and other related expenses' section

In order to make a claim under this section, you must provide the following items:

- evidence of the **trip** such as the holiday booking invoice or the original travel tickets
- medical reports or discharge letters confirming the illness or injury and where admitted as an in-patient confirmation of the dates that you were admitted to hospital
- relevant certificates from a **medical practitioner**
- in the case of a death, a certified copy of the death certificate
- all receipts to support claims for additional travel, accommodation, meals, communication or laundry costs incurred by you and anyone with you during your illness, **accidental bodily injury** or death must be supported by receipts.

In the event of a claim over £500 or if you require in-patient **treatment** abroad, you must contact Bupa Travel Assistance as soon as reasonably possible.

Excess

The excess for each person, per claim is £50 (unless you have changed this which will be detailed on your policy schedule).

Call the claims helpline or go online to get your claim form

☎ **+44 (0)1134 950 962**

🖱 **bupa.co.uk/travel/how-to-claim**

We may record or monitor our calls.

Emergency assistance

☎ **+44 (0)1273 736 520**

We may record or monitor our calls.



Section 5 – Legal protection

The most **we** will pay up is:

- up to £2 million for damages or **legal expenses** you have to pay under a court order or out of court settlement
- up to £25,000 for your **legal expenses**
- up to £250 for travelling expenses if you have to attend a court abroad about a legal claim.

What is covered

5.1 **Legal expenses** for you to:

- claim compensation or damages if you are injured or if you die as a direct result of an accident that happens during a **trip**
- defend yourself against your legal responsibility to pay damages and costs to others.

5.2 damages or **legal expenses** you have to pay under a court order or out of court settlement relating to accidental death or physical injury to anyone and/or accidental loss of or damage to property, during a **trip**.

If you die, this cover is transferred to your legal representative provided that the representative follows the terms and conditions of the policy as far as they can.

What is not covered

- a. Any claim reported to **us** more than 90 days after the incident.
- b. Any claim for **legal expenses** which **we** have not agreed to beforehand in writing.
- c. Any claim for **legal expenses** where there is not a reasonable chance of you winning the case or achieving a reasonable outcome, or **legal expenses** where a reasonable estimate of your total **legal expenses** is greater than the compensation or damages that you are claiming (or defending yourself against).
- d. Any **legal expenses** which are dependent upon the successful outcome of the case.
- e. Any claim if you engage in any activity that is not covered under this policy, or where this policy states that legal protection is excluded.
- f. Any claim made by you against **us** or **our** agents.

What is not covered (continued)

- g. Any claim made against you by any of your **family**, anyone living with you or your **family**, or anyone who is employed by you or your **family**.
- h. Any claim resulting from your employment, trade or profession, or that of any of your **family**.
- i. Any responsibility resulting from you or any of your **family** owning or using vehicles (other than disability aids), boats (other than rowing boats, punts), animals (other than horses, domestic dogs or cats), or firearms.
- j. Any claim resulting from wilful or malicious acts by you, or from your negligence.
- k. The occupation, except temporarily for the purposes of the **trip**, or ownership of any land or building.
- l. Any claim due to:
 - you failing to meet any of the listed policy conditions (page 15)
 - any of the reasons listed as part of the policy exclusions (pages 16 to 17).

Claiming under the 'Legal protection' section

In order to make a claim under this section, you must provide the following items:

- evidence of the **trip** such as the holiday booking invoice or the original travel tickets
- a full account of the event
- any police or witness reports
- evidence of any costs
- correspondence from any solicitors
- any documents relating to the legal claim (compensation offers etc).

Excess

There is no excess for this type of claim.

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How we will settle a claim under the 'Legal protection' section

If anything happens which might lead to a legal expenses claim, you must tell **us** as soon as possible.

We will agree to your claim if and to the extent that:

- **we** think you have a reasonable chance of winning your case and achieving a reasonable outcome and
- **we** think it is reasonable to pay your **legal expenses**. If **we** do not accept your claim **we** will tell you why.

We have the right to approve your choice of legal representative. If your representative wants to consult a barrister **we** will agree if **we** think it is reasonable (and **we** may approve your choice of barrister).

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

- tell **us** if an offer is made to settle the dispute
- not negotiate or agree to settle the dispute without having **our** agreement beforehand
- agree to a settlement which is reasonable. If you do not accept a reasonable offer to settle the dispute, **we** may not continue to support your claim.

Your legal representative must give **us** a reasonable indication of all anticipated **legal expenses** in advance, for **our** approval. You must send all bills for the representative's **legal expenses** as soon as you receive them, and confirm to **us** that the charges are acceptable to you.

You and your representative must take every step to recover your **legal expenses**, and must include **our** costs in your claim if **we** ask you to do so. If you recover any **legal expenses** or other costs **we** have paid, you must reimburse **us**.

If there is a dispute between you and **us** about this section of the policy, it can be taken to an independent expert. The expert will be a solicitor or barrister whom you and **we** agree to. If **we** cannot agree, the President of the Law Society (or similar organisation) will choose an expert. The expert will decide who should pay their costs. This does not limit your right to access **our** normal complaints procedure or the courts.

Call the claims helpline or go online to get your claim form

 **+44 (0)1134 950 962**

 **[bupa.co.uk/travel/how-to-claim](https://www.bupa.co.uk/travel/how-to-claim)**

We may record or monitor our calls.

Section 6 – Personal accident

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

The most **we** will pay is:

- £10,000 for death or £1,000 for the death of any person under 18 years old or more than 69 years old
- £30,000 for the loss of limb (one or more limbs)
- £30,000 for the loss of sight (in one or both eyes)
- £30,000 for **permanent total disablement**.

We class loss of limb as:

- in the case of an upper limb: an entire hand or arm being permanently severed
- in the case of a lower limb: the limb being permanently severed at or above the ankle.

We class loss of sight as permanent and total loss of sight which shall be considered as having occurred in both eyes if your name is added to your local council's register of blind people in that area. In one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale. A consultant ophthalmologist must certify that you qualify for registration as sight impaired or as severely sight impaired.

What is covered

If you suffer loss of limb, loss of sight, **permanent total disablement** or die as a result of an **accidental bodily injury** during a **trip**, which within 12 months is the sole cause of either death or disablement.

What is not covered

- a. Any claim related directly or indirectly to any disease, physical defect, infirmity or illness which existed before the start of the **trip**.
- b. Any claim if you engage in any activity which is either not covered by this policy or where this policy states that personal accident cover is excluded.

Continued on next page



What is not covered (continued)

- c. Any claim arising from:
 - the use of machinery
 - the result of anything that happens gradually
 - any naturally occurring condition or degenerative process
 - sickness or disease unless resulting directly from **accidental bodily injury**
 - any event which directly or indirectly exacerbates a previous existing physical bodily injury.
- d. Any claim due to:
 - you failing to meet any of the listed policy conditions (page 15)
 - any of the reasons listed as part of the policy exclusions (pages 16 to 17).

Claiming under the 'Personal accident' section

In order to make a claim under this section, you must provide the following items at your own expense:

- evidence of the **trip** such as the holiday booking invoice or the original travel tickets
- relevant certificates from a medical professional where you are making a claim due to loss of limb, sight or **permanent total disablement**
- in the case of a death, a certified copy of the death certificate
- any other supporting documents that can reasonably be expected to support your claim.

Excess

There is no excess for this type of claim.

Call the claims helpline or go online to get your claim form

 **+44 (0)1134 950 962**

 **[bupa.co.uk/travel/how-to-claim](https://www.bupa.co.uk/travel/how-to-claim)**

We may record or monitor our calls.

Section 7 – Personal baggage

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

The most **we** will pay (unless you have increased this and paid the additional premium, which will double the below limits) is:

- up to £1,500
 - of which **we** will pay £250 for any one item, or **valuables**, or any one pair or set
- up to £1,500 for golf equipment – this means a set of clubs, including the bag, regardless of whether purchased as a set or individually and other related accessories (not including electronic or motorised gadgets or items of clothing).

This insurance is designed to put you back in the same position as you were in before the loss/incident occurred if you are reimbursed or refunded.

If your **personal baggage** is returned to you before or after **we** have settled a claim, you must inform **us**.

What is covered

7.1 Your **personal baggage** is covered if it is:

- damaged
- destroyed
- lost or stolen and not recovered during a **trip**.

What is not covered

- a. Antiques, bicycles, bonds, business equipment or goods (unless covered under 'Section 13 – Business trip cover', contact or corneal lenses, dental or medical fittings, digital material, documents of any kind, hearing aids, motorised or mechanically propelled or assisted vehicles, and their accessories (other than mobility aids required due to a disability), phone data/call/message costs, securities, SIM cards. This includes any accessories related to these items.
- b. Glass, china, or pictures other than when purchased by you on a trip abroad.
- c. Theft of **personal baggage** from a locked, **unattended** motor vehicle unless:
 - force and violence were used to get into the motor vehicle and
 - proof of forcible, violent and unauthorised entry is available.
- d. Loss, theft or damage to **valuables** not carried in your hand baggage whilst you are travelling.

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What is not covered (continued)

- e. Loss, damage or destruction by wear and tear, insects, vermin, denting, scratching, dyeing, and mechanical or electrical breakdown.
- f. Confiscation or detention by customs or other official bodies.
- g. Damage to any brittle or fragile items unless they are:
 - damaged by fire or
 - damaged because of an accident which happens to a sea going vessel, aircraft or motor vehicle.
- h. Theft or losses from a roof or boot luggage rack other than the theft or loss of camping equipment.
- i. Any sports equipment while in use.
- j. **Personal baggage** when you have left it **unattended** at any time in a place to which the public have access.
- k. The theft or loss of **personal baggage** which has not been reported to the local police in the country where the incident occurred within a **day** or as soon as possible thereafter and obtain (at your own expense) a written report. The police report must be sent to **us** with your claim.
- l. Damage to or loss of **personal baggage** in transit which has not been reported to the carrier as soon as possible thereafter.
- m. Any claim due to:
 - you failing to meet any of the listed policy conditions (page 15)
 - any of the reasons listed as part of the policy exclusions (pages 16 to 17).

Claiming under the 'Personal baggage' section

In order to make a claim under this section, you must provide the following items:

- evidence of the **trip** such as the holiday booking invoice or the original travel tickets
- receipts or other evidence of value for any items
- where items are damaged, please supply a repairer's estimate or confirmation that the item has been damaged beyond repair
- any supporting reports such as a police report or a report from your transportation provider if the loss or damage was caused by them
- a Property Irregularity Report (PIR) or incident report from the transportation provider for claims related to damage to or loss in transit
- receipts or other evidence of value for any items.

Claiming under the 'Personal baggage' section (continued)

We will request proof of purchase/ownership where you are claiming for stolen or lost goods. Receipts will be required for all single items above £50 in value. However, **we** do understand that you might not be able to produce receipts for each and every other item less than £50 that has been lost or stolen and therefore request you provide evidence of purchase/ownership where you could be reasonably expected to have such evidence.

Proof of ownership can include warranty cards, manuals, receipts, bank or credit card statements.

If you are unable to provide evidence of purchase/ownership where you could be reasonably expected to have such evidence, **we** may decline your **personal baggage** claim or settle the claim up to the value of the evidence provided.

How we will settle a claim under the 'Personal baggage' section

You must take all reasonable steps to get back any article which has been lost or stolen. You must if asked to, identify the person you believe to be responsible for the loss and to assist with any prosecution if necessary and reasonable.

If any item has been lost or damaged **we** will pay the cost of replacing the item as new after **we** have deducted an amount for wear, tear and depreciation. Please contact **us** if you would like an explanation on how this is determined.

If the item can be repaired economically **we** will pay the cost of the repair only.

We will not pay for the cost of replacing or changing undamaged, items or parts of items which belong to a pair or set.

Excess

The excess for each person, per claim is £50 (unless you have changed this which will be detailed on your policy schedule).

Call the claims helpline or go online to get your claim form

 **+44 (0)1134 950 962**

 **bupa.co.uk/travel/how-to-claim**

We may record or monitor our calls.



Section 8 – Delayed baggage

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

The most **we** will pay is:

- up to £150
- up to a maximum of £250 for replacement golf equipment hire – this means a set of clubs, including the bag, regardless of whether purchased as a set or individually and other related accessories (not including electronic or motorised gadgets or items of clothing).

What is covered

- 8.1 The cost of buying essential items if your **personal baggage** has been lost or misplaced by the carrier for more than 12 hours during any flight/journey abroad, other than the return leg of a **trip** back to the **UK**.
- 8.2 The cost of hiring replacement golf equipment if your golf equipment has been lost or misplaced by the carrier for more than 12 hours during the outward journey of a **trip**. The most **we** will pay is £25 per **day** up to a maximum of £250 per **trip**.

Claiming under the ‘Delayed baggage’ section

In order to make a claim under this section, you must provide the following items:

- evidence of the **trip** such as the holiday booking invoice or the original travel tickets
- confirmation from the carrier confirming the period that your baggage was delayed
- receipts from the purchase of essential items
- any other supporting documents that can reasonably be expected to support your claim.

If **we** pay your claim under this section **we** will deduct the amount from the final settlement of any claim you make under ‘Section 7 – Personal baggage’ if the items are lost permanently.

Excess

There is no excess for this type of claim.

Call the claims helpline or go online to get your claim form

 **+44 (0)1134 950 962**

 **[bupa.co.uk/travel/how-to-claim](https://www.bupa.co.uk/travel/how-to-claim)**

We may record or monitor our calls.

Section 9 – Money, passport and driving licence

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

The most **we** will pay is:

- up to £500.

What is covered

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

- lost or damaged
- stolen
- destroyed

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

The most **we** will pay for any one claim for cash is £250 for each person insured under the policy.

9.2 The cost of reasonable additional travel (one return journey to the relevant passport office) and accommodation expenses you incur abroad while obtaining a replacement passport if your passport is lost or stolen outside the **UK** during a **trip**.

9.3 The cost of the emergency replacement or temporary passport, visa and/or driving licence.

What is not covered

- a. Theft of any of these items which has not been reported to the local police or your carrier within a **day** of discovery of the incident, or as soon as possible thereafter.
- b. Loss of value or loss due to incorrect receipts, payments, accountancy or depreciation.
- c. Loss due to confiscation or detention by customs or other lawful officials and authorities.
- d. In respect of 9.2, accommodation of a higher rating or category than you originally booked and paid for.

Continued on next page



What is not covered (continued)

- e. Accommodation costs other than the cost of a standard room (room only).
- f. Any claim due to:
 - you failing to meet any of the listed policy conditions (page 15)
 - any of the reasons listed as part of the policy exclusions (pages 16 to 17).

Claiming under the 'Money, passport and driving licence' section

In order to make a claim under this section, you must provide the following items:

- evidence of the **trip** such as the holiday booking invoice or the original travel tickets
- currency transaction slips or bank statements for any **money** claims
- any supporting reports such as a police report or a report from your transportation provider if the loss or damage was caused by them
- a Property Irregularity Report (PIR) or incident report from the transportation provider to support your claim.

Excess

The excess for each person, per claim is £50 (unless you have changed this which will be detailed on your policy schedule).

Call the claims helpline or go online to get your claim form

 **+44 (0)1134 950 962**

 **bupa.co.uk/travel/how-to-claim**

We may record or monitor our calls.

Section 10 – Catastrophe cover

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

The most **we** will pay is:

- up to £500.

What is covered

- 11.1 Reasonable accommodation costs you have to pay for travel or accommodation (which are irrecoverable) to allow you to continue with your **trip** if, after the **trip** has commenced, you cannot remain in your original pre-paid and pre-booked accommodation because of damage caused by a **catastrophe**.
- 11.2 In the event that alternative accommodation is not available and you cannot continue with your pre-booked **trip**, **we** will pay reasonable additional costs to enable you to return to the **UK**.

What is not covered

- a. Any claims as a result of you extending your **trip** beyond the original pre-booked return date.
- b. Any costs where you have arranged alternative methods of returning **home**.

Claiming under the ‘Catastrophe cover’ section

In order to make a claim under this section, you must provide the following items at your own expense:

- evidence of the **trip** such as the holiday booking invoice or the original travel tickets
- a written report from a local or national authority confirming the **catastrophe**
- receipts or other evidence of value for any items.

Excess

There is no excess for this type of claim.

Call the claims helpline or go online to get your claim form

☎ **+44 (0)1134 950 962**

🖱 **[bupa.co.uk/travel/how-to-claim](https://www.bupa.co.uk/travel/how-to-claim)**

We may record or monitor our calls.



Section 11 – UK trips

This section of the policy explains the cover **we** provide for **trips** undertaken solely within the **UK**.

What is covered

Cover is provided for **trips** within the **UK** in pre-booked accommodation and providing your **trip** is for two or more consecutive nights and at least 50 miles from your **home**.

Section 1 – Cancelling, amending or cutting short your trip

Section 4 – Medical emergency and other related expenses

If you suffer a sudden or unforeseen illness or bodily injury while on a **trip** solely in the **UK** and have to stay in hospital as an in-patient for more than a **day we** will:

- arrange and pay for you to be transferred to a suitable hospital near to your **home** when it is medically safe to do so; and
- arrange and pay for a medical escort to accompany you if necessary; and
- **we** will also pay for the additional travelling and accommodation costs for one person to come and stay with you and/or accompany you **home** if this is recommended by **our** senior medical officer.

Section 6 – Personal accident

Section 7 – Personal baggage

Section 9 – Money, passport and driving licence

What is not covered

- a. Any claim when **we** have not been contacted as soon as possible when the patient has been hospitalised.
- b. Any claim where **we** have not given **our** permission before any costs were incurred.

Special conditions

All other policy terms, conditions and exclusions and excesses apply to this section of the policy.

Claiming under the UK trips section

In order to make a claim for UK trips, please refer to the claiming process for the section you are claiming under.

Excess

The excess for each person, per claim is applied based on the section for the claim.



Optional cover

Section 12 – Winter sports cover

If you have selected and paid for Winter sports cover, this will be shown on your policy schedule and will apply when you are on a Winter sports **trip**.

Please see the Activities section (pages 18 to 20) for the Winter sports activities covered under this policy and any conditions and limitations that may apply.

The most **we** will pay is shown under the relevant policy section below.

What is covered

In this section, the following definitions apply:

- **ski pack** – pre-booked lift passes, ski tuition and ski hire
- **ski equipment** – skis (including bindings), snowboards, ski boots and poles owned by you.

The following additional cover is provided:

Section 1 – Cancelling, amending or cutting short your trip

- If you make a claim under ‘Section 1 – Cancelling, amending or cutting short your trip’, **we** will pay up to £150 for **ski pack**.
- In the event of cutting short your **trip** and returning to the **UK** early, **we** will pay for your non-refundable **ski packs** on a pro-rata basis for each **day** that the **ski pack** is unused, up to a maximum of £150.
- Avalanche and landslide: If your scheduled public transport service is cancelled or cut short because of an avalanche or landslide or dangerous high winds, **we** will pay for additional, reasonable accommodation and travel expenses that you incur. The most **we** will pay for any one claim is £30 per **day** under the policy up to a maximum of £150 per **trip**.
- Piste closure: If, on a **trip** during skiing season at your overseas destination, you cannot ski at your pre-booked resort because of a total closure of the lift system due to lack of snow, excess snow, avalanche, or bad weather, **we** will pay for reasonable transportation costs, lift pass charges and similar costs which you have to pay to travel to and from a similar resort or area to ski. The most **we** will pay for any one claim is £20 per **day** up to a maximum of £200 per **trip**.

Section 4 – Medical emergency and other related expenses

- If you make a claim under ‘Section 4 – Medical emergency and other related expenses’ and **we** agree to pay your claim, **we** will also pay up to £150 for your unused and non-refundable **ski pack** if, during your **trip**, a **medical practitioner** certifies that you are unable to ski as the direct result of a bodily injury or sudden or unforeseen illness.

Section 7 – Personal baggage

- The most **we** will pay for **ski equipment** is £500 per **trip**.

Section 8 – Delayed baggage

- The cost of hiring replacement **ski equipment** if your **ski equipment** has been lost or misplaced by the carrier for more than 12 hours during the outward journey of a **trip**. The most **we** will pay is £15 per **day** up to a maximum of £300 per **trip**.

What is not covered

- a. Anything specifically excluded under each section of the policy listed.
- b. Any claim if you cannot ski for a period of less than a **day**.
- c. Any claim which involves the closure of baby drags and lifts used for transport within the resort by non-skiers.

Special conditions

All other policy terms, conditions and exclusions and excesses apply to this section of the policy.

Claiming under the ‘Winter sports cover’ section

In order to make a claim for Winter sports cover, please refer to the claiming process for the section you are claiming under.

If a claim is being made in relation to piste closure, **we** will require a letter from the tour operator or ski lift operator confirm the date(s) and reasons for the closure.

Excess

The excess for each person, per claim is applied based on the section for the claim.



Section 13 – Business trip cover

If you have selected and paid for Business trip cover, this will be shown on your policy schedule and will apply when you are on a **business trip**.

The most **we** will pay is shown under the relevant policy section below.

What is covered

The following additional cover is provided:

Section 4 – Medical emergency and other related expenses

- If you are hospitalised for more than three days, die or are repatriated on a **business trip**, **we** will pay up to £1,500 towards the cost of a single journey air ticket, of the same class of travel as that paid by you on your outward journey, to enable a **close business colleague**, where necessary, to replace you.

Section 7 – Personal baggage

- Your **business machines** are covered if they are lost, damaged, stolen or destroyed and not recovered during a **business trip**. The most **we** will pay for any one claim is £2,000, subject to a maximum of £500 for any one item or pair or set of items.

Section 8 – Delayed baggage

- The limit for the purchase of essential items following a baggage delay in excess of 12 hours on your outward journey is increased to £500.

What is not covered

- a. Your participation in or practice of any professional sport or professional entertainment.
- b. Work other than of a purely sales (office based only), administrative or managerial nature.
- c. Working in a location where you are required to wear protective clothing due to increased risk of potential damage, harm or adverse health effect.
- d. Theft of **business machines** from an **unattended** motor vehicle unless:
 - force and violence were used to get into the motor vehicle and
 - proof of forcible, violent and unauthorised entry is available.
- e. Software, personalised ring tones, graphics, downloaded material, information data, unauthorised call/message costs or data use, reconnection costs or subscription fees of any kind, replacement SIM cards, or software.
- f. Loss, damage or destruction by wear and tear, insects, vermin, denting, scratching, dyeing and mechanical or electrical breakdown (other than mobility aids required due to a disability), a manufacturer's defect/recall or gradual deterioration of performance.

What is not covered (continued)

- g. Confiscation or detention by customs or other official bodies.
- h. Damage to any brittle or fragile items unless they are:
 - damaged by fire or
 - damaged because of an accident which happens to a seagoing vessel, aircraft or motor vehicle.
- i. Loss, theft or damage to **business machines** not carried by you in your hand baggage whilst you are travelling.
- j. **Business machines** when you have left them **unattended** at any time in a place which the public have access.
- k. The theft or loss of **business machines** which have not been reported to the local police in the country where the incident occurred within a **day** of discovery or as soon as possible thereafter and obtain (at your own expense) a written report.
- l. Damage to or loss of **business machines** in transit which have not been reported to the carrier within a **day** of discovery of the incident or as soon as possible thereafter. The Property Irregularity Report/incident report must be sent to **us** with your claim.
- m. Any claim for the following **business machines**: mobile phones, where you have not reported the incident to their service provider within 48 hours of discovery of the incident or as soon as possible thereafter.
- n. Any claim for repairs or any other costs for cleaning, inspection, routine servicing or maintenance of any business machine.

Special conditions

All other policy terms, conditions and exclusions and excesses apply to this section of the policy.

Claiming under the 'Business trip cover' section

In order to make a claim for Business trip cover, please refer to the claiming process for the section you are claiming under.

Excess

The excess for each person, per claim is applied based on the section for the claim.



Protecting your information and rights

Policy terms

Legal actions

We have the right, if **we** choose, in your name but at **our** expense to:

- take over the defence or settlement of any claim
- start legal action to get compensation from anyone else for **our** own benefit
- start legal action to recoup from anyone else any payments that have already been made
- take any action to get back any lost property or property believed to be lost.

Our right to make changes

We may make changes to the terms and conditions of your insurance to comply with changes in applicable legislation, regulation or taxation. If **we** do make any changes, where possible **we** will write to tell you at least 28 calendar days before the change takes effect or if not, **we** will give you as much notice as possible.

Law applicable to the contract

This policy is governed under English law.

The language used in this policy and any communication relating to it will be in English.

Premium

Your premium is collected by Bupa Insurance Services Limited who act as **our** agent for the purpose of receiving and holding premiums, making claims and refunds. Your premium is protected by an agreement between **us** and Bupa Insurance Services Limited. The amount is shown in your policy schedule.

Policy amendments

If you do not tell **us** about changes, any claims you make might be rejected or payment could be reduced. In some circumstances your policy might be invalid. **We** may re-assess **our** cover and premiums when **we** are told about changes.

Bupa travel insurance

Bupa is the trademark of The British United Provident Association Limited. Bupa Insurance Limited will provide the services and benefits described in this Policy wording during the **insurance period**, within **geographical limits**, subject to the limits of cover and all other policy terms, conditions and exclusions contained in this policy wording and following payment of the appropriate premium for the level of cover chosen.

Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Bupa Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. The firm reference numbers are 203332 and 312526 respectively. This information can be checked by visiting the Financial Conduct Authority website **www.fca.org.uk**

Bupa Insurance Limited is registered in England and Wales with company registration No. 3956433 and Bupa Insurance Services Limited is registered in England and Wales with company registration No. 3829851.

They have the same registered office: 1 Angel Court, London EC2R 7HJ.



Making a complaint

We're committed to providing you with a first class service at all times and will make every effort to meet the high standards we've set. If you feel that we've not achieved the standard of service you would expect or if you are unhappy in any other way, then please get in touch.

If Bupa, or any representative of Bupa, did not sell you this policy and your complaint is about the sale of your policy, please contact the party who sold the policy. Their details can be found on the status disclosure document or the terms of business document they provided to you. If you are a member of a company or corporate scheme please call your dedicated Bupa helpline, this will be detailed on your membership certificate.

For any other complaint **our** member services department is always the first number to call if you need help or support or if you have any comments or complaints. You can contact **us** in several ways:

By phone: **0800 00 10 22**[†]

In writing: **Customer Relations, Bupa, Salford Quays, Salford M50 3XL**

By email: **customerrelations@bupa.com**

Please be aware information submitted to **us** via email is normally unsecure and may be copied, read or altered by others before it reaches **us**.

Via **our** website: **bupa.co.uk/members/member-feedback**

Or via twitter: **@AskBupaUK**

How will we deal with your complaint and how long is this likely to take?

If **we** can resolve your complaint within three working days after the day you made your complaint, we'll write to you to confirm this. Where we're unable to resolve your complaint within this time, we'll promptly write to you to acknowledge receipt. We'll then continue to investigate your complaint and aim to send you **our** final written decision within four weeks from the day of receipt. If we're unable to resolve your complaint within four weeks following receipt, we'll write to you to confirm that we're still investigating it.

Within eight weeks of receiving your complaint we'll either send you a final written decision explaining the results of **our** investigation or we'll send you a letter advising that **we** have been unable to reach a decision at this time.

[†]We may record or monitor our calls.

If you remain unhappy with **our** response, or after eight weeks you do not wish to wait for **us** to complete **our** review, you may refer your complaint to the Financial Ombudsman Service. You can write to them at: **Exchange Tower, London E14 9SR** or contact them via email at **complaint.info@financial-ombudsman.org.uk** or call them on **0800 023 4567** calls to this number are now free on mobile phones and landlines or **0300 123 9123** (free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02).

For more information you can visit **www.financial-ombudsman.org.uk**

Your complaint will be dealt with confidentially and will not affect how **we** treat you in the future.

Whilst **we** are bound by the decision of the Financial Ombudsman Service, you are not.

The European Commission also provides an online dispute resolution (ODR) platform which allows consumers who purchase online to submit complaints through a central site which forwards the complaint to the relevant Alternative Dispute Resolution (ADR) scheme. For Bupa, complaints will be forwarded to the Financial Ombudsman Service and you can refer complaints directly to them using the details above. For more information about ODR please visit **<http://ec.europa.eu/consumers/odr/>**

The Financial Services Compensation Scheme (FSCS)

In the unlikely event that **we** cannot meet **our** financial obligations, you may be entitled to compensation from the Financial Services Compensation Scheme. This will depend on the type of business and the circumstances of your claim.

The FSCS may arrange to transfer your policy to another insurer, provide a new policy or, where appropriate, provide compensation. Further information about compensation scheme arrangements is available from the FSCS on **0800 678 1100** or **020 7741 4100** or on its website at: **www.fscs.org.uk**



Your information and privacy

We recognise that when you choose Bupa for your treatment or care that you are also trusting us to take good care of your personal information. For this reason we want to be open with you about how Bupa collects, uses and protects your information. Please read the privacy notice made available to you (by electronic means or enclosed with your guide) and regularly check **bupa.co.uk/privacy** for the latest version. If you have any questions about how we handle your information, or you have any other privacy concerns, you can contact us at **dataprotection@bupa.com**

Financial crime and sanctions

Financial crime

You agree to comply with all applicable UK legislation relating to the detection and prevention of financial crime (including, without limitation, the Bribery Act 2010 and the Proceeds of Crime Act 2002).

Sanctions

Bupa, through your policy, shall not provide cover or be liable to pay any claim where this would expose Bupa to any sanction, prohibition or restriction under United Nations resolutions, or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America, and/or all other jurisdictions where Bupa transacts its business, including but not limited to providing medical coverage inside Sudan, Iran, North Korea, Syria, and US citizens travelling to Cuba.



Alternative formats

If you require correspondence and marketing literature in an alternative format, we offer a choice of Braille, large print or audio. Please get in touch to let us know which you would prefer.

You may contact us in writing at:

Bupa Travel Services
Willow House
Pine Trees
Chertsey Lane
Staines
Middlesex
TW18 3DZ

By telephone on:

0800 00 10 22

We may record or monitor our calls.

Notes



Bupa travel insurance is provided by:

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Bupa insurance policies are administered by:

Bupa Insurance Services Limited. Registered in England and Wales No. 3829851. Bupa Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 312526.

You can check the Financial Services Register by visiting <https://register.fca.org.uk> or by contacting the Financial Conduct Authority on 0800 111 6768.

Registered office: 1 Angel Court, London EC2R 7HJ

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