

GAP YEAR AND BACKPACKER INSURANCE



Specially arranged
for
Mind the Gap Year
by
MPI Brokers



We strongly recommend that you read this document and in particular the Code of Practice on pages 8 & 9 and take this document with you on your trip

In respect of Sections 1 - 12 and 14 - 18, this insurance is underwritten by UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA. In consideration of the premium shown on the certificate, Ageas Insurance Limited is hereby bound to insure in accordance with the terms and conditions contained herein or endorsed hereon (by endorsement or as shown in options), under master policy no. MP UK 05285A each person listed is separately and individually insured for the period shown on the certificate.

In respect of Section 13, this insurance is provided by International Passenger Protection Ltd, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0BR, United Kingdom and underwritten by certain underwriters at Lloyd's.

MPI Brokers, Mind The Gap Year®, Douglas Cox Tyrie and MPI Don't Stop Me Now™ are all trading names of Michael Pettifer Insurance Brokers Ltd. Mind the Gap Year is a registered trademark and MPI Don't Stop Me Now has registration pending. All the above companies are authorised and regulated by the Financial Conduct Authority and Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

SCHEDULE OF SECTIONS AND SUMS INSURED

(Per Person)

Sections	Economy	Standard
1 Emergency Medical Expenses (UK Physiotherapy/Chiropractor)	£1,000,000 Nil	£5,000,000 (£600)
2 Personal Accident Repayment of student loans	£10,000 Nil	£20,000 £5,000
3 Hospital Benefit per night (max) Personal Assault per night (max)	Nil Nil	£30 (£500) £15 (£150)
4 Cancellation or Curtailment	Nil	£3,000
5 Missed Departure and Delayed Arrival	Nil	£2,000
6 Personal Effects (Single Article Limit) (Valuables in all) (Delayed Baggage) (Loss of keys) (Moneycorp FX card)	Nil	£1,500 (£250)* (£500) (£100) (£275) (£500)
7 Personal Money	Nil	£200
8 Passport and Visa Indemnity	Nil	£500
9 Hijack per day (max)	Nil	£30 (£500)
10 Legal Expenses	£25,000	£25,000
11 Personal Liability	£5,000,000	£5,000,000
12 Bereavement Costs	Nil	£1,500
13 Travel Provider Failure	£1,000	£1,500
14 Travel Delay per 12 hours (max)	Nil	£25 (£300)
Wintersports Extension		
15 Wintersports Equipment (Own Equipment Limit) (Hired Equipment) (Delayed Baggage)	Nil	£800 (£600) (£300) (£200)
16 Ski Pack	Nil	500
17 Piste Closure per day (max)	Nil	£25 (£250)
Also		
18 Objective Gap Safety Training	£150	£150

* This applies to any one item of personal effects including valuables. This may be increased – please call us on 0845 180 0060.

ENDORSEMENT

It is noted and agreed that this insurance is applicable for both wintersports and non-wintersports activities within the terms and conditions of the policy.

Sections 15, 16 and 17 shall only apply if you have paid the appropriate additional premium. In this instance, in addition General Exclusion k is replaced by:

k) any form of racing or competition, and the activities of the cresta run, bobsleighting, ski-jumping, hang-gliding, freestyle skiing, (other than whilst 'free' skiing and snowboarding including snow parks), ice-hockey and luge, whether a competition or not, and officially organised practice or training, other than:

(i) ski or snowboard racing or competition, practice or training, if the event has an entry age of under 16, the Masters, Inferno and Interclub Races,

(ii) ski, snowboard or ski-bob racing or competition practice or training if the event is not a National or International race or competition.

CUSTOMER SERVICE

Should you have any queries relating to this insurance, please call Mind The Gap Year on:-

0845 180 0060

If you wish to make a claim or have a medical emergency please refer to the information on page 2 – 'How to make a claim'.

INTERPRETATION SERVICE

With your Mind The Gap Year policy you have access to an interpretation service

For more details, visit our website: www.mindthegapyear.com

To access this service please call

+44(0)845 180 0170

You will only be charged the cost of a call to the United Kingdom

WORKING COVER EXPLAINED

This policy covers most forms of work, whether paid or voluntary, other than under Sections 1, 2 and 4, if you work offshore (other than watersports), work outside higher than 6 metres above the ground, work underground, or use chainsaws.

Under Section 11, Personal Liability, there is no cover whilst working, as this should be covered by an employer. Please see the relevant exclusions under Sections 1, 2, 4 and 11.

SPORTING AND 'RISKY' ACTIVITIES

We are fully aware that young people travelling on a long stay or 'gap year' may undertake the occasional 'risky' activity. For the sake of clarity we have shown below what is and is not covered by this policy.

The following activities are not covered:

Wintersports or trekking above 6000 metres (unless you have paid the appropriate additional premium), scuba diving (unless accompanied by a qualified diving instructor, maximum depth 30 metres) mountaineering with ropes, potholing, hang gliding, parapenting, or travelling in an aircraft other than as a fare paying passenger.

In addition there are specific exclusions relating to motorcycling and quad bikes on page 8.

All other activities, therefore, by implication are included in this insurance provided they are incidental, and they have not been pre-planned and booked before your departure from United Kingdom, (if an activity/sport has been pre-planned please call MPI Brokers on 0845 180 0065).

The following is an example of included activities, provided they are incidental. For those marked with an * there is no cover under the Public Liability section. Sailing has some cover under the Personal Liability section, see section 11.

In addition there are exclusions relating to motorcycling and quad bikes on page 8.

Bungee-jumping, abseiling, cycling, baseball, football, cricket, hockey, quad biking* (as part of your employment), horse riding, rugby, trekking, ballooning, parachuting, canoeing, surfing, jet-skiing*, windsurfing, water-skiing, sailing*, white water rafting.

MEDICAL ASSISTANCE, REPATRIATION AND CURTAILMENT

Please read this carefully and act on the information below, it affects the management of your claim and organising your repatriation.

In the event that:-

- 1 you are admitted to hospital, or
- 2 you have been advised to return home early, or
- 3 your claim is likely to exceed £500

it is a condition of this insurance that you contact the Assistance Company immediately on:-*

+44 (0)845 180 0067

and please quote the following reference

MPUK47/13

* any delays may affect your claim

Contacting the Assistance Company does not remove your requirement to complete a claim form.

What to expect from the Assistance Company

After obtaining information from you about your insurance and your medical condition they will assess the situation which may involve contacting the treating doctor and in some circumstances your usual GP at home. This can take time, especially at weekends and busy periods, as they are not always immediately available.

The Assistance Company has their own doctor who is their Medical Director and is a Travel Medical Specialist. Between them, the treating doctor and your GP they will agree the appropriate course of action for you, taking into consideration the cover under the policy and your medical condition. In certain circumstances they may ask you to contact your GP for a second opinion.

Please be aware there may be occasions where the Assistance Company's doctor takes a different view from the local doctor and in order for your policy to respond you should take the advice given by the Assistance Company.

Curtailment

You may also have a claim under the curtailment section, whether or not you are in hospital (pro rata costs for the loss of the trip), and the medical need to come home early must be approved by the Assistance Company, even if less than £500.

Private Treatment

Please read the explanation under the heading 'Emergency Medical Expenses'. In the unlikely event that a local doctor refers you to a private clinic or hospital approval must be sought from the Assistance Company before any treatment is agreed by you.

A claim form must be completed with 31 days even if you have not paid any bills, please see 'How to make a Claim'.

HOW TO MAKE A CLAIM

If you wish to make a claim under the policy which must be done in any event if you have contacted the Assistance Company, please download a claim form from:-

www.mindthegapyear.com

which should be printed, completed, and forwarded to the address shown on the form, or you may phone Mind The Gap Year on 0845 180 0065 if you do not have access to the internet and we will post a form to you.

There are separate conventions relating to loss (loss, damage or delay) caused by an Airline.

Luggage If the Airline has caused a loss, damage or delay it is a condition of the convention and this insurance that you make a claim against the Airline within 21 days of the date of loss. We must be informed within 7 days (to give us time to inform the Airline).

Delays There are rules that the Airline must follow in respect of delays or cancellations. It is a condition of this policy that you follow the instructions/advice given by the Airline.

This must be done and the completed claim form sent to the loss adjuster within 31 days of the date of loss, accident or sickness, or 7 days in the event of loss by an Airline. If this is late, your claim may be declined. This must be done even if you have not paid the medical provider or rescue services.

TRAVELLING IF PREGNANT

Pregnancy is not a medical condition, so you are able to travel until you are quite late into your pregnancy. However, travel providers have their own restriction due to health and safety, so you should check with them before you book. Please make sure that your Doctor and midwife are aware of your travel plans, that there are no known complications and that you are not travelling against any medical advice. We have the right to request a Medical Certificate to confirm this.

By Air After 28 weeks most airlines will require a letter from your Doctor or Midwife confirming your Estimated Date of Delivery and stating that there are no complications.

By Sea Ferry companies have their own restrictions and may refuse pregnant women beyond 32 weeks.

By Car, Coach or Train There are no known restrictions.

OFF PISTE SKIING/SNOWBOARDING

Many policies either exclude this or limit skiing 'off piste' to be with a guide.

It is our view that this is impractical as one can ski 'off piste' unwittingly and in certain circumstances it is possible to ski on a 'pisted' run which is designated 'off piste'.

It is due to this type of confusion that we at MPI Brokers have negotiated with underwriters that there is no such exclusion or limitation in this policy. There is, however, a general requirement common to all insurance to behave in a reasonable and sensible manner.

WATERSPORTS

We cover all forms of water sports and water based activities on inland waters, rivers and up to 12 miles from the coast.

We cover offshore sailing (in yachts) in all waters of Western Europe and up to 12 miles off shore in the rest of the world excluding areas where the Foreign and Commonwealth Office have advised there is a danger of war or piracy.

If you are planning to sail outside Western Europe and more than 12 miles off shore please apply for terms giving a detailed itinerary of your planned passage.

We do not cover Public Liability where you own or are in possession or use of motorised vehicles, yachts or motorised waterborne craft with an engine capacity in excess of 6 horsepower or has covered accommodation.

We do not cover racing – but may do so on application.

EMERGENCY MEDICAL EXPENSES

Travel insurance is not a private health plan. It covers Emergency treatment in state hospitals or, if not available, at a satisfactory 'Western' standard treatment in a private hospital, as well as doctors bills, medication, repatriation and the like.

This insurance contains certain exclusions and conditions about the state of health of all persons covered by this insurance and their relatives, and close business associates. Please read the Emergency Medical Expenses and Cancellation and Curtailment sections of this document carefully and in particular the exclusions relating to health. If you are in any doubt whether you or any other person is eligible for full cover, please contact Mind The Gap Year on 0845 180 0057.

TERMS CONDITIONS AND EXCLUSIONS

INFORMATION PROVIDED BY YOU

When you purchased this insurance, you were asked questions relating to the risk or risks to be insured.

We are required to draw to your attention that, under the Consumer Insurance (Disclosure and Representation) Act 2012 you are obliged to give due consideration in your answers to our questions and to take care to supply accurate and complete answers to all the questions and to make sure that all information supplied is true.

Should it subsequently transpire that any answers to questions were incorrect or should there be any change in the risk e.g. your destination or planned activity(ies) please inform MPI Brokers immediately, failure to do so may render your policy void.

If there has been a change in your health, Exclusion c) (iii), under the medical and cancellation sections, requires you to visit your doctor to seek approval to travel and in any event if your policy with Mind The Gap Year is an 'Annual Travel Insurance' as shown on your certificate you must call our screening service on 0845 180 0058 (please see Section 1 Condition c) (ii) and we reserve the right to vary the terms of this insurance.

PERIOD OF INSURANCE

This insurance is valid for the period shown on your certificate.

Where the certificate shows 'Estimated departure date' this is simply a guide to trigger reminders and for the Pre-planner to operate. It does not constitute a commencement of cover.

The issue date is the date this insurance was taken out and you must inform us of the effective dates within 12 months.

The effective dates are:-

- 1 Date of travel booked,
- 2 Date of departure.

The cancellation part of Section 4 starts on the issue date, as shown on your certificate.

In respect of Section 7 - Personal Money, cover starts at the time of collection of currency or 72 hours prior to departure, whichever is the later.

All other insurance including the *Curtailment* part of Section 4, starts when you leave your home or place of business in the *United Kingdom*, or on the travel date shown on your certificate, whichever is the later. If you return home for a bereavement, cover will stop on arrival at your home and will restart on departure.

Please note that return *trips* must be taken within the period of insurance.

If your final return *trip* is unavoidably delayed for any reason beyond your control, cover will be extended free of charge for the period of the delay, up to a maximum of three months.

EXCESSES - PER PERSON

Under some sections of this insurance, claims will be subject to an excess. This means you will be responsible for paying the first part of a loss.

The following excesses apply unless an additional premium has been paid (Standard Package only) and is shown on the certificate.

Economy Package

£160 for each and every loss under the Emergency Medical Expenses section.

Standard Package

£135 for each and every loss under the Emergency Medical Expenses section.

£85 for each and every loss under the Cancellation and Curtailment, Personal Effects, Personal Money and Wintersports Equipment sections.

Personal Liability

Under this section, both Packages carry an excess of £275 for each and every loss for damage to temporary holiday accommodation.

Multi Section Claims

In the event of a claim falling under more than one section, following the same event, only one excess shall apply, that being the highest amount.

HEALTH NOTICE

This insurance contains certain exclusions and conditions about the state of health of all persons covered by this insurance and their *relatives*, and *close business associates*. Please read the Emergency Medical Expenses and Cancellation sections of this document carefully, and in particular the exclusions relating to health. If you are in any doubt whether you or any other person is eligible for full cover, please contact MPI Brokers on **0845 180 0057**.

DEFINITIONS

Wherever the following words and phrases appear in italics in this document, they will always have these meanings. Where words in this document are not defined below, they shall have the meaning as set out in the latest edition of the Oxford English Dictionary.

'Business colleague' means any person that you work closely with whose absence necessitates the cancellation or *curtailment* of the *trip* as certified by a director or partner of the business.

'Curtailment' 'Curtail' means cutting your *trip* short by early return to the *United Kingdom*, or your admission to hospital as an in-patient.

'Partner' means a couple who are living together who share accommodation as if married and have done so for a minimum of 6 months before purchasing this insurance.

'Personal Effects' means personal belongings, including clothing worn, personal luggage owned or borrowed by you, travellers cheques, travel tickets, accommodation vouchers and Postal Orders.

'Personal Money' means banknotes and coins.

'Public Transport' means any aeroplane, ship, train or coach on which you are booked to travel.

'Relative' means husband or wife, *partner* (same or different sex), parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law, a step-relative sharing any of these listed relationships, or fiancé(e).

'Ski Equipment' means skis, snowboards, ski sticks, boots and bindings

'Terrorism' means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the

intention to influence any government and/or to put the public, or any section of the public, in fear.

'Trip' means any single holiday or journey as stated in the Period of Insurance.

'Unattended motor vehicle' means a motor vehicle which does not contain a driver or passenger.

'United Kingdom' means United Kingdom of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

'Valuables' means photographic, audio and video equipment (including an MP3 player, iPod and the like), avalanche transceivers, prescription glasses, prescription sunglasses, telescopes and binoculars, jewellery, watches, furs and items made of or containing precious or semi-precious stones or metals.

'We', 'us' and 'our' means UK General Insurance Ltd as Underwriting Agents for Ageas Insurance Limited, in respect of sections 1-7 and 9-20 and in respect of Section 8 the insurers for that section,

'Yacht' means any sailing vessel, which is more than 6 metres in length, or has an engine in excess of 6 horsepower or has covered accommodation.

'You' and 'your' means each person shown on the attached certificate resident in the *United Kingdom*, for whom a premium has been paid. Each person is separately insured for each *trip*.

TERRITORIAL LIMITS

Provided your certificate shows the area as:-

'United Kingdom and the Republic of Ireland' you are insured to travel to and within the *United Kingdom* and the Republic of Ireland.

'Europe' you are insured to travel to and within Europe west of the Ural mountains, countries bordering the Mediterranean, Madeira, Canary Islands, and the Channel Islands.

'Worldwide' you are insured to travel worldwide.

'Worldwide excluding USA and Canada' you are insured to travel anywhere in the world other than USA and Canada.

'Australia/New Zealand' you are insured to travel to and from and within these countries and for up to 7 days worldwide on your original outward and final return journeys.

TRAVEL WARNING

If you travel to a country or an area within a country which red24 or the Foreign and Commonwealth Office have advised against travelling to, we will not pay for loss, damage or injury under this policy.

We will, however, consider a claim under Section 4.

SECTION 1

EMERGENCY MEDICAL, REPATRIATION AND ASSOCIATED EXPENSES

We will pay up to the amount shown on the schedule for any one event and in all following a series of events giving rise to a claim under this insurance which declares itself during the period of insurance for necessary and reasonable costs incurred as a result of your actual or threatened bodily injury, illness or death during your *trip* in respect of:

- a) all emergency medical treatment which is considered medically necessary by the local treating doctor and cannot await your return to your usual country of residence, including the cost of medication and drugs, and the cost of hospitalisation. Dental treatment shall be limited to the immediate relief of pain only.
- b) the additional cost of repatriation to the *United Kingdom* or Republic of Ireland after having consulted the local treating doctor and provided he/she has recommended repatriation for medical reasons, and the Assistance Company, on behalf of us, are also in agreement that your return home is medically necessary,
- c) your search and rescue by whatever means considered necessary by the rescue services, including the cost of transport (ambulance, taxi, bus) to and from a doctor, hospital or clinic.
- d) additional bed and breakfast accommodation, and travel expenses to enable you to return to your home, if you are unable to travel as originally booked,
- e) (i) a travelling companion's additional bed and breakfast accommodation if necessary to remain with you and accompany you to your home or hospital or, (ii) up to two *relative(s)* or friend(s) to travel from or within the *United Kingdom* if it is necessary to stay with you and accompany you during the journey to your home or hospital,
- f) the cost of returning your remains to your home, or of a funeral in the country where you die, up to the equivalent cost of returning your remains to or within the *United Kingdom*,
- g) physiotherapy or chiropractor treatment, after you have returned home provided the treatment is as a direct result of an injury sustained on your *trip* and subject to written confirmation by your usual doctor,
- h) for medical and repatriation costs following medical complications arising out of your pregnancy, (but see b) (v) below).

We will also pay reasonable additional costs for you to return home following the death, serious injury or illness of a *relative, business colleague* or travel companion, provided this is necessary and you would have returned home early if not insured.

We will not pay

- a) the excess shown on pages 2 & 3 for each and every loss.
- b) claim(s) if at the time of taking out this insurance you:
 - (i) are aware of any circumstances which could reasonably be expected to give rise to a claim,
 - (ii) have had any medical or mental condition, including stress and anxiety, which has resulted in referral to a hospital or consultant in the last 12 months,
 - (iii) have been taking continuous medication and have had a change in medication or an increase in dosage in the last 6 months resulting from a deterioration in the condition being treated,
 - (iv) have any medical condition for which you are on a hospital waiting list or awaiting the results of tests or investigations,
 - (v) arising out of pregnancy or childbirth where you have a history of previous gynaecological complications unless:
 - a) a doctor's certificate is issued to you, prior to travel, stating you are fit to travel for the intended *trip* and no complications are expected,
 - b) if at the start of, or during your *trip*, when travelling by air or sea, there is less than 34 days until the date on your confinement note. This period is extended to 62 days if you are expecting more than one child,
 - (vi) have been advised of a terminal condition.

However, we may agree not to apply any of the above or to accept this insurance at special terms or at an additional premium if you apply to us by telephoning 0845 180 0057.

and if doing so you must disclose all medical conditions (see 'information provided by you' on page 2).

- c) any claim if you:
 - (i) travel against medical advice, or
 - (ii) become ill or you are injured or suffer a deterioration in a medical condition after your issue date and fail to obtain medical approval on your fitness to travel or are subject to ongoing treatment.
 - (iii) engage in work off-shore (other than Watersports), work outside higher than 6 metres above the ground, work underground, or use chainsaws,
- d) any claim if you travel with the intention of receiving medical treatment, or for the cost of continuing medication or if you fail to take medication as prescribed by your doctor.
- e) for treatment or surgery:
 - (i) in the *United Kingdom* or your normal country of residence, or which is not immediately necessary and can wait until you return home, or which is carried out or continues to be carried out after the expiry of this Insurance,
 - (ii) for exploratory tests, unless they are as a direct result of the condition which required referral to hospital,
 - (iii) for any treatment which is experimental,
 - (iv) if you fail to have the minimum vaccinations and inoculations and take other precautions as advised by a recognised Medical Practitioner or Travel Clinic,
- f) for the cost of single or private room accommodation, unless it is medically necessary or if there is no alternative.

Conditions It is a requirement of this insurance that:

- a) you contact the Assistance Company immediately if you are admitted to hospital as an in-patient, or if you have medical treatment which appears likely to cost more than £500 (or its equivalent in local currency). If this is not possible you must notify the Assistance Company as soon as possible. Failure to do so may affect the assessment of your claim.
- b) wherever possible you must use medical facilities which entitle you to the benefits of any reciprocal health agreements, such as European Health Insurance Card in Europe and Medicare in Australia.
- c) you attend a recognised Medical Practitioner or Travel Clinic before departure and sufficient time is allowed for any treatment recommended.
- d) you obtain medical approval to travel if you are injured or become ill after the issue date of this insurance.

Please refer to the Specific Exclusion, General Exclusions and General Conditions at the end of this document.

SECTION 2

PERSONAL ACCIDENT

Specific definitions applying to this section

'Accident' means that you suffer bodily injury as a result of an accidental identifiable external cause.

'Permanent Total Disablement' means that twelve months after your accident you are unable to attend any business or occupation and at the end of which there is no hope of improvement.

'Loss of Limbs' means Physical Loss of a Hand or Foot or complete and permanent loss of use of Hand, Arm or Leg.

'Loss of Sight' means complete and permanent Loss of Sight in one or both eyes.

We will pay a benefit of the amount shown on the schedule if you have an *accident* whilst you are on your *trip* which within 12 months is the sole cause of your death, *permanent total disablement, loss of sight or loss of a limb*.

STUDENT LOAN

We will also pay up to the amount shown on the schedule to repay a loan made to you by a bank, financial institution or local authority for the purposes of attending an officially recognised higher education course provided you have a valid claim under the other part(s) of this section.

We will not pay any claim if you:

- a) travel against medical advice, or
- b) engage in work off-shore (other than Watersports), work outside higher than 6 metres above the ground, work underground, or use chainsaws,

Please refer to the Specific Exclusion, General Exclusions and General Conditions at the end of this document.

SECTION 3

HOSPITAL BENEFIT

We will pay the amount shown on the schedule for each night you spend as an in-patient in a registered hospital outside the *United Kingdom*.

Please refer to the wording under We will not pay and Conditions in Section 1, as they also apply to this Section.

Please also refer to the General Exclusions and General Conditions at the end of this document.

SECTION 4

CANCELLATION AND CURTAILMENT

We will pay up to the amount shown on the schedule following an event giving rise to a claim under this insurance which declares itself during the period of insurance for any monies you have paid, or which you are contracted to pay, up to the final invoice cost of the *trip*, (excluding the insurance premium), including the cost of locally purchased services, in respect of your travel and accommodation costs and other expenses, which are not recoverable elsewhere, but not exceeding the amount shown in the schedule in all:

- a) if you have to cancel or curtail all or part of your *trip* as recommended by your usual doctor, or for curtailment, by a local doctor, because of:
 - (i) your death, injury or illness,
 - (ii) the death, injury or illness of a *relative, travelling companion* or a *business colleague*,
 - (iii) the death, injury or illness of a person with whom you intended to stay, or of a *relative* of a travelling companion,
 - (iv) medical complications arising out of your pregnancy, (but see e) below),
- b) if you cancel or curtail all or part of your *trip* following:
 - (i) you, your parent/guardian, a travelling companion, close *business colleague* or person with whom you intended to stay being called to serve on a jury, as a court witness (other than as an expert witness) or being placed in compulsory quarantine,
 - (ii) you, your parent/guardian, a travelling companion, close *business colleague* or person with whom you intended to stay being unexpectedly required for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services,
 - (iii) you, your parent/guardian, a travelling companion, close *business colleague* or person with whom you intended to stay is made redundant, provided that you/they are entitled to payment under the current redundancy payments legislation and that at the time of booking your *trip* you had no reason to believe that you would be made redundant,
 - (iv) the police requiring your presence following fire, flood or burglary at your home within 7 days of your departure, or whilst you are away,
 - (v) theft, fire or accident to your car within 7 days of your departure. This only applies if you are using your own car for the whole *trip*,
 - (vi) your pre-booked accommodation becoming uninhabitable or inaccessible within 7 days prior to your departure or whilst you are away. Alternatively, we will pay for similar accommodation, provided this does not exceed the cost of cancellation or curtailment.

(vii) a warning issued by red24 and/or the Foreign and Commonwealth Office that a country or countries you had intended to travel to should be avoided or they have advised against travel, provided this warning was issued after you booked insurance. Please see condition c) on page 5.

We will not pay

- a) the excess shown on pages 2 & 3 for each and every loss,
- b) any claim if at the time of purchasing this insurance you:
 - (i) are aware of any circumstances which could reasonably be expected to give rise to a claim,
 - (ii) have had any pre-existing medical or mental condition, including stress and anxiety, which has resulted in referral to a hospital or consultant in the 6 months prior to booking your trip,
 - (iii) have been taking continuous medication and have had a change in medication or increase in dosage in the 6 months prior to booking your trip resulting from a deterioration in the condition being treated,
 - (iv) have any medical condition for which you are on a hospital waiting list or awaiting the results of tests or investigations,
 - (v) have been advised of a terminal condition,
 - (vi) are aware of any medical or mental condition, including stress and anxiety, of any relative or business colleague, whether travelling with you or not, on whose state of health your decision to cancel or curtail your trip may depend.
 However, we may agree not to apply any of the above or to accept this insurance at special terms if you apply to us by telephoning 0845 180 0057. and if doing so you must disclose all medical conditions (see 'information provided by you' on page 2).
- c) any claim:
 - (i) if you book or travel against medical advice, or
 - (ii) for curtailment if you become ill or suffer a deterioration to a medical condition after purchasing this insurance and fail to obtain medical approval on your fitness to travel,
- d) any claim if you travel with the intention of receiving medical treatment,
- e) any claim arising out of pregnancy or childbirth where you have a history of previous gynaecological complications unless:
 - a) a doctor's certificate is issued to you, prior to travel, stating you are fit to travel for the intended trip and no complications are expected,
 - b) if at the start of, or during your trip, when travelling by air or sea, there is less than 34 days until the date on your confinement note. This period is extended to 62 days if you are expecting more than one child,
- f) for curtailment claims whilst engaged in work off-shore (other than Watersports), work outside higher than 6 metres above the ground, work underground, or use chainsaws,

Please note:

- a) that curtailment claims will be based on a pro-rata of the full holiday cost and calculated from the day you return to the United Kingdom or you are hospitalised as an in-patient. The cost of unused excursions will be refunded in full,
- b) if there is a settlement under this section following a claim, insurance under this policy shall cease.

Conditions It is a requirement of this insurance that:

- a) if you become aware of any circumstances which make it necessary for you to cancel your trip, you must advise your tour operator, travel agent, travel or accommodation supplier immediately. The most we will pay will be limited to the applicable cancellation charges on the date you were advised to cancel your trip,
- b) you contact the Assistance Company immediately if for medical reasons you wish to return home earlier or by a different mode of transport than originally planned,
- c) (i) you reduce any loss by contacting your travel provider to obtain a refund if available, or
 - (ii) change your ticket to an alternative destination of your choice (we will pay the difference, but no more than the cost of the original ticket), or
 - (iii) call the loss adjusters on 0845 180 0624.

Please refer to the Specific Exclusion, General Exclusions and General Conditions at the end of this document.

SECTION 5

MISSED DEPARTURE AND DELAYED ARRIVAL

We will pay up to the amount shown on the schedule for any one event, and in all following a series of events giving rise to a claim under this insurance, which declares itself during the period of insurance for necessary additional accommodation and travel expenses that you incur to reach your overseas destination or return to the United Kingdom if you arrive at your departure point too

late to commence or continue your trip which was booked in the United Kingdom.

We will also pay for any reasonable travel and additional accommodation expenses (including meals except alcoholic drinks) in the event of delayed arrival at your final destination for any reason beyond your control.

We will not pay

- a) for a claim following an incident over which you had control, other than a road traffic accident involving a vehicle you were driving,
- b) for a claim caused by a strike if it had started or been announced before you bought this insurance or booked a trip,
- c) any amounts recoverable from your travel provider or airline,
- d) for a claim under this section and Section 7, caused by the same event.

Conditions It is a requirement of this insurance that you:

- a) obtain a written report from the carrier confirming the delay and the cause,
- b) obtain a written report if the vehicle in which you are travelling breaks down or is involved in an accident.

Please also refer to the General Exclusions and General Conditions at the end of this document.

SECTION 6

PERSONAL EFFECTS

We will pay up to the amount shown on the schedule for any one event and in all following a series of events giving rise to a claim under this insurance which declares itself during the period of insurance for loss or theft of, or damage to, your personal effects and valuables, after making proper allowance for wear, tear and depreciation.

We will also pay for loss or theft of travellers cheques, postal orders, misuse of Moneycorp FX card provided this was obtained through MPI Brokers, travel tickets and accommodation vouchers, driving licence (not ski pass – see section 16) including any reasonable additional costs in obtaining replacements.

We will also pay up to the amount shown on the schedule towards the cost of buying essential personal effects if your baggage is delayed or lost on the outward journey for more than 12 hours. If your baggage is permanently lost, any amount payable will be deducted from the total claim.

We will not pay

- a) the excess shown on page 2 & 3 for each and every loss, except for baggage delay,
- b) for any loss where you have unreasonably left any personal effects unattended,
- c) for breakage of fragile articles unless caused by fire or by an accident to the aeroplane, ship or vehicle in which they are being carried,
- d) for loss or theft of, or damage to:
 - bicycles, motor vehicles, trailers, caravans, waterborne craft and their fittings, sports equipment whilst in use (other than ski boots), contact lenses, non-prescription sunglasses, antiques, computers, mobile telephones and electronic equipment (other than audio equipment including one MP3 player (iPod) and the like, including associated equipment to any of the above e.g. wires, cases, USB plugs and the like, providing you hold receipt(s) for these items),
- e) for any loss or damage caused by moth or vermin, any process of cleaning, repairing or restoration, leakage of powder or fluid from containers carried in your baggage, electrical derangement, wear and tear, denting or scratching,
- f) for any personal effects which are detained, seized or confiscated by customs or other officials.

Conditions It is a requirement of this insurance that:

- a) you at all times exercise reasonable care in the supervision of your property,
- b) if your baggage is lost, delayed or damaged in transit, you must notify the carrier immediately and obtain a Carriers Report (which, in the case of an airline, is a Property Irregularity Report),
- c) in the event of loss or theft of valuables, accommodation vouchers, travel tickets and any item valued over £100, the loss is reported to the police immediately, but no later than 48 hours after discovery, and a written report is obtained.
- d) all valuables are carried on your person or in hand luggage whilst travelling (i.e. not in luggage placed in the hold of an aircraft, ship or train, or an unattended motor vehicle other than a 'Camper Van' where being used for accommodation and provided valuables are placed in a locked 'glove' compartment if available),
- e) you must make every effort to recover lost or stolen property (personal effects) and report any loss of an FX card to Moneycorp as soon as the loss has been discovered.

Please note:

There is a limit for any one single article which applies to all personal effects including valuables. There is an overall limit for all valuables. These limits, as well as the overall limit, may be increased at an additional premium - please call MTGY on 0845 180 0060.

Please also refer to the General Exclusions and General Conditions at the end of this document.

SECTION 7

PERSONAL MONEY

We will pay up to the amount shown on the schedule for any one event, and in all following a series of events giving rise to a claim under this insurance, which declares itself during the period of insurance for loss or theft of *personal money*.

We will not pay

- the excess shown on page 2 & 3 for each and every loss,
- for loss or theft from an *unattended motor vehicle* nor from unaccompanied baggage whilst in transit,
- for any loss where you have unreasonably left money unattended,
- for any loss or damage caused by moth or vermin or any process of cleaning, repairing or restoring or leakage of powder or fluid from containers carried in your baggage.

Conditions It is a requirement of this insurance that:

- you at all times exercise reasonable care in the supervision of your money,
- in the event of the loss or theft of *personal money* the loss must be reported to the police immediately, but no later than 48 hours after discovery, and a written report is obtained,
- personal money* left in your accommodation must be left in a locked safe or if not available must be out of sight.

Please also refer to the General Exclusions and General Conditions at the end of this document.

SECTION 8

PASSPORT AND VISA INDEMNITY

We will pay up to the amount shown on the schedule for any one event, and in all following a series of events giving rise to a claim under this insurance, which declares itself during the period of insurance for loss or theft of *your passport and visa* as follows:

- travel and accommodation costs to obtain a replacement, and
- the cost of a replacement.

Provided these costs are incurred whilst on *your trip* or within two months of your return.

We will not pay

- for any cost incurred following the loss or theft of *your passport and visa* from an *unattended motor vehicle* other than in a locked glove compartment, nor from unaccompanied baggage whilst in transit,
- for any costs incurred where you have unreasonably left *your passport and visa* unattended.

Conditions It is a requirement of this insurance that:

- in the event of the loss or theft of *your passport and visa* the loss must be reported to the police immediately, but no later than 48 hours of discovery and a written report obtained,
- your passport and visa* left in your accommodation must be left in a locked safe or if not available must be out of sight.

Please also refer to the General Exclusions and General Conditions at the end of this document.

SECTION 9

HIJACK

We will pay up to the amount shown on the schedule for each 24 hours duration in the event that the aircraft, sea vessel, bus or coach in which you are travelling as a fare paying passenger is hijacked.

Please also refer to the General Exclusions and General Conditions at the end of this document.

SECTION 10

LEGAL EXPENSES

We will pay up to the amount shown on the schedule if you are injured or die during the period of *your trip*, for:

- any fees and disbursements reasonably incurred by your legal representatives in connection with any claim or legal proceedings, including costs and expenses of expert witnesses, and costs incurred by us in connection with any such claims or legal proceedings,
- any costs payable by you following an award of costs by any court or tribunal, and any costs payable following an out of court settlement made in connection with any claim or legal proceedings,
- any fees, expenses, and other disbursements reasonably incurred in appealing or resisting an appeal against the judgement of a court, tribunal, or arbitrator.

We will also pay the costs of presenting information and evidence required to establish the prospects of *your case* being successful, provided *your claim* is subsequently admitted. If *your claim* is not admitted these costs will be your

responsibility.

We will also pay up to £5,000 for legal expenses including court fees incurred by you, following your arrest if it later transpires that this was wrong. (This means where you have been arrested for an alleged criminal act for which it later transpires you should not have been arrested.)

We will not pay

- costs incurred in the pursuit of any claim against Mind The Gap Year Ltd., the issuing agent, the Claims Company, the Assistance Company, or us,
- legal expenses incurred either prior to the granting of support by us or without written consent,
- any claim reported to us more than 180 days after the commencement of the incident giving rise to the claim,
- any claim where we think that the costs and expenses will be greater than any award or if we think an action is unlikely to succeed,
- any legal costs awarded as a personal penalty against you or your legal advisor,
- costs for legal proceedings if your affairs are in the hands of any insolvency practitioner.

Conditions It is a requirement of this insurance that:

- we shall have control over the legal proceedings and the selection, appointment and control of a solicitor. If you are dissatisfied with our chosen solicitor, we may agree to accept a solicitor of your choice provided we are satisfied that the solicitor you have chosen is competent to handle your claim. If we cannot agree on a suitable solicitor with you, we will ask the Law Society or Bar Council (or similar organisation abroad) to choose a solicitor.

- You must:

- repay the costs we have incurred if you or your legal adviser receive any costs,
- notify us immediately you or your legal adviser receive an offer to settle your claim or if a payment into court is made,
- send us all bills for legal costs rendered by the legal adviser immediately they are received,
- take all reasonable steps to keep any costs as low as possible,
- act in accordance with the pre-action procedures and court rules currently in force and maintain reasonable conduct in proportion to the claim being made,
- consider all reasonable approaches to settle the dispute without court proceedings including the use of Alternative Resolution Facilities such as mediation,
- repay all legal costs we have paid or incurred during a claim if you withdraw from a claim without our agreement,
- not withdraw instructions from your legal adviser without our prior consent,
- not conduct your claim in a manner different from that advised by the legal adviser,

- any claim made in the United States of America or Canada will follow the contingency fees system operating in North America.

Please also refer to the General Exclusions and General Conditions at the end of this document.

SECTION 11

PERSONAL LIABILITY

We will pay up to the amount shown on the schedule and in all, in addition to legal costs incurred with our written consent, for your legal liability, including a) your contractual liability for the actions of travelling companions for whom you have booked a trip and b) whilst ski hosting, leading, or teaching, including advice, on a non-professional or voluntary basis provided, using your and their judgment, care is taken not to take skiers/snowboarders into areas that are substantially too difficult for their ability, if you or they cause:

- accidental bodily injury to any person, or,
- accidental loss or damage to someone else's property, including temporary holiday accommodation and its contents.

We will not pay

- for any liability arising from bodily injury, loss or damage to property,
 - owned by you or a member of your family or,
 - in your care, custody or control, other than temporary holiday accommodation and its contents, not owned by you or a member of your family,
- the first £275 of each claim in respect of damage to temporary holiday accommodation and its contents,
- for any liability for bodily injury, loss or damage,
 - to your employees or members of your family or household or to their property,
 - arising out of or in connection with your trade, profession or business, other than whilst working as a volunteer, (except when administering medical or veterinary services) or assumed under contract, other than for temporary trip accommodation, unless you would have been liable anyway, arising out of the ownership, possession, use or occupation,

- (iii) arising out of the ownership, possession, use or occupation of land or buildings, other than temporary trip accommodation,
- (iv) arising out of the ownership, possession, or use of: motorised vehicles, yachts or motorised waterborne craft with an engine capacity in excess of 6 horsepower, airborne craft of any description, animals or firearms and weapons,
- (v) arising out of your criminal, malicious or deliberate acts.

If any incident occurs which is likely to result in a claim, you must immediately notify us in writing. Any correspondence and documentation you receive must immediately be sent, unanswered, to the loss adjuster. You may not discuss or negotiate your claim with any third party without the written consent of the loss adjuster. Failure to comply with any of the above may affect the assessment of your claim.

Please also refer to the General Exclusions and General Conditions at the end of this document.

SECTION 12

BEREAVEMENT TRAVEL COSTS

We will pay up to the amount shown on the schedule and in all following an event giving rise to a claim under this insurance which declares itself during the period of insurance for reasonable additional travel costs to return home and you continue your trip, if whilst abroad, a relative dies or it is recommended by a relative's doctor that your presence is urgently required, provided the sickness or death of a relative is sudden and unexpected and provided you then continue your trip within the Period of Insurance.

Conditions It is a requirement of this insurance that:

- a) you keep costs to a reasonable level,
- b) you (or parents) pay the cost of travel and make a claim within 31 days of the loss.

Please also refer to the General Exclusions and General Conditions at the end of this document.

SECTION 13

END SUPPLIER FAILURE

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by certain underwriters at Lloyd's.

DEFINITIONS

Where the following words and phrases appear in this section in italics they shall have the following meaning:

'We / Us' IPP Ltd

'End Supplier' Scheduled airlines, Hotels, Villa owners, Cottage owners; Train company (including the Eurostar); Coach companies; Car hire companies; Caravan sites; Campsites; Camper rental; Safari companies; Excursion companies; Eurotunnel; Theme parks (e.g. Disneyland Paris).

We will pay up to the amount in total for each Person-Insured named on the invoice for:

- a) irrecoverable sums paid in advance in the event of insolvency of the Travel or Accommodation provider not forming part of an inclusive holiday prior to departure, or
- b) In the event of insolvency after departure:
 - (i) additional pro rata costs incurred by the Person-Insured in replacing that part of the travel arrangements to a similar standard to that originally booked, or
 - (ii) If *curtailment* of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Ireland to a similar standard to that originally booked.

The Insurer will not pay for

- a) Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Ireland prior to departure
- b) The Financial Failure of:
 - (i) any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known at the date of issue of the Certificate,
 - (ii) any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim),
 - (iii) any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel or accommodation,
- c) Any loss for which a third party is liable or which can be recovered by other legal means,
- d) **We will not pay** for any losses that are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach your pre booked hotel following the financial failure of an airline,
- e) Provided that, in the case of b)(i) and (ii) above where practicable the Person-Insured shall have obtained the approval of the insurer prior to incurring the relevant costs by contacting the insurer as set out below.

Claims Procedure International Passenger Protection claims only - any occurrence which may rise to a claim should be advised as soon as reasonably practicable and in any event within 14 days to International Passenger Protection Claims Office.

Please also refer to the General Exclusions and General Conditions at the end of this document

SECTION 14

TRAVEL DELAY

We will pay the amount shown on the schedule for each complete 12 hour period of delay if your prebooked public transport is delayed due to strike, riot, civil commotion, accident, mechanical breakdown, bad weather or avalanche.

We will not pay

- a) for a loss under this section and Section 5 caused by the same event,
- b) for a loss caused by a strike if it had started or been announced before you bought this Insurance,
- c) if you fail to check-in on time, unless you have been advised by your travel provider or airline not to do so, or there has been a public announcement to this effect.
- d) if transport services are withdrawn as the result of a recommendation or instruction from the Civil Aviation Authority, Port Authority or similar body.

Condition It is a requirement of this insurance that you must be in attendance at the air or sea port or railway station and obtain a written report from the carrier confirming the period of delay and its reason.

Please also refer to the General Exclusions and General Conditions at the end of this document.

SECTION 15

WINTERSPORTS EQUIPMENT AND OTHER EXPENSES

We will pay up to the amount shown on the schedule for any one event and in all following a series of events giving rise to a claim under this insurance which declares itself during the period of insurance for loss, theft, specific accidental breakage or damage to or of:-

- a) your skis, snowboards, sticks and bindings, up to the maximum of the amount shown on the schedule, based on the following formula:-

Age of Equipment	up to (years)	1	2	3	4	5	over 5
Proportion of new purchase price of the same or similar equipment		85%	65%	45%	30%	20%	5%
- b) *ski equipment* hired by you and for which you are legally responsible, up to the amount shown on the schedule.

We will also pay for the cost of hiring *ski equipment* if yours is delayed in transit or following an insured loss under this section.

We will not pay

- a) the excess shown on page 2 & 3 for each and every loss except for delay of your *ski equipment*.
- b) for loss or damage
 - (i) caused by any process of cleaning, repairing or restoring or
- c) for any *ski equipment* which is detained, sized or confiscated by customs or other officials

Conditions It is a requirement of this insurance that:

- a) you at all times exercise reasonable care in the supervision of your *ski equipment*,
- b) if your *ski equipment* is lost, delayed or damaged in transit, you must notify the Carrier immediately and obtain a Carriers Report (which, in the case of an airline, is a Property Irregularity Report),
- c) in the event of loss or theft of *ski equipment*, this is reported to the police immediately, but no later than 48 hours after discovery, and a written report is obtained,
- d) you must make every effort to recover lost or stolen property (personal effects).

Please also refer to the General Exclusions and General Conditions at the end of this document.

SECTION 16

SKI PACK

We will pay up to the amount shown on the schedule and in all following an event giving rise to a claim under this insurance which declares itself during the period of insurance for the value of any unused *ski pass*, *ski hire*, or tuition or guiding fees in the event of loss or theft of your *ski pass* or you being unable to *ski* following an accident or illness, as confirmed in writing by a local doctor.

We will not pay

- a) for loss or theft of a *ski pass* not reported to the lift company immediately,
- b) for a loss caused by a strike if it had started or been announced before you bought this insurance.

Please refer to the General Exclusions and the General Conditions at the end of this document

SECTION 17

PISTE CLOSURE

Valid for the period 1st June to 15th October in the Southern Hemisphere.

Valid for the period 15th December to 15th April in the Northern Hemisphere.

We will pay

- a) up to the amount shown on the schedule per day to enable you to travel to an alternative resort and any additional cost of ski passes or,
- b) the full amount shown on the schedule per day if you are unable to travel to another resort,

due to lack of snow, strike, power failure, or adverse weather, if you are unable to ski in your pre-booked resort for a complete day or more provided that no strike or power failure had started or been announced before you bought this insurance or booked a trip.

Please also refer to the General Exclusions and General Conditions at the end of this document.

SECTION 18

OBJECT GAP SAFETY TRAINING COURSE - CANCELLATION

We will pay the cost of cancellation of your Objective Gap Safety Training course if you are unable to attend due to your sickness or injury which is sudden and unexpected.

Where you have used your family and friends gift voucher money, this will be credited to your Mind The Gap Year gift voucher account.

SPECIFIC EXCLUSION

Applicable to the Emergency Medical Expenses, Personal Accident, Cancellation & Curtailment and Hospital Benefit sections

We will not pay claim(s) arising out of riding a Motorcycle or Quad Bike as a driver or pillion unless:

- i) you are wearing a crash helmet, and
- ii) the driver holds a valid driving licence to ride in the country you are visiting,
- iii) the engine capacity of the Motorcycle or Quad Bike is under 250cc.

N.B. Using a Motorcycle, Quad Bike or Ski-Doo/Snowmobile amongst other motorised vehicles is excluded under the Personal Liability section.

GENERAL EXCLUSIONS

Applicable to all sections

We will not pay claims arising out of:

- a) loss, damage, cost or expense directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
- b) Claims arising directly or indirectly from an act of Terrorism. This exclusion does not apply to Sections 1, 2 and 5 except for any claims which are in any way caused or contributed by an act of Terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.
- c) loss or destruction of/or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss, or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from:
 - (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
 - (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof,
- d) loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds,
- e) failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date. This does not apply to the Emergency Medical Expenses, Hospital Benefit and Personal Accident sections,
- f) you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft and for no other purpose,
- g) your suicide or attempted suicide or your deliberate exposure to unnecessary danger, except in an attempt to save human life, or whilst participating in an activity covered by this insurance,
- h) your sexually transmitted diseases, you being under the influence of alcohol (this exclusion shall only apply where it can be proven that the event giving rise to a claim was directly caused by you being under the influence of excess alcohol) or

drugs or from Human Immune deficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) and/or any HIV or AIDS related illness,

- i) scuba diving if you book or plan this before you go on your trip. This exclusion may be waived if you pay the appropriate additional premium. However, under no circumstances will we pay for a claim if you are:
 - (i) inexperienced and not accompanied by a properly qualified instructor or,
 - (ii) diving to a greater depth than 30 metres or,
 - (iii) diving alone,
- j) mountaineering usually requiring the use of guides and ropes, potholing or heli-skiing if pre-booked other than pre-booked heli-skiing day trips, not exceeding 2 consecutive days,
- k) wintersports and racing of any kind, (but see endorsement on page 1),
- l) parapenting, hang gliding, other than that which is not booked or planned before you go on your trip and then only if with a recognised school on a trial basis,
- m) any loss, death, injury or sickness of yours resulting from you taking part in civil commotions or riots of any kind,
- n) any loss of any kind, except as may be specifically provided for in this insurance,
- o) the breaking of or failure to comply with any law whatsoever,
- p) you holding another policy of insurance covering the event giving rise to a claim (see General Condition 5),
- q) you being aware of any circumstance(s) which could reasonably have been expected to give rise to a claim at the time of purchasing or taking out this insurance.
- r) failure to comply with any Conditions within this insurance policy.
- s) failure to comply with the clause headed 'TRAVEL WARNING' on page 3.

GENERAL CONDITIONS

1. You must contact the Assistance Company immediately if you are admitted to hospital as an in-patient, or if you have medical treatment which is likely to cost more than £500 (or its equivalent in local currency) If this is not possible you must notify the Assistance Company as soon as possible. Failure to do so may affect the assessment of your claim.
2. You must wherever possible use medical facilities which entitle you to the benefits of any reciprocal health agreements, such as the European Health Insurance Card (EHIC) in Europe (including Switzerland) and you must register on arrival in Australia with Medicare.
3. A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.
4. Should you incur a loss and wish to make a claim under this policy, you must follow the instructions given on page 2 'how to make a claim' and you must file a claim with MPI Claims, on an MTGY claim for claim form within 31 days of the date of loss and 7 days in the event of loss by an airline. These are available on our website www.mindthegapyear.com with instructions on completion. You must supply full details of all circumstances and any other information, documents and original receipts they may reasonably require at your expense, and be able to prove your loss if so requested.
5. You must advise us of any other insurance policy you hold which may provide cover in respect of any event for which you are claiming (see exclusion p). We may take action in your name but at our expense to recover for our benefit the amount of any payment made under this insurance and you must act as if uninsured and assist us to obtain or pursue a recovery from any third party and/or other insurers (including the Pension Service for EHIC claims).
6. You must pay us back within 1 month of demand any amounts that we have paid on your behalf which are not covered, or it transpires you were not insured under this insurance.
7. You must take all reasonable steps to avoid or minimise any loss which might result in you making a claim under this Insurance.
8. We may at our option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged.
9. Customer Service. We always try to provide a high level of service. However, if you think we have not lived up to your expectations, please refer to the wording which outlines our Complaints Procedure.
10. You must comply with all the terms, provisions, conditions and endorsements of this Insurance. Failure to do so may affect the assessment of your claim.

GOVERNING LAW

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated

DATA PROTECTION ACT

All personal data provided is protected under the Data Protection Act 1998. Such data will not be passed to third parties, other than where necessary for the completion of this insurance, to the insurance company, the Broker and their agents. Your details will not be passed to any other company for marketing or advertising purposes unless we specifically ask you. If you make a claim under the policy, you will be requested to provide personal details to us or our agents, including some which may be 'sensitive' under the Act. You will be asked to sign a specific declaration when claiming, consenting to the processing and use of this data as necessary by the insurance company, the Broker and their agents, and within the controls of the Data Protection Act.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from FSCS at www.fscs.org.uk or tel 020 7892 7300.

COOLING OFF PERIOD

This insurance contains a 14 day 'cooling off period' during which time you may return it and obtain a refund if you have a justifiable reason for being dissatisfied with the cover, and you provide us with a copy of your alternative insurance and you have not commenced travel, nor had a loss which is likely to result in a claim. There will be a charge of £25.00.

AMENDMENTS

If you wish to extend cover for any reason, the premium will be the difference between the period taken out and the 'new' period, plus 15%. If you wish to reduce your cover, e.g. from Worldwide to Europe or 12 months to 9 months, the premium will be set at the new rate plus 15%.

COMPLAINTS PROCEDURE

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding:

PROVISION OF THE POLICY

Please contact The Managing Director, MPI Brokers, West House, West Street, Haslemere, Surrey, GU27 2AB Telephone 01428 664265 Email info@mpibrokers.com

If your complaint about the provision of your policy cannot be resolved by the end of the next working day, it will be passed to:

Customer Relations Department, UK General Insurance Group Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ Telephone 0845 218 2685 Email customerrelations@ukgeneral.co.uk

CLAIMS

MPI Claims, Atwood House, Mansfield Business Park, Four Marks, Hampshire, GU34 5PZ

In all correspondence please state that your insurance is provided by UK General Insurance Group Limited and quote your reference number.

If you are still not satisfied, you have the right to refer any dispute to: The Financial Ombudsman Service, South Quay Plaza 2, 183 Marsh Wall, London E14 9SR.

Please follow the above procedure in order. It will not help your complaint if you try to accelerate the process.

No complaint will be accepted for consideration if:-

- a) this contract of insurance has been cancelled or declared void ab initio, or
- b) you have accepted settlement of any claim under this policy.



WINTERSPORTS & TRAVEL INSURANCE

- Over 30 years experience in travel and wintersports insurance
- Covers 'off piste' and racing
- Choice of packages – European or Worldwide – single or multi trip
- 24 hour claims and assistance service
- All customers receive the MPI Insurance Card

visit our website: www.mpibrokers.com
or call us on: 0845 180 0055

We provide honest cover at the right price

West House West Street Haslemere Surrey GU27 2AB Fax: 01428 645209 email: info@mpibrokers.com