



*Policy wording*

# Bupa Business Complete Travel Insurance

Effective from 1 May 2016



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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.

Section	Benefit	Sum insured up to	Excess
Section 1	Cancellation or cutting short the trip	£3,000	£25 (£10 loss of deposit)
Section 2	Missed departure	£1,000 per trip outside Europe and £500 per trip within Europe	Nil
Section 3	Travel delay	£100 (£20 for first 12 hours, £10 for each further 12-hour period)	Nil
Section 4	Assistance cover	Included	Nil
Section 5	Medical emergency including repatriation	£5 million	£25
	^In the event of a claim over £500 or if you require in-patient treatment abroad, you must contact Bupa Travel Assistance immediately on +44 (0)1273 736 520 <sup>†</sup> or cover may be declined.		
	Emergency dental treatment	£1,000	£25
Section 6	Legal protection	£25,000	Nil
Section 7	Personal accident	£30,000 (Reduced benefits for under 18s and over 69s)	Nil
Section 8	Personal baggage	£3,000 (Single item and valuables limit £500)	£25
Section 9	Baggage delay	£500 business trips and £100 leisure trips, after 12-hour delay	Nil
Section 10	Money and passport	£1,000 (Cash losses limit £500 or £100 if under 18 years)	£25
Section 11	Personal legal responsibility	£2 million	Nil
Section 12	Mugging benefit	£500 (£50 per day)	Nil

<sup>†</sup>We may record or monitor our calls.

<b>Section</b>	<b>Benefit</b>	<b>Sum insured up to</b>	<b>Excess</b>
Section 13	Hijack	£1,000 (£50 per day)	Nil
Section 14	Catastrophe cover	£500	Nil
Section 15	Replacement business colleague	£1,500	£25
Section 16	Business machines	£2,000	£25
Section 17	Business trips within employee's country of residence (LocalCover)	As per section claimed under	As per section claimed under

Please refer to the relevant section of the policy wording, for full terms, conditions and exclusions

# Useful information

## Before travelling

### Have a safe trip

#### Dos

- ✓ Do check out the FCO website at [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice). It's packed with essential travel advice and tips, and up-to-date country-specific information. Please note that this policy does not provide cover for travel to areas where the Foreign and Commonwealth Office (FCO) has advised against all or all but essential travel. Please see policy exclusion 19 (page 22).
- ✓ Do ensure the **insured person's** Bupa Travel Insurance is up-to-date before they start their **trip** and that it covers your destination, any activities or sports, including any winter sports you may be planning to do. Please go to [bupa.co.uk/travel](http://bupa.co.uk/travel) for a comprehensive list of activities covered by this policy.
- ✓ Do check that the **insured person's** passport and/or visa is current, take a photocopy and keep it in a safe place, separately.
- ✓ Do take a simple 'first aid kit', tailored to the **insured person's trip** – plasters, insect repellent, bite cream, sun cream, etc.
- ✓ Do make sure the **insured person** got a sufficient amount of any prescription medications you usually take and put these in your hand luggage. Also make a note of your medication details and dosage, just in case.
- ✓ Do take the **insured person** takes their European Health Insurance Card (EHIC) with you if you're a UK citizen travelling within the European Economic Area. However this is not a substitute for travel insurance.
- ✓ Do remember to keep your **money** and **valuables** on the **insured person** or in a hotel safe.
- ✓ Do remember to take their Bupa travel insurance details **abroad** when the **insured person** travels and ensure that all documentation is read carefully.
- ✓ Do ensure the **insured person** only use an agent who displays their ABTA and/or ATOL registration numbers, if making travel arrangements through an agent.



#### Don'ts

- ✗ Don't take more **money** than you will need or excessive amounts in cash unless the **insured person** have to and keep any withdrawal slips separate to the **money**.
- ✗ Don't leave valuables **unattended**. Do not put valuables in checked-in luggage.
- ✗ Don't take unnecessary valuables **abroad**.
- ✗ Don't forget to consult a local **medical practitioner**, recognised travel clinic or call Bupa Travel Assistance on +44 (0)1273 736 520<sup>†</sup> for information on any required vaccinations or health precautions.
- ✗ Don't forget to obtain written reports from the local police and/or the carrier for all lost or stolen items whilst **abroad**.

<sup>†</sup>We may record or monitor our calls.

# 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.

This insurance policy is sold and administered by Bupa Insurance Services Limited on behalf of the **insurer**.

Bupa Insurance Limited. Registered in England and Wales No. 3956433.

Bupa Insurance Services Limited. Registered in England and Wales No. 3829851.

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.

Registered office: Bupa House, 15-19 Bloomsbury Way, London WC1A 2BA.

## Helpline numbers

### Customer service and policy enquiries

**0800 00 10 22<sup>†</sup>**

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

### Pre-travel advice

**+44 (0)1273 736 520<sup>†</sup>**

(eg visa, vaccination requirements)  
Available 24 hours a day, 365 days a year.

### Emergency assistance

**+44 (0)1273 736 520<sup>†</sup>**

Available 24 hours a day, 365 days a year.

### Claims helpline

**+44 (0)1784 410 910<sup>†</sup>**

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

<sup>†</sup>We may record or monitor our calls.

# Emergency assistance

This is a travel insurance policy and not a health insurance policy. It does not provide cover for elective or non-emergency procedures.

This policy does not provide cover for **treatment**, tests or investigations in private hospitals or clinics where medically suitable state facilities are available.

In the event of an emergency, immediate help is available from the 24-hour multi-lingual emergency centre, 365 days a year.

The **insured person** will be asked to give their name, policy number (shown as group number on **your** travel card), and as much information as possible about their emergency. Bupa Travel Assistance will ask for a telephone or fax number where they can contact the **insured person** or leave them a message at any time of the day or night.

## What the insured person must do

In the event of **an emergency**, the **insured person** must contact Bupa Travel Assistance to obtain their authorisation before the **insured person** is admitted into hospital as an in-patient or incurring any expenses over £500. Until the **insured person** has contacted Bupa Travel Assistance, **we** cannot accept responsibility for any expenses.

Any costs under £500 resulting in a claim should be paid for by the **insured person** and reclaimed from Bupa Travel Claims within 28 days or as soon as possible after returning from the **trip**.

The **insured person** can contact Bupa Travel Assistance on the following number, 24 hours a day, 365 days a year.

Telephone:

**+44 (0)1273 736 520<sup>†</sup>**

## Cutting short your trip on medical grounds

If the **insured person** has suffered an illness or injury and wishes to cut short their **trip** on medical grounds, the **insured person** must contact Bupa Travel Assistance on the numbers above immediately for authorisation. If the **insured person** does not receive authorisation, their claim may be rejected. Please see 'Section 1 - Cancellation or cutting short the trip', for full details.

<sup>†</sup>We may record or monitor our calls.

# How to make a claim

## Check the situation is covered

To find out exactly what is and what is not covered, please look at the policy wording, noting particularly any policy terms, conditions, exclusions and claim conditions. A comprehensive list of activities covered under this policy is available for the **insured person** to download from [bupa.co.uk/travel](http://bupa.co.uk/travel)

Please be aware that all **trips** need to commence and end in the **insured person's country of residence** and not exceed the **trip** duration or **geographical limit** of the policy. Evidence of these requirements will be requested at point of claim.

## Making a claim

In the event of an emergency the **insured person** must contact Bupa Travel Assistance on +44 (0)1273 736 520<sup>†</sup> (see page 36 – Assistance cover). Any costs under £500 must be paid for by the **insured person** and reclaimed.

For all other claims, the **insured person** must obtain a claims form from [travel.bupa.co.uk](http://travel.bupa.co.uk) or alternatively telephone **us** on +44 (0)1784 410 910<sup>†</sup> or write to Bupa Travel Claims, Willow House, Pine Trees, Chertsey Lane, Staines, Middlesex TW18 3DZ. The **insured person** must return the completed claim form to Bupa Travel Claims, with all original invoices, receipts, reports and any other information **we** ask for, within 28 days of them returning **home** to their **country of residence** or as soon as possible thereafter.

The **insured person** should check the section they are claiming under to see if an **excess** applies or if there are any specific conditions and details, or any supporting evidence that they must give **us**. Please remember that it is always advisable to keep copies of all the documents that are sent to **us** when making a claim.

Occasionally, to help **us** agree a quick and fair settlement of a claim, it may be necessary for **us** to appoint a claims handling agent. When **we** do, **our** agent will contact the **insured person** as quickly as possible to arrange an appointment to discuss their claim.

<sup>†</sup>We may record or monitor our calls.

# Reciprocal health agreement

## European Economic Area

If the **insured person** is a resident of a European Economic Area (EEA) country and they are going to travel to another EEA country, **we** recommend that the **insured person** obtains a European Health Insurance Card (EHIC) before travelling. This EHIC entitles the **insured person** to receive healthcare at a reduced cost, or sometimes free, if medical **treatment** becomes necessary during the **insured person's** visit to a country in the EEA or Switzerland.

## How to apply

The **insured person** will need their NHS or National Insurance number to hand (The Community Health Index number for Scotland and the Health and Care number for Northern Ireland). The **insured person** can pick up the EHIC form and pre-addressed envelope from their local Post Office or to apply by phone, call 0300 330 1350.

However, the quickest and easiest way to apply for an EHIC is online. Go to [www.ehic.org.uk](http://www.ehic.org.uk) and follow the links.

## Australia and/or New Zealand

If the **insured person** is travelling to Australia and/or New Zealand, and they require medical **treatment** or hospitalisation whilst they are there, **we** ask that the **insured person** registers under the national Medicare scheme or equivalent scheme for those countries.

## How to apply

If the **insured person** will be receiving **treatment** in Australia and/or New Zealand, they can enrol at Medicare offices throughout Australia and/or New Zealand. If the **insured person** receives **treatment** before they enrol, Medicare benefits will normally be back paid for eligible visitors.

To enrol in Medicare, the **insured person** will usually need:

- their passport with a valid visa
- to provide, in some cases, identification showing they are enrolled in their country's national health scheme
- a return ticket back to their **country of residence**

For up-to-date information regarding Medicare in:

- Australia, visit: [www.humanservices.gov.au/customer/enablers/medicare/medicare-card/eligibility-for-medicare-card](http://www.humanservices.gov.au/customer/enablers/medicare/medicare-card/eligibility-for-medicare-card)
- New Zealand, visit: [www.health.govt.nz/new-zealand-health-system/eligibility-publicly-funded-health-services/reciprocalhealthagreements](http://www.health.govt.nz/new-zealand-health-system/eligibility-publicly-funded-health-services/reciprocalhealthagreements)

# Policy information

## Important information about your policy

### Your policy and schedule

**Your** policy is a legal contract between **you** and the **insurer**, and is based on the information **you** gave **us**.

The policy is made up of three parts; **your** policy schedule, this policy wording and any endorsement (if applicable). These must be read and kept together.

**Your** policy schedule shows **you** which level of cover **you** have chosen, the **insurance period**, **your** premium and who is insured.

### Our right to make changes

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

### Understanding and using your policy

**You** will find a policy summary enclosed with **your** policy wording, which draws **your** attention to the most important areas. Only the policy wording itself tells **you** exactly what is and is not covered, how **we** will settle **your** claims and other important information. It is particularly important that **you** read **your** policy schedule.

If any details are incorrect or **your** needs change **you** must contact **us** as soon as possible. **Your** policy wording and schedule are proof of **your** insurance and **we** recommend that **your employees** take these documents with them when they travel.

### Limits of cover

The most **we** will pay in any **insurance period** for each person insured under this policy is the amount shown under each section of cover in **your** policy wording, unless otherwise stated.

### Law applicable to the contract

It is possible to choose the Law applicable to a contract of insurance covering a risk situated in the UK. **We** have chosen English Law to apply. Payment of **your** premium is evidence of acceptance of **our** choice. If any other law is to apply it must be agreed by both parties and evidenced in writing.

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

# Policy terminations and refunds

## Cooling-off period and your right to cancel your policy

If this insurance cover is not suitable, please contact **us** within 21 days of receipt and providing no **employees** have already taken a **trip** or made a claim, **we** will cancel the policy and refund **your** premium in full.

If an **employee** has travelled, made a claim or it is beyond the 21-day period, **we** cannot refund the premiums, however **you** may cancel **your** policy at any time by giving **us** notice in writing or by telephone. **We** will cancel **your** policy on the date **we** receive the letter or the day **you** telephone **us**.

**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†**

## Cancellation 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 **we** 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:

- the policy is cancelled by **you** or **us**
- the terms of the policy say it must end
- **you** do not pay the premium or any other payment due under the policy
- the **company** ceases trading.

An **insured person's** cover under the policy will automatically end and (depending upon whether there are remaining **insured persons** on the policy) the policy itself may also end if:

- the **insured person** ceases employment with the **company**. **You** can not decide to cover **your employees** beyond this time
- the **insured person** does not reside for at least six months of the year in their **country of residence**
- the **insured person** dies.

**We** must be told if any of the above circumstances arises.

†We may record or monitor our calls.

# Words with special meanings

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.

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<b>Abroad</b>	Outside the <b>country of residence</b> .
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<b>Accidental bodily injury</b>	<p>A sudden, unexpected, unusual, specific, violent, external event, resulting directly, immediately and solely in physical bodily injury which results in a loss.</p> <p>The following are not included in the definition: use of machinery, the contracting of any disease, illness and/or medical condition, or any naturally occurring condition or the result of anything that happens gradually, the injection or ingestion of any substance, any event which directly or indirectly exacerbates a previously existing physical bodily injury.</p>
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<b>Business machines</b>	Mobile telephones, BlackBerrys (or similar), iPhones, iPads, portable personal computers, laptops, personal electronic organisers, palmtop devices, calculators, dictaphones, portable facsimile machines, telephone modems, portable overhead projectors, owned by <b>you</b> the <b>insured person</b> or for which the <b>insured person</b> is responsible. This includes accessories related to these items.
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<b>Business trip</b>	A <b>trip</b> undertaken on behalf of and paid for by the <b>company</b> which the <b>insured person</b> is employed by on a full or part-time basis.
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<b>Catastrophe</b>	Fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or Local Government directive.
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<b>Close business colleague</b>	A person working for the same <b>company</b> as the <b>insured person</b> , whose absence from work along with the <b>insured person</b> would prevent the proper functioning of the <b>company</b> , as confirmed by a senior manager or director of the <b>company</b> or business.
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<b>Close relative</b>	The <b>insured person's</b> spouse, civil partner or partner (with whom the <b>insured person</b> has lived for six months or more), mother, father, mother-in-law, father-in-law, step-parent, daughter, son, step-daughter, step-son, (including adopted or fostered children), daughter-in-law, son-in-law, brother, sister, step-sister, step-brother, brother-in-law, sister-in-law, grandparent, grandparent-in-law, grandchild or the fiancé(e) of a person insured under this policy.
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<b>Country of residence</b>	<p>The country in which the <b>insured person</b> reside for at least six months of the year.</p> <p>If the <b>insured person's</b> country of residence is the <b>United Kingdom</b>, this consists of England, Scotland, Wales, Northern Ireland and the Isle of Man.</p>
<b>Europe</b>	<p>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 (European), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Ukraine, Vatican City, The Azores, The Canary Islands, The Channel Islands.</p>
<b>Excess</b>	<p>The first £25 where an excess is shown. Where applicable the excess is applied to each section of the policy the <b>insured person</b> is claiming under, per person insured, for every incident.</p>
<b>Family</b>	<p>The <b>insured person</b>, his/her spouse, civil partner or partner (with whom they have lived for six months or more), who at the commencement of the <b>insurance period</b> are not more than 74 years of age and their children (including fostered and adopted children) who are under 16 years old or under 24 and in full-time education (cover will cease immediately upon leaving full-time education), and who normally live with the <b>insured person</b>.</p> <p>The definition of 'Family' is extended to include children (who are under 24 years old, whilst in full-time education) of divorced or separated parents, who do not permanently live with the main <b>insured person</b>, providing that the <b>insured person</b> and their child(ren) are resident in the same country and the child(ren) are travelling with the main <b>insured person</b>.</p> <p>Please note that all family members are only covered when travelling on leisure <b>trips</b> and are covered to travel independently of the <b>insured person</b>.</p>
<b>Geographical limits</b>	<p>All countries worldwide excluding <b>trips</b> taken solely within the <b>insured person's country of residence</b>, unless this option has been selected and the appropriate premium has been paid.</p>
<b>Hijack</b>	<p>Unlawful seizure of the aircraft, sea vessel or train or other public transport vehicle in which the <b>insured person</b> is travelling.</p>

<b>Home</b>	The place where the <b>insured person</b> lives in their <b>country of residence</b> .
<b>Insurance period</b>	<p>The period to which the insurance applies. This is shown in the policy schedule.</p> <p>Cover will only apply for <b>trips</b> which begin after the start date of the insurance period.</p> <p>Cancellation cover applies from the start of the insurance period as shown on the policy schedule until the date the <b>insured person's trip</b> commences.</p> <p>Cover under all other sections applies for the duration of the <b>insured person's trip</b> as long as the <b>trip</b> does not exceed the <b>trip</b> duration or expiry of the policy if not renewed.</p> <p>Extension to the insurance period: if the <b>insured person's</b> return journey from <b>abroad</b> is unavoidably delayed because of something which is covered under the policy, <b>we</b> will automatically extend the <b>insured person's</b> cover for the period of the delay at no additional cost.</p>
<b>Insured person, employee</b>	<p>Any person who is named on the policy schedule and is employed by the <b>company</b> holding the insurance and</p> <ul style="list-style-type: none"> <li>■ for whom the <b>company</b> is responsible to pay tax and</li> <li>■ for whom the appropriate premium has been paid and</li> <li>■ who at the commencement of the <b>insurance period</b> is not more than 74 years of age.</li> </ul> <p>Retirees, shareholders and/or contractors are not eligible.</p> <p>When the appropriate <b>family</b> subscription has been paid, this definition and the cover are extended to apply to any member of the <b>family</b> when travelling with the insured person and independently on leisure <b>trips</b> only.</p>
<b>Insurer</b>	Bupa Insurance Limited.
<b>Legal expenses</b>	The <b>insured person's representative's</b> legal fees, expenses and other costs or the costs of any other people involved in the <b>legal proceedings</b> if <b>you</b> or the <b>insured person</b> have to pay those costs, which <b>we</b> have agreed. This includes costs, following an out-of-court settlement to which <b>we</b> have agreed.
<b>Legal proceedings</b>	Legal action to protect the <b>insured person's</b> rights in a dispute.

<b>Loss of limb</b>	<p>In the case of an upper limb:</p> <ul style="list-style-type: none"> <li>■ an entire hand or arm being permanently severed.</li> </ul> <p>In the case of a lower limb:</p> <ul style="list-style-type: none"> <li>■ the limb being permanently severed at or above the ankle.</li> </ul>
<b>Loss of sight</b>	<p>Permanent and total loss of sight which shall be considered as having occurred in both eyes if the <b>insured person's</b> name is added to their 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 the <b>insured person</b> qualifies for registration as sight impaired or as severely sight impaired.</p>
<b>Manual work</b>	<p>Hands-on work whether paid or not as a plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or which involves the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant or manual labour of any kind or working in a hazardous location.</p> <p>Manual work does not include work of a purely managerial, supervisory, sales or administrative nature.</p>
<b>Medical emergency</b>	<p>A bodily injury or <b>sudden and unforeseen</b> illness suffered by the <b>insured person</b> while they are on a <b>trip abroad</b> and a recognised <b>medical practitioner</b> tells the <b>insured person</b> that they need immediate in-patient or out-patient <b>treatment</b>.</p>
<b>Medical practitioner</b>	<p>A practitioner who is legally qualified in medicine and currently practising and who is recognised as such by the relevant authority in that country, other than the <b>insured person</b>, a <b>close relative</b>, <b>travelling companion</b> or <b>employee</b> or <b>close business colleague</b>.</p>
<b>Money</b>	<p>Coins and banknotes in legal tender, travellers cheques, travel tickets, hotel and other holiday vouchers which can be converted into cash or replaced, petrol coupons, Green Card, wallet, purse or similar article in which money is normally carried.</p>
<b>Mugging</b>	<p>A violent attack on the <b>insured person</b> with a view to theft by person(s) not previously known to the <b>insured person</b>.</p>
<b>Pair or set</b>	<p>A number of items associated as being similar or complementary or used together.</p>
<b>Permanent total disablement</b>	<p>Disability which prevents the <b>insured person</b> from doing any work of any kind which, after 12 months is beyond reasonable hope of any improvement.</p>

<b>Personal baggage</b>	Clothing and personal effects (including <b>valuables</b> ), suitcases (or similar luggage carriers) taken on or purchased on a <b>trip</b> by the <b>insured person</b> for their individual use during the <b>trip</b> .
<b>Pre-booked accommodation</b>	A commercially run premises which has been booked prior to the start of the <b>insured person's trip</b> and for which they pay a fee. This does not include residential homes belonging to <b>family</b> or friends.
<b>Representative</b>	The solicitor or other suitably qualified person appointed to act for the <b>insured person</b> .
<b>Scheduled public transport</b>	A shared passenger transport service which is available for use by the general public that operates at regular times on fixed routes. Modes such as taxicab, carpooling or hired vehicles (which are not shared by strangers without private arrangement) would not be covered.
<b>Secure area</b>	A locked dashboard, boot or luggage compartment of a motor vehicle which includes: <ul style="list-style-type: none"> <li>■ the fixed storage units of a motorised or towed caravan</li> <li>■ a locked luggage box which is locked to a roof rack which is locked to the roof of a motor vehicle</li> <li>■ the locked luggage compartment of a hatchback motor vehicle which is fitted with a lid which closes off the luggage area</li> <li>■ an estate car which is fitted with a tray or roller blind cover behind the rear seats which is properly engaged.</li> </ul>
<b>Ski pack</b>	Pre-booked lift passes, ski tuition and ski hire.
<b>Strike or industrial action</b>	Any form of strike or industrial action which is carried out with the intention of stopping, restricting or interfering with the production of goods or providing services.
<b>Sudden or unforeseen</b>	A claim that was not anticipated, happened unexpectedly and without warning. Anything for which the <b>insured person</b> has sought <b>treatment</b> , medication or investigations with a <b>medical practitioner</b> prior to booking or travelling, is not considered sudden or unforeseen.
<b>Travelling companion</b>	Any person whom the <b>insured person</b> is travelling with during their <b>trip</b> .
<b>Treatment</b>	Any type of surgical or medical procedure which is carried out solely to cure or relieve an acute illness or injury.

<b>Trip</b>	A pre-booked journey <b>abroad</b> within the <b>geographical limits</b> , not exceeding 180 consecutive days or the period of the original booked journey (whichever is shorter), commencing and ending in the <b>insured person's country of residence</b> during the <b>insurance period</b> . There is absolutely no cover offered by the policy whatsoever for trips which are longer than 180 consecutive days; this would include not insuring the <b>insured person</b> for part of a trip, where the overall trip is longer than 180 days.
<b>Unattended</b>	When the <b>insured person</b> is not in full view of and not in a position to prevent unauthorised interference with or theft of their property or vehicle.
<b>United Kingdom</b>	England, Scotland, Wales, Northern Ireland and the Isle of Man.
<b>Valuables</b>	E-readers, watches, furs, binoculars, telescopes, audio or video or photographic equipment and other related accessories (including CDs, DVDs, MP3 discs or similar), jewellery, precious metals or stones or items made from precious metals or stones.
<b>We, us, our</b>	Bupa Insurance Services Limited, which administers the insurance on behalf of the <b>insurer</b> .
<b>Winter sports equipment</b>	Skis (including bindings), snowboards, ski boots and poles owned by <b>you</b> .
<b>You, your, company</b>	The company named as policyholder on the policy schedule.

# Policy conditions

These are the conditions of the insurance **you** and the **insured person** will need to meet as **your**/and their part of this contract:

## 1. Changes in the insured persons health

Whilst the **insured person** does not need to inform **us** of any pre-existing medical conditions they may have, they do need to ensure that at the time of booking the **trip** and at the time of taking the **trip** the **insured person** is fit to travel and know of no reason why the **trip** could be cancelled. The **insured person** must not travel against the advice of a **medical practitioner** or for the purpose of obtaining **treatment**, or undergoing investigations, tests or consultations **abroad** or have been diagnosed as suffering from a terminal illness.

If the **insured person** has sought advice from a Medical Practitioner, including changes to any medication, in the 2 weeks prior to their **trip**, any claims relating to this may be excluded as it will not be seen as **sudden unforeseen**. Please refer to 'Section 5 – What is not covered'.

## 2. Changes in circumstances

**You** must tell **us**, within 14 days, if:

- anyone who has been insured under this policy is no longer to be covered under this policy
- there is any change in the **insured person's country of residence**
- there is any change in the **insured person's** personal circumstances, where **family** cover has been selected
- the **insured person's family** are no longer living at the same address as the **insured person**.

If **you** do not tell **us** about changes, a claim 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.

## 3. Taking care

The **insured person** must exercise reasonable care to prevent accident, injury, loss, theft or damage and at all times act as if uninsured. The **insured person** must also observe ordinary and proper care in the supervision of their property.

## 4. Fraud

If dishonest means are used by the **insured person** or anyone acting on their behalf to:

- obtain a claims payment under this policy
- obtain cover for which they do not qualify
- obtain cover at a reduced premium

- we** reserve the right not to pay claims. All benefits claimed fraudulently and received must be repaid to **us**.
5. Neither **you** nor the **insured person** can transfer their interest in this policy to anyone else.
  6. **You** nor the **insured person** must not settle, reject or negotiate any claim without **our** written permission.
  7. **We** have the right, if **we** choose, in the **insured person's** 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.
  8. The **insured person** must give **us**, at their reasonable expense, all the information **we** ask for about any claim including evidence and receipts and they must help **us** to take legal action against anyone if **we** ask them to do so.
  9. If the **insured person** claims under this policy for something which is also covered by another insurance policy or service contract, they must provide **us** with full details of the other insurance policy or contract. **We** will only pay **our** share of any claim except for personal legal responsibility where **we** will make no payment where they hold another insurance policy providing this cover.
  10. The **insured person** must take all reasonable steps to get back any article which has been lost or stolen. The **insured person** must, if asked to, identify the person they believe to be responsible for the loss and to assist with any prosecution if necessary.
  11. If **we** settle **your** claim and as a result the travel ticket(s) are not used, **you** or the **insured person** must, if **we** request, give the tickets to **us**.
  12. The **insured person** must return all claims forms within 28 days or as soon as possible after returning **home**, if anything happened during the **trip** which might lead to a claim under this policy. For emergencies or claims that are likely to be over £500, the **insured person** contact Bupa Travel Assistance on +44 (0)1273 736 520<sup>†</sup>. Until you have contacted Bupa Travel Assistance, **we** cannot accept responsibility for any expenses.
  13. If **we** ask for it, the **insured person** must agree to be examined by a **medical practitioner** of **our** choice and at **our** expense.
  14. In the event of the death of anyone insured under the policy, if **we** ask for it the **insured person** or their next of kin must agree to have a postmortem carried out at **our** expense.

<sup>†</sup>We may record or monitor our calls.

15. The **insured person** must pay back to **us** any amount which **we** have paid to them for something which is not covered under this policy.
16. If the **insured person** makes a claim under this policy the policy premium is not refundable as part of their claim.
17. **We** will make every effort to apply the full 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.
18. Any **family** member named as covered at the time of any **trip** will be covered when travelling independently on leisure **trips**.
19. **We** may terminate this policy immediately, if **we** reasonably consider that by continuing this policy **we** or the **insured person** may break any law, regulation, code or court order. This policy does not provide cover to the extent that such cover would expose **us** (or **our** Bupa Group of companies) to any sanction, prohibition or restriction under United Nations resolution or the trade or economic sanction, law or regulations of the European Union, **United Kingdom** or United States of America.
20. This insurance is designed to put the **insured person** back in the same position as they were in before the loss/incident occurred. If the **insured person** is reimbursed/refunded or their **personal baggage** is returned to them before or after **we** have settled a claim, they must inform **us**.

# Policy exclusions

These exclusions apply to all the sections of this policy.

## What is not covered

1. Any claim where the **insured person** is travelling against the advice of a **medical practitioner** or for the purpose of obtaining **treatment** or undergoing tests or investigations **abroad** or has been diagnosed as suffering from a terminal illness.
2. Anyone 75 years old or over.
3. Any loss or damage caused by an act deliberately carried out by **you** or the **insured person**.
4. For loss, damage or **treatment** if the **insured person** had put themselves in danger, except if the **insured person** was trying to save another human life.
5. Any claim which results from the **insured person** committing suicide or attempting suicide or deliberately injuring themselves.
6. Any claim which results from the **insured person** suffering from or developing psychiatric, mental or nervous condition(s), anxiety or depression.
7. Any claim which results directly or indirectly from the **insured person** being addicted to, using or being under the influence of drugs (unless prescribed by a **medical practitioner**) or abusing solvents.
8. Any claim which results directly or indirectly from the **insured person**:
  - being dependent on alcohol
  - consuming excessive amounts of alcohol
  - being under the influence of alcohol
  - suffering withdrawal from alcohol.
9. Air travel other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft.
10. Any claim or expense of any kind caused directly or indirectly by sexually transmitted diseases.
11. Any claim or expense of any kind directly or indirectly caused by, contributed to or arising from Human Immunodeficiency Virus Infection (HIV) and/or Acquired Immunodeficiency Syndrome (AIDS) and/or any form or variation of HIV or AIDS, however caused.
12. Any claim resulting from the **insured person** taking part in **manual work**, unless agreed by **us** prior to the **insured person's trip**.
13. Any claim directly or indirectly relating to or arising from any activity that isn't covered in this policy wording, unless agreed by **us** prior to the **insured person's trip**.

14. Any claim or expense, directly or indirectly caused by:
  - any terrorist act (other than under 'Section 5 – Medical emergency and other related expenses' and 'Section 7 – 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**) or
  - 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.
15. Any loss which happens after **we** have provided services of any kind to the **insured person** or for any loss which happens following any delay, on **our** part, in providing services to the **insured person** unless negligence on **our** part can be proved.
16. Any claim in connection with a **business trip** within the **insured person's country of residence** unless the appropriate level of cover has been chosen and paid for.
17. Any claim in connection with a leisure **trip** within the **insured person's country of residence**.
18. Any costs **you** or the **insured person** would have expected or would have been required to pay, if the event resulting in the claim had not happened.
19. Travel to areas, where at the time of booking the **trip** or thereafter, but before the **insured person** travels, that the Foreign and Commonwealth Office (FCO) has advised against all travel or all but essential travel. If the **insured person** is unsure, please visit [www.gov.uk/foreigntraveladvice](http://www.gov.uk/foreigntraveladvice).
20. Any claim that results from the **insured person** being involved in any malicious, reckless, illegal or criminal act.
21. This insurance does not cover direct or indirect loss or damage cause by computer viruses. This exclusion is applicable to all sections of the policy except 'Section 5 – Medical emergency and other related expenses', 'Section 6 – Legal Protection' and 'Section 7 – Personal Accident'.  
Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.
22. Any claim for the **insured person's family** unless **family** cover has been chosen and paid for.

23. Costs of telephone calls or faxes, food, drinks, laundry, taxi fares (unless agreed by **us** under 'Section 5 - Medical emergency and other related expenses' or 'Section 10 - Money and passport', 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 the **insured person** loses their keys).
24. Any claim for any time shares, maintenance fees, Airmiles, holiday points, promotional vouchers, awards or loyalty scheme points that the **insured person** has used to pay for their **trip**.
25. Any **trips** over 180 consecutive days. There is absolutely no cover offered by the policy whatsoever for **trips** which are longer than 180 consecutive days; this would include not insuring the **insured person** for part of a **trip**, where the overall **trip** is longer than 180 days.

# Activities covered by this policy

All activities listed must comply with the following conditions, unless specifically highlighted below:

- the **insured person** has booked (where appropriate) with a fully licensed and reputable company
- the **insured person** has taken all necessary precautions and wearing the correct protective clothing/eyewear for the activity they are undertaking
- all activities are conducted on a non-professional, non-competitive and non-endurance basis ie no tournaments or matches.

## **The following activities have full cover under this policy:**

Aerobics, Angling, Badminton, Bamboo rafting, Banana boating, Bare-foot water skiing, Baseball, Basketball, Bee keeping, Billiards, Boardsailing/windsurfing, Body boarding/boogie boarding, Body flying/wind tunnel flying, Bowling, Bowls, Breathing observation bubble diving (to 30 metres), Bridge walking, Butterfly farm visiting, Canopy walking/tree-top walking, Charity work (no manual work), Cookery courses, Cricket, Croquet, Cross-country running, Darts, Deep sea fishing, Fishing, Fives, Flying as a fare-paying passenger in a private aircraft or helicopter, Golf, Gorge walking, Gymnastics, Handball, Horse grooms – must wear a hard hat where possible when riding, Hurling, Hydrozorb, Jogging, Korfbal, Lapland day trips, Netball, Paddle boarding, Parachute jumping (tandem), Parasailing, Parascending (over water), Pony trekking, Pool, Rackets, Racquet ball, Rafting, Ringo's, Roller blading/skating, Roller skating, Rounders, Sky jump from Auckland Sky Tower (in New Zealand), Snooker, Snorkelling, Soccer, Softball, Squash/rackets, Street dancing, Summer tobogganing, Surfing, Swimming, Swimming with dolphins, Sydney Harbour Bridge Walk, Table tennis, Ten-pin bowling, Tenpin bowling, Tug-of-war, Ultimate Frisbee, Walking – hill (up to 2,000 metres), Water polo, Water skiing, Whale watching (from boats), Yoga.

## **The following activities are covered under the insured persons policy, but are subject to conditions and/or limitations to cover.**

## **Winter sports activities are covered only when the Leisure Cover option has been selected and paid for, and may also be subject to conditions and/or limitations to cover.**

Please visit **our** website [bupa.co.uk/business/business-travel-insurance](http://bupa.co.uk/business/business-travel-insurance) or call **us** on 0800 00 10 22<sup>†</sup> for more information regarding these conditions and limitations.

*Abseiling, Airboating (on the Everglades), Archery, Assault courses, Battle re-enactment, Big foot skiing, Bungee jump (3 maximum), Camel rides/trekking,*

<sup>†</sup>We may record or monitor our calls.

Canal boating/ gondola riding, Canoeing (not sea canoeing, up to grade 2 only), Car meet, Catamaran sailing (within 3 miles from land), Clay pigeon shooting, Climbing – indoor/man-made walls, Cross-country skiing, Curling, Cycling (leisure) – not mountain biking (see separate entry for this), Dinghy (inflatable or rowing), Diving, Dog Sledding, Dragon boating, Dry slope skiing/boarding, Elephant rides/trekking, Fanboating, Fell running, Fell walking, Fencing, Flotilla sailing with a professional guide, Football/soccer, Gliding, Go-karting, Hang-gliding, Helicopter/small plane rides, Helmet/scuba diving up to 30 metres, Hiking/hill walking over 2,000 metres and under 5,000 metres altitude, Hiking/hill walking under 2,000 metres altitude, Horse riding, Husky sledge rides, Hot air ballooning (passenger only), Hydrospeeding, Ice curling, Ice skating (on recognised rink), Ice/snow karting, Inline skating, Jet biking/skiing, Jetboating, Kayaking (not sea kayaking, up to grade 2 only), Kilimanjaro climbing, Langlauf, Marathons, Mixed gas diving, Mono Skiing, Motorcycling – with a valid motorcycle licence, Mountain biking, Narrowboating, Nordic Walking (with poles), Orangutan feeding, Orienteering, Paintballing, Pedalo riding, Rallying, Rambling, Reverse bungee jumping (3 maximum), RIB safari, Riverboarding, Rowing, Running (not long distance), Safari (no guns or horse riding ones), Safari trekking in a vehicle (no guns), Safari trekking on foot (no guns), Sailboarding, Sailing, Scuba/helmet diving up to 30 metres (sub-aqua diving), Ski mobiles (passenger only), Ski-dooing (passenger only), Skiing off piste, Skiing on piste, Sledging/sleighing, Sleigh rides (passenger only), Snow blading on-piste, Snow mobiles (passenger only), Snowboarding on piste, Snowshoeing, Skateboarding, Snuba diving, Speed skating, Sub-aqua diving, Swimming with stingrays, Tall Ship crewing, Tennis, Tobogganing, Touch football, Touch rugby, Trampolining, Trekking over 2,000 metres and under 5,000 metres altitude, Trekking under 2,000 metres altitude, Wakeboarding, War games/ paintball, White water canoeing/rafting (up to grade 3), White water sledging, Windsurfing, Yachting, Zorbing (not river, sea or downhill).

Any activity not listed above that the **insured person** may wish to do whilst on a **trip**, will not be covered under this policy unless the **insured person** has had authorisation from Bupa Travel Services prior to taking part in the activity.

# Making a complaint

**We** are committed to providing **you** or the **insured person** with a first class service at all times and will make every effort to meet the high standards **we** have set. If **you** or the **insured person** feel that **we** have not achieved the standard of service **you** or the **insured person** would expect or if **you** or the **insured person** are dissatisfied in any other way, then this is the procedure that **you** or the **insured person** should follow.

**Our** member services department is always the first number to call if **you** or the **insured person** need help or support or if **you** or the **insured person** have any comments or complaints. **You** or the **insured person** can contact **us** in several ways.

By phone: **0800 00 10 22**<sup>†</sup>

In writing: **Customer Relations, Bupa, Salford Quays, Manchester 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**.

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

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

If **we** cannot resolve **your** complaint immediately **we** will write to **you** or the **insured person**, within five working days, to acknowledge receipt of **your** complaint. **We** will then continue to investigate **your** complaint and aim to send **you** or the **insured person our** full written final decision within 15 working days. If **we** are unable to resolve **your** complaint within 15 working days **we** will write to **you** or the **insured person** to confirm that **we** are still investigating **your** or the **insured person's** complaint.

Within eight weeks of receiving **your** complaint **we** will either send **you** or the **insured person** a full written final decision detailing the results of **our** investigation or send **you** or the **insured person** a letter advising that **we** have been unable to complete the review of **your** complaint.

If **you** or the **insured person** remain dissatisfied after receiving **our** final decision, or after eight weeks **you** or the **insured person** do not wish to wait for **us** to complete **our** review, **you** or the **insured person** may refer **your** complaint to the Financial Ombudsman Service. **You** or the **insured person** can write to them at: Exchange Tower, London E14 9SR or call them on 0800 023 4567 (free for fixed line users) 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** or the **insured person** can visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

<sup>†</sup>We may record or monitor our calls.

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

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

### **The Financial Services Compensation Scheme (FSCS)**

In the unlikely event that **we** cannot meet **our** financial obligations, **you** or the **insured person** 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 **[www.fscs.org.uk](http://www.fscs.org.uk)**

# The insured person's cover

## Section 1 – Cancellation or cutting short the trip

This section of the policy sets out the cover **we** provide if the **insured person** needs to cancel their **trip** or cut it short, due one of the reasons listed below.

The most **we** will pay up to for any one claim for each person insured under the policy per **trip** is as follows:

- up to £3,000
- **excess** of £25 applies or £10 for loss of deposit.

### What is covered

**We** will reimburse the **insured person** if they suffer a financial loss for the unused portion of their booked and paid travel and accommodation costs either in part or in full, if the **insured person** cancels before commencement of their **trip** or; they cut their **trip** short and return home early during the **insurance period** as a direct result of any of the following situations:

- 1.1 the **sudden or unforeseen accidental bodily injury**, or illness or death of the **insured person** and/or person with whom the **insured person** is going to stay with during the **trip**
- 1.2 the **sudden or unforeseen** death or life threatening **accidental bodily injury** or illness of a **close relative** and/or **close business colleague** and/or **travelling companion** or their **close relative**
- 1.3 if the **insured person** or a **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 if the **insured person** or a **travelling companion** are **hijacked** (unlawful seizure of the vehicle in which they are travelling)
- 1.5 if the **insured person** is made redundant and has had two years' continuous employment and redundancy is notified after the issue of the policy
- 1.6 if the **insured person's** presence, or that of a **travelling companion**, is required following serious fire, storm or flood damage at their **home**, or place of business, within the **country of residence** or required by the police following burglary at their **home**, or place of business in the **country of residence**

- 1.7 **strike or industrial action**, adverse weather conditions or the mechanical breakdown of aircraft, sea vessel or train which delays the **insured person's** pre-booked (and specified on their ticket) outward flight, sea crossing or international train journey from their **country of residence** for more than 12 hours. Written confirmation from the **insured person's** carrier confirming period of delay will be required
- 1.8 if the **insured person** is a member of the British armed forces, police, fire, nursing or ambulance services and authorised leave is cancelled due to an unexpected emergency or are called up for operational reasons. This cover will only apply if the need to cancel a **trip** could not reasonably have been expected at the time this insurance was purchased and at the time of booking any **trip**
- 1.9 if the **insured person's** passport or visa is stolen within five days of their booked departure date and there is not enough time for them to get an emergency replacement
- 1.10 if after the time the **insured person** has booked their **trip** or purchased their policy, whichever is the later, the Foreign and Commonwealth Office advises against all, or all but essential travel to their intended destination and they cannot get reimbursed by their tour operator/airline or provider

If the **insured person** fails to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.

If leisure cover has been purchased then in respect of winter sports the following applies:

- If the **insured person** makes a claim under 'Section 1 – Cancellation or cutting short the trip' and **we** agree to pay their claim, **we** will also pay up to £150 for **ski pack**. In the event of cutting short the **insured person's trip** and returning **home** early, **we** will pay for their non-refundable **ski packs** on a pro-rata basis for each full day that the **ski pack** is unused, up to a maximum of £150.
- Avalanche and landslide: If the **insured person's scheduled public transport** service is cancelled or cut short because of an avalanche or landslide or dangerous high wind, **we** will pay for additional, reasonable accommodation and travel expenses that they incur. The most **we** will pay for any one claim is £30 per day for each person insured under the policy up to a maximum of £150 per **trip**.

- Piste closure: If, during a **trip** starting after 1 November and ending before 31 March, the **insured person** cannot ski at their pre-booked resort because of either a lack of or excess of snow causes a total closure of the lift system **we** will pay for reasonable transportation costs, lift pass charges and similar costs which they have to pay to travel to and from a similar resort or area to ski. In the event of a piste closure, **we** will require a letter from the tour operator or ski lift operator confirming the date(s) and reasons for the closure. The most **we** will pay for any one claim is £20 per day for each person insured under the policy up to a maximum of £200 per **trip**.

### What is not covered

- a. The **excess** or if only claiming for loss of deposit, the first £10 of each and every claim.
- b. Cancelling or cutting short the **insured person's trip** because of:
  - their disinclination to travel or
  - their loss of enjoyment of the **trip** or
  - a medical condition for which a **close relative** is awaiting in-patient **treatment** at the time of booking the **trip** or
  - a medical condition for which a **close relative** has consulted a specialist or received in-patient **treatment** within the last 12 months prior to the **trip**
- c. The death, life threatening **accidental bodily injury** or illness of a **close relative** and/or person with whom the **insured person** is going to stay with during the **trip**, that was not considered as **sudden or unforeseen**.
- d. The costs of any new travel expenses incurred, for example, newly booked flights when the **trip** has been cut short. **We** will only pay for the **insured person's** unused travel costs.
- e. Curtailment to anywhere other than the **insured person's country of residence**.
- f. **We** won't pay the proportion of any **trip** costs for a **travelling companion** not insured on this policy. This applies even if the **trip** was paid for by someone insured on this policy.
- g. Any claim that could have reasonably been expected at the time this insurance was purchased and at the time of booking any **trip**.
- h. Any claim where the **insured person** cannot provide evidence that their authorised leave was cancelled.
- i. The theft of the **insured person's** passport or visa, which has not been reported to the local Police within 24 hours of discovery or as soon as possible after that and get (at the **insured person's** own expense) a written report. The police report must be sent to **us** with their claim.

## What is not covered (continued)

- j. Any claim as a result of the **insured person's** failure to obtain the required passport or visa.
- k. Any costs in respect of Air Passenger Duty. This can be reclaimed by the **insured person** through their travel agent or airline.
- l. Any claim for a pre-booked **trip** which involves pre-planned or pre-known medical treatment, consultation, tests or investigations.
- m. Delays caused by **strike or industrial action** which has started or for which the start date had been announced before the **insured person** made their travel arrangements for their **trip**.
- n. Any costs incurred because the **insured person** did not tell their carrier or travel agent immediately they knew that their **trip** was to be cancelled or cut short.
- o. Delays caused by the withdrawal from service of any aircraft, sea vessel or train on the orders or recommendation of the regulatory authority in any country.
- p. 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.
- q. Any claim where the **insured person** has not arrived at their international departure point and has not checked in for their flight, sea crossing or train journey before the intended departure time.
- r. Any claim because of pregnancy within 10 weeks of the estimated delivery date.
- s. Any claim because of the **insured person's** financial circumstances other than redundancy qualifying for payment under the Employment Rights Act 1996. ie that the **employee** has two years continuous employment.
- t. Any claim because a person who is insured under this policy, or any other person on whom the **trip** depends, has to attend a court of law unless they have been called up for compulsory jury service or they are being called to give evidence because they are under subpoena.
- u. Any claim due to the delay or amendment of the booked **trip** because of government action or restrictive regulations.
- v. Any claim for cancellation which is not supported by a cancellation invoice provided by the **trip** provider or their agent.
- w. Any claim for any timeshares, maintenance fees, Airmiles, holiday points, promotional vouchers, awards or loyalty scheme points that the **insured person** has used to pay for their **trip**.
- x. Any costs involved in obtaining medical evidence to substantiate a claim, for example a GP report, unless agreed by **us**.

## What is not covered (continued)

If leisure cover has been purchased then in respect of winter sports the following applies:

- y. The **excess** applicable under the section the **insured person** is claiming.
- z. Anything not covered under the main sections of the policy
- aa. Any claim if the **insured person** cannot ski for less than 24 hours in a row.
- ab. Any claim which involves the closure of baby drags and lifts used for transport within the resort by non-skiers.
- ac. Any claim which involves the closure of the winter sports lift system because of avalanches or landslides.

## Important note

1. To make a claim for cancellation on medical grounds, the **insured person** must first contact Bupa Travel Claims on +44 (0)1784 410 910<sup>†</sup>, who will provide a claim form which includes a certificate for the **insured person** to take to their **medical practitioner** for completion.
2. If the **insured person** has suffered an illness or injury and wishes to cut short their **trip** on medical grounds, the **insured person** must contact Bupa Travel Assistance on the numbers on page 6 immediately for authorisation. If the **insured person** does not receive authorisation, their claim may be rejected.
3. If the **insured person** has to cut their **trip** short, **we** will pay a proportion of the non-refundable travel and accommodation costs on a pro-rata basis for each complete day based on the **insured person's** arrival date back in their **country of residence** or for **trips** solely within the **insured person's country of residence**, arrival back **home**.

<sup>†</sup>We may record or monitor our calls.

## Section 2 – Missed departure

This section of the policy explains the benefits **we** provide if the **insured person** arrives too late to board their flight, train or sea vessel at their international departure point.

The most we will pay up to for any one claim for each person insured under the policy per trip is as follows:

- up to £500 per **trip** for travel within **Europe** or
- up to £1,000 per **trip** for travel outside **Europe**.

### What is covered

**We** will pay for reasonable additional travel and accommodation costs to enable the **insured person** to:

- 2.1 reach the **insured person's** destination **abroad** if they arrive at their international departure point too late to board the aircraft, train or sea vessel on which they are pre-booked to travel; or
- 2.2 return to the **insured person's country of residence** if they arrive at their point of international departure **abroad** too late to board the aircraft, train or sea vessel on which they are pre-booked to travel **home**; or
- 2.3 reasonable transport costs to return the **insured person** to their **country of residence**, if their original mode of transportation is unavailable as a direct result of:
  - the failure of **scheduled public transport**; or
  - an accident to or breakdown of the vehicle in which the **insured person** is travelling.

### What is not covered

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

## What is not covered (continued)

- f. Delays caused by **strike or industrial action** which had started or for which a start date had been announced before they made their travel arrangements for their **trip**.
- g. Delays caused by the withdrawal from service of any aircraft, sea vessel or train on the orders or recommendation of the regulatory authority in any country.
- h. Additional costs where the **scheduled public transport** operator has offered reasonable alternative travel arrangements.
- i. Any claim where the **insured person** has not obtained a written police or repairers report where the vehicle they are travelling in is involved in an accident or breaks down.
- j. Any claim for breakdown of any vehicle which is owned by the **insured person** and which has not been serviced properly or maintained in accordance with manufacturers instructions.
- k. Any claim where the **insured person** did not leave enough time to reach their international departure point on time.
- l. Any claim under this section if the **insured person** has also claimed under 'Section 1 - Cancellation or cutting short the trip'.
- m. Any claim arising from a **trip** solely within the **insured person's country of residence**.

## Section 3 – Travel delay

This section of the policy sets out the benefit **we** provide if the **insured person's** travel is delayed.

The most **we** will pay up to for any one claim for each person insured under the policy per **trip** is as follows:

- up to £100.

Of which **we** will pay:

- £20 for each person insured under the policy for the first 12 hours that they are delayed and
- £10 for each person insured under the policy for each additional full 12-hour period of delay.

### What is covered

If the sea vessel, aircraft or train on which the **insured person** is pre-booked to travel is delayed to or from the **insured person's country of residence** resulting in them arriving at their destination at least 12 hours after the original scheduled arrival time, as a direct result of:

- **strike or industrial action** or
- adverse weather conditions or
- mechanical breakdown of aircraft, sea vessel or train on which the **insured person** is travelling.

### What is not covered

- a. Delays caused by **strike or industrial action** which had started or for which a start date had been announced before travel arrangements were made for the **insured person's trip**.
- b. Delays caused by the withdrawal from service of any aircraft, sea vessel or train on the orders or recommendation of the regulatory authority in any country.
- c. Any claim where the **insured person** has not arrived at their international departure point for their flight, sea crossing or train journey before the minimum check-in time, with the journey still going ahead.
- d. Any claim where the **insured person** has not obtained written confirmation from the carrier showing the period and reason for delay.
- e. Any additional travel or accommodation costs the **insured person** may incur as a result of the delay.
- f. Any claim where the **insured person** has already claimed under 'Section 1 – Cancellation or cutting short the trip' for the same event.

# Section 4 – Assistance cover

## 4.1 Pre-travel assistance

This section of the policy explains the services **we** provide before the **insured person** travels and **we** can be contacted on +44 (0)1273 736 520<sup>†</sup>.

Before the **insured person** travels **we** can provide them with the following advice and information:

- current visa and/or entry permit requirements for any country in the world
- current inoculation and vaccination requirements for any country in the world – **we** will not pay for the cost of vaccinations or inoculations
- current World Health Organisation warnings
- weather conditions
- languages
- time zones and differences
- motoring regulations and restrictions
- main bank opening hours, national or bank holidays.

## 4.2 Personal assistance

This section of the policy explains the administrative and delivery costs **we** will pay for when providing the following services.

### What is covered

4.2.1 If the **insured person** suffers an illness, accident or has unforeseen travel delay problems, **we** will send two urgent messages to their **home**.

4.2.2 If the **insured person** needs **us** to, **we** will help:

- source essential drugs or other medication which have been lost or which they cannot get **abroad**
- source prescription glasses or contact lenses which have been lost or broken and which they cannot get **abroad**
- obtain blood supplies which they cannot obtain **abroad**.

4.2.3 **We** will provide access to the names and addresses of local doctors, hospitals, clinics or dentists when the **insured person** wants a consultation or if minor **treatment** is needed.

If any **treatment** other than for minor ailments is needed, they must advise **us** as soon as possible.

<sup>†</sup>We may record or monitor our calls.

- 4.2.4 If the **insured person's personal baggage** has been lost and the carrier has not found it for them, **we** will help trace their **personal baggage** and deliver it to them. **We** will need their baggage tag number
- 4.2.5 If the **insured person's** tickets and travel documents, including their passport, have been lost or stolen, **we** will help them to replace these and refer them to a suitable travel office.
- 4.2.6 If the **insured person's** credit or debit cards are lost or stolen, **we** will tell their credit or debit card **company** in their **country of residence** if they ask **us** to.

### What is not covered

- a. The cost of any items unless they are insured under another section of this policy.

# Section 5 – 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.

Please note this is a travel insurance policy and not a health insurance policy. It does not provide cover for elective or non-emergency procedures.

This policy does not provide cover for **treatment**, tests or investigations in private hospitals or clinics where medically suitable state facilities are available.

The most **we** will pay up to for any claim for each person insured under the policy per **trip** is as follows:

- up to £5,000,000 for medical emergencies and repatriation. However in the event of a claim over £500 or if the **insured person** requires in-patient **treatment abroad**, they must contact Bupa Travel Assistance immediately on +44 (0)1273 736 520<sup>†</sup> or cover may be declined
- up to £1,000 for emergency dental **treatment**
- up to £2,500 for burial or cremation **abroad**
- **excess** of £25 applies.

## What is covered

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

- 5.1 reasonable and necessary emergency medical and surgical **treatment** in the nearest suitable hospital
- 5.2 in the event of death:
  - the cost of burial or cremation **abroad** up to a maximum of £2,500 or
  - the cost of transporting the body or ashes to the **insured person's home**.
- 5.3 emergency dental **treatment** for the immediate relief of pain  
The most **we** will pay for each person insured under the policy is £1,000 per **trip**.
- 5.4 additional travelling costs to repatriate the **insured person** to their **country of residence** when recommended by **our** senior medical officer, including the cost of a medical escort if necessary
- 5.5 reasonable additional accommodation costs if the **insured person** remains **abroad** after their original planned return date on the advice of **our** senior medical officer until they are deemed fit to travel by **our** senior medical officer

<sup>†</sup>We may record or monitor our calls.

- 5.6 reasonable additional travel and accommodation costs for the **insured person's** spouse, civil partner or partner (if travelling with them) or their **travelling companion** to accompany them if they need to return to their **country of residence** for **treatment** on the advice of **our** senior medical officer
- 5.7 reasonable accommodation costs for one person to remain with the **insured person** if this is recommended by **our** senior medical officer
- 5.8 reasonable travel and accommodation costs for one person to travel out and stay with the **insured person** and/or accompany them **home** if this is recommended by **our** senior medical officer. The most **we** will pay for any one claim per **trip** is £750.
- 5.9 a competent adult of **our** choice to accompany any of the **insured person's** children insured under this policy **home** and their additional travelling costs if the **insured person's** 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 £750.

If leisure cover has been purchased then in respect of winter sports the following applies:

### What is covered

If the **insured person** makes a claim under 'Section 5 – Medical emergency and other related expenses' and **we** agree to pay their claim, **we** will also pay up to £150 for the **insured person's** unused and non-refundable **ski pack** if, during their **trip**, a **medical practitioner** certifies that they are unable to ski as the direct results of a bodily injury or **sudden or unforeseen** illness.

### What is not covered

- a. The **excess**.
- b. Costs of more than £500 which **we** have not agreed in advance.
- c. Any adverse effects of medical **treatment** or medication which has been sought or altered within two weeks prior to taking a **trip**, where the **insured person** is not considered fit to travel by their treating **medical practitioner** at the time of departure.
- d. Any **treatment**, investigations or tests in a private hospital or private clinic unless authorised and agreed by **us**.
- e. The cost of a private or semi-private hospital room unless authorised and agreed by **us**.
- f. Any **treatment** or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
- g. Any **treatment**, consultations, tests or investigations that were pre-planned or pre-known by the **insured person**.

## What is not covered (continued)

- h. 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 **insured person's country of residence**.
- i. Any claim related directly or indirectly to any pre-existing medical condition that is still undergoing medical care (not including routine maintenance of a pre-existing medical condition) or physiotherapy or where the **insured person** is not considered fit to travel by their treating **medical practitioner** at the time of departure.
- j. Any claim related directly or indirectly to any undiagnosed condition or symptoms, which the **insured person** sought medical advice and is not considered fit to travel by their treating **medical practitioner** at the time of departure.
- k. Any costs involved in obtaining medical evidence to substantiate a claim, for example a GP report, unless agreed by **us**.
- l. Any claim related directly or indirectly to any pre-existing medical condition that is still undergoing medical care (not including routine maintenance of a pre-existing medical condition) or physiotherapy or where the **insured person** is not signed off by their treating **medical practitioner** at the time of departure.
- m. 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 **insured person's country of residence**.
- n. **Treatment** and/or dental **treatment** for cosmetic reasons.
- o. The cost of **treatment** for pregnancy or childbirth incurred within 10 weeks of the expected date of delivery.
- p. The cost of dental **treatment** involving the provision of dentures, artificial teeth, permanent crowns, bridgework or the use of precious metals (the cost of the removal of any of the above to enable treatment for the immediate relief of pain, will be covered).
- q. The cost of any **treatment** when the **insured person** has been told by a **medical practitioner** that the **treatment** can safely be delayed until they return **home**.
- r. Any costs the **insured person** incurs **abroad** after the date **our** senior medical officer tells them that they should return **home**.
- s. Any travelling or accommodation costs where **we** have not arranged the transportation or accommodation.
- t. In respect of points 5.6, 5.8 and 5.9 any air travel costs above the same class of travel as that paid by **you** or the **insured person** on his/her outward **trip**.

### What is not covered (continued)

- u. In respect of points 5.5, 5.6, 5.7 and 5.8, accommodation of a higher rating or category than the **insured person** originally booked and paid for.
- v. Accommodation costs other than the cost of a standard room (room only).
- w. In respect of 5.9, children who are 18 years old or over or who are not insured under the policy.
- x. Costs incurred in the **insured person's country of residence** other than the cost of transporting the body or ashes of anyone insured under this policy to their **home**.

## Section 6 – Legal protection

**We** will provide telephone guidance and assistance on any legal problem which arises in connection with a **trip**. This service operates from the start of a **trip** until seven days after completion of the **trip**.

The most **we** will pay up to for any one claim for each person insured under the policy per **trip** is as follows:

- up to £25,000.

### What is covered

**We** will insure the **insured person** for:

- 6.1 **legal expenses** to claim compensation or damages if the **insured person** is injured or if they die as a direct result of an accident that happens during the **trip**
- 6.2 travelling expenses up to a maximum of £250 if the **insured person** has to attend a court **abroad** about their claim for compensation.

### What is not covered

**We** will not cover any claim:

- a. for **legal expenses** which **we** have not agreed to beforehand in writing
- b. reported to **us** more than 90 days after the incident
- c. where **we** think there is not a reasonable chance of the **insured person** winning the case or achieving a reasonable outcome
- d. where a reasonable estimate of the **insured person's** total **legal expenses** is greater than the compensation or damages that they are claiming
- e. where the **insured person** is injured or die as a result of taking part an activity not covered under this policy
- f. for damages or fines the **insured person** has to pay
- g. made by **you** or the **insured person** against **us**, the **insurer**, **our** agents or a Travel Agent, Tour operator or carrier
- h. for any costs relating to a claim or counterclaim made against the **insured person**
- i. any **legal expenses** which are dependent upon the successful outcome of the case.

## How we settle claims under this section

The **insured person** must comply with the terms of this policy.

If anything happens which might lead to a **legal expenses** claim, the **insured person** must tell **us** immediately by filling in a claim form, giving **us** a full and truthful account of the details of their claim. The **insured person** must give **us** any information **we** request. **We** will appoint and control the legal **representative** unless otherwise agreed by **us** in writing.

**We** will give the **insured person our** agreement if:

- **we** think the **insured person** has a reasonable chance of winning their case and achieving a reasonable outcome and
- **we** think it is reasonable to pay the **insured person's legal expenses**.

If **we** do not accept the **insured person's** claim **we** will tell them why.

If there is a dispute between **you** or the **insured person** and **us**, the **insurer** or **our** agents about this section of the policy, it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister to whom the **insured person** and **we** agree. If **we** cannot agree with them on an arbitrator, the President of the Law Society (or similar organisation) will choose an arbitrator.

The side that loses the arbitration will pay the costs of the arbitration. If the decision is not totally in the favour of one side, the arbitrator will decide who pays the costs.

This arbitration procedure does not prejudice the **insured person's** right to have recourse to any other complaints procedure to which the **insurer** subscribes to or the courts.

When an incident happens outside of the European Economic Area (EEA), **we** will appoint and control the legal **representative**.

If the **insured person's representative** wants to consult a barrister **we** will agree if **we** think it is reasonable. The **insured person** must give **us** the name of the barrister and the reasons why they need one.

**We** may take over and continue in the **insured person's** name all legal action if the dispute is for an amount which is less than £1,000 or if the dispute could be dealt with by the Small Claims Court. In these circumstances, **we** may carry out **our** own investigation and try to settle their dispute. The **insured person** must agree to a settlement which is reasonable.

The **insured person** must tell **us** if an offer is made to settle the dispute.

The **insured person** must not negotiate or agree to settle the dispute without having **our** agreement beforehand. If they do not accept a reasonable offer to settle the dispute, **we** may not continue to support their claim.

**We** must be able to contact the **insured person's representative**. The **insured person** and the **insured person's representative** must co-operate with **us** and tell **us** about developments to do with their case.

The **insured person** must send all bills for the **representative's legal expenses** to **us** as soon as they receive them. The **insured person** must confirm to **us** that any charges they have to pay for the **representatives** handling this dispute are acceptable and that **we** may pay the bill for them.

The **insured person** and their **representative** must take every step to recover **legal expenses**. The **insured person** must pay any recovered **legal expenses** to their **representatives** who must then refund any **legal expenses** which **we** have paid or which **we** are due to pay.

If, during the claim, **we** think that there is not a reasonable chance of the **insured person** winning the case or achieving a reasonable outcome, **we** may not continue to support the **insured person's legal proceedings**.

## Section 7 – Personal accident

This section of the policy sets out the cover **we** provide if the **insured person** has an accident during a **trip**.

The most **we** will pay up to for any one claim for each person insured under the policy per **trip** is as follows:

- £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**.

### What is covered

If the **insured person** suffers **loss of limb(s), loss of sight, permanent total disablement** or dies as a result of an **accidental bodily injury** during a **trip**, which within 12 months is the sole cause of either death or disablement:

The most **we** will pay for any one claim in total is £30,000 per person insured under this policy or £1,000 for the death of any person insured under 18 years old or more than 69 years old.

### 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 the **insured person** engages in any activity where this policy states that personal accident cover is excluded.
- c. Any claim arising from the use of machinery, the contracting of any disease, illness and/or medical condition, or any naturally occurring condition or the result of anything that happens gradually, the injection or ingestion of any substance, any event which directly or indirectly exacerbates a previously existing physical bodily injury.

## Section 8 – Personal baggage

This section of the policy sets out the cover **we** provide for the **insured person's personal baggage**.

The most **we** will pay up to for any claim for each person insured under the policy per **trip** is as follows:

- up to £3,000

Of which **we** will pay:

- £500 per **trip** for any one item or any one **pair or set**
- £500 per **trip** for **valuables**
- **excess** of £25 applies.

### What is covered

8.1 The **insured person's personal baggage** is covered if it is:

- lost or damaged
- stolen
- destroyed

and not recovered during a **trip**.

8.2 If **you** have chosen and paid for leisure cover then in respect of winter sports the following applies.

The most **we** will pay for **winter sports equipment** is £500 for each person insured under the policy.

### What is not covered

- a. The **excess**.
- b. On both business and leisure **trips**, the following are not covered: contact or corneal lenses, dentures, bonds, securities, stamps or documents of any kind, musical instruments, typewriters, antiques, pedal cycles, coupons, satellite navigation systems, televisions, motorised or mechanically propelled or assisted vehicles (other than mobility aids required due to a disability), boats or any parts or accessories for any of them, owned by **you** or the **insured person** or for which they are responsible. This includes accessories related to these items.

If the **insured person** has purchased leisure cover and is on a leisure **trip** the following items are not covered: mobile telephones, BlackBerrys (or similar), iPhones, iPads, portable personal computers, laptops, business goods, personal electronic organisers, palmtop devices, calculators, dictaphones, portable facsimile machines, telephone modems, portable overhead projectors, software, iTunes, applications or computer packages, stock or trade samples and any specialised equipment relating to **your** or the **insured person's** business, trade or profession owned by the **insured person** or for which they are responsible. This includes accessories related to these items, owned by **you** or the **insured person** or for which they are responsible. This includes accessories related to these items.

If the **insured person** is on a **business trip**, please refer to 'Section 16 – Business machines', to see the cover we provide for: mobile telephones, BlackBerrys (or similar), iPhones, iPads, portable personal computers, laptops, personal electronic organisers, palmtop devices, calculators, dictaphones, portable facsimile machines, telephone modems, portable overhead projectors, owned by **you** or the **insured person** or for which the **insured person** is responsible. This includes accessories related to these items.

- c. Glass, china, or pictures other than when purchased by the **insured person** on a **trip abroad**.
- d. Theft of **personal baggage** from a locked, **unattended** motor vehicle unless:
  - the items were locked out of sight in a **secure area** and
  - force and violence were used to get into the motor vehicle and
  - proof of forcible, violent and unauthorised entry is available.
- e. Theft of **valuables** from an **unattended** motor vehicle.
- f. Loss, theft or damage to **valuables** not carried in the **insured person's** hand baggage whilst they are travelling.
- g. Loss, damage or destruction by wear and tear, insects, vermin, denting, scratching, dyeing and mechanical or electrical breakdown.
- h. Confiscation or detention by customs or other official bodies.
- i. 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.

## How we settle claims for personal baggage

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 the **insured person** 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**.

**We** will request proof of purchase/ownership where the **insured person** is claiming for stolen or lost goods and **we** will require written reports from the local police and/or the carrier for all lost or stolen items. Receipts will be required for all single items above £50 in value. However, **we** do understand that the **insured person** 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 they provide evidence of purchase/ownership where they could be reasonably expected to have such evidence. Proof of ownership can include warranty cards, manuals, receipts, bank or credit card statements.

If the **insured person** is unable to provide evidence of purchase/ownership where they could be reasonably expected to have such evidence, **we** may decline their **personal baggage** claim or settle the claim up to the value of the evidence provided.

## Section 9 – Baggage delay

This section of the policy sets out the cover **we** provide if the **insured person's personal baggage** is delayed.

The most **we** will pay up to for any one claim for each person insured under the policy per **trip** is as follows:

- up to £100 for leisure **trips**
- up to £500 for **business trips**.

### What is covered

- 9.1 The cost of buying essential items if the **insured person's 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 **insured person's country of residence**.
- 9.2 If **you** have chosen and paid for leisure cover then in respect of winter sports the following applies:
- the cost of hiring replacement **winter sports equipment** if the **insured person's winter sports 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 for each person insured under the policy is £15 per day up to a maximum of £300 per **trip**.

### How we settle claims under the baggage delay section

If **we** pay the **insured person's** claim under this section **we** will deduct the amount from the final settlement of any claim the **insured person** makes under 'Section 8 – Personal baggage' if the items are lost permanently.

The **insured person** must keep all their receipts from the purchase of essential items and send them to **us** with their claim.

The **insured person** must provide written confirmation from the carrier confirming the period of the loss of their **personal baggage**.

# Section 10 – Money and passport

This section of the policy sets out the cover **we** provide for the **insured person's money** and passport.

The most **we** will pay up to for any claim for each person insured under the policy per **trip** is as follows:

- up to £1,000
- an **excess** of £25 applies.

## What is covered

10.1 The **insured person's money** is covered if it is:

- lost or damaged
- stolen
- destroyed

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

The most **we** will pay for any one claim for cash is £500 for each person insured under the policy

The most **we** will pay for any one claim for cash belonging to any person insured under the policy who is under 18 years old is £100.

10.2 The cost of reasonable additional travel (one return journey to the relevant passport office) and accommodation expenses the **insured person** incurs **abroad** while obtaining a replacement passport if their passport is lost or stolen outside their **country of residence** during a **trip**.

- **We** will only pay a proportion of costs for the **insured person's** original passport on a pro-rata basis for each complete unused year.

## What is not covered

- a. The **excess**.
- b. The theft or loss of **money** or the **insured person's** passport which has not been reported to the local police or their carrier within 24 hours of discovery of the incident or as soon as possible thereafter. The written incident report must be sent to **us** with the **insured person's** claim.
- c. Loss due to confiscation or detention by customs or other lawful officials and authorities.
- d. Loss, damage, theft or destruction of **money** which was not being carried by the **insured person** on their person or was not left in a safety deposit box.

### What is not covered (continued)

- e. In respect of 10.2, accommodation of a higher rating or category than the **insured person** had originally booked and paid for.
- f. Accommodation costs other than the cost of a standard room (room only).
- g. Costs of a temporary passport, visa or support documentation.

# Section 11 – Personal legal responsibility

This section of the policy sets out the cover **we** provide for certain personal legal responsibilities the **insured person** may have.

The most **we** will pay up to for any one claim for each person insured under the policy per **trip** is as follows:

- up to £2,000,000.

## What is covered

The **insured person's** legal responsibility to pay damages and costs to others which are the result of:

- 11.1 accidental death or physical injury to anyone during a **trip** and/or
- 11.2 accidental loss of or damage to property during a **trip**.

If the **insured person** dies, this cover is transferred to their legal personal **representative** provided that the **representative** follows the terms and conditions of the policy as far as they can.

## What is not covered

- a. Accidental death of or physical injury to the **insured person** or any of their family.
- b. Anything belonging to the **insured person**, or anything the responsibility of the **insured person** or any of their family or anyone employed by the **insured person** or any of their family or anyone living with the **insured person** or any of their family.
- c. Any responsibility resulting from the **insured person's** employment, trade, profession, business or gainful occupation or the trade, business, profession or gainful employment of any of their family.
- d. Any responsibility as an employer to anyone employed by **you** or the **insured person** or any of their family in any trade, business or profession.
- e. Any agreement or contract which adds any responsibility which would not have existed otherwise.
- f. Any responsibility resulting from the **insured person** or any of their family owning or using: aircraft, horse-drawn vehicles, motorised or mechanically propelled, assisted vehicles or towed vehicles (other than disability aids), boats (other than rowing boats or punts), jet skis, jet bikes or wet bikes, animals (other than horses, domestic dogs or cats) or firearms.
- g. Any responsibility resulting from wilful or malicious acts by the **insured person**.

### What is not covered (continued)

- h. Accidental injury or loss which has not been caused by the **insured person's** negligence.
- i. Any claim for personal legal responsibility which is covered by any other insurance held by the **insured person**.
- j. The occupation, except temporarily for the purposes of the **trip**, or ownership of any land or building.
- k. Any claim if the **insured person** engages in any activity where this policy states that personal legal responsibility cover is excluded.

## Section 12 – Mugging Benefit

This section of the policy sets out the benefit **we** provide if the **insured person** is mugged.

The most **we** will pay up to for any one claim for each person insured under the policy per **trip** is as follows:

- up to £500 (£50 per day).

### What is covered

If the **insured person** is mugged and, as a result of their injuries received from the **mugging**, is admitted as an in-patient to a hospital **abroad**, **we** will pay:

- £50 per complete period of 24 hours the **insured person** is in hospital as an in-patient.

### What is not covered

- a. Any claim if the **insured person** has not obtained a police report of the **mugging** and confirmation of their injuries and period of in-patient **treatment** from the hospital.

## Section 13 – Hijack

This section of the policy sets out the benefit **we** will pay in the event of a **hijack**.

The most **we** will pay up to for any one claim for each person insured under the policy per **trip** is as follows:

- up to £1,000 (£50 per day).

### What is covered

In the event that the **insured person** is prevented from reaching their scheduled destination through **hijack** of the aircraft or other vehicle in which they are travelling, **we** will pay:

- £50 per complete 24 hours the **insured person** is detained.

The most **we** will pay for each person insured under the policy per **trip** is £1,000.

### What is not covered

- a. Any claim if the **insured person** has not obtained a written statement from an appropriate authority confirming the **hijack** and how long it lasted.

## Section 14 – Catastrophe cover

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

The most **we** will pay up to for any one claim for each person insured under the policy per **trip** is as follows:

- up to £500.

### What is covered

- 14.1 Reasonable additional costs the **insured person** has to pay for travel or accommodation (which is irrecoverable) to allow them to continue with their **trip** if, after the **trip** has commenced, the **insured person** cannot remain in their original pre-paid and **pre-booked accommodation** because of damage caused by a **catastrophe**.
- 14.2 In the event that alternative accommodation is not available and the **insured person** cannot continue with their pre-booked **trip**, **we** will pay reasonable additional costs to enable the **insured person** to return to their **country of residence** early.

### What is not covered

- a. Any claim if the **insured person** has not obtained, in writing a report from a local or national authority confirming the **catastrophe**. This report must be sent to **us** with the **insured person's** claim.
- b. Any claim as a result of the **insured person** extending their **trip** beyond the original pre-booked return date.
- c. Any costs where the **insured person** has arranged alternative methods of returning **home**.

## Section 15 – Replacement business colleague

This section of the policy sets out the cover **we** will provide to enable a business colleague to replace the **insured person**.

The most **we** will pay up to for any one claim for each person insured under the policy per **trip** is as follows:

- up to £1,500
- excess of £25 applies.

### What is covered

**We** will pay the cost of a single journey air ticket, of the same class of travel as that paid by the insured person on their outward **trip**, to enable a business colleague, where necessary, to replace the insured person if they are hospitalised for more than three consecutive days, deceased or repatriated, on a **business trip**.

### What is not covered

- a. The **excess**.
- b. Any incident excluded from cover under 'Section 5 – Medical emergency and other related expenses'.
- c. Any costs in respect of the **family** or **travelling companion** of the **insured person**.

## Section 16 – Business machines

This section sets out the cover **we** provide for **business machines** whilst the **insured person** is on a **business trip**.

The most **we** will pay up to for any one claim for each person insured under the policy per **trip** is as follows:

- up to £2,000
- excess of £25 applies.

### What is covered

**Business machines** are covered if they are:

- lost or damaged
- stolen
- destroyed

and not recovered during a **business trip**.

If **you** are required to conduct business whilst on a leisure **trip**, these items may be covered as long as the claim is supported by confirmation in writing by the **company** on **company** letterhead that the **insured person** was required to utilise the item/s whilst on their leisure **trip** for business purposes.

### What is not covered

- a. The **excess**.
- b. Theft of **business machines** from an **unattended** motor vehicle.
- c. Software, iTunes, personalised ring tones, graphics, downloaded material, information date, unauthorised call/message costs or data use, reconnection costs or subscription fees of any kind, replacement SIM cards, or software.
- d. Loss, damage or destruction by wear and tear, insects, vermin, denting, scratching, dyeing and mechanical or electrical breakdown, a manufacturer's defect/recall or gradual deterioration of performance.
- e. Confiscation or detention by customs or other official bodies.
- f. 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
- g. Loss, theft or damage to **business machines** not carried in the **insured person's** hand baggage whilst they are travelling
- h. **Business machines** when the **insured person** has left them unsecured or **unattended** at any time in a place which the public have access.

### What is not covered (continued)

- i. The theft or loss of **business machines** which has not been reported to the local police in the country where the incident occurred within 24 hours of discovery or as soon as possible thereafter and obtain (at the **insured person's** own expense) a written report. The police report must be sent to **us** with their claim.
- j. Damage to or loss of **business machines** in transit which have not been reported to the carrier within 24 hours of discovery of the incident, or as soon as possible thereafter. The Property Irregularity Report/incident report must be sent to **us** with the **insured person's** claim.
- k. Any claim for repairs or any other costs for cleaning, inspection, routine servicing or maintenance of any **business machine**.

### How we settle claims for business machines

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 the **insured person** 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** when the loss or damage relates to a specific part or clearly defined area.

**We** will request proof of purchase/ownership where the **insured person** is claiming for stolen or lost goods and **we** require written reports from the local police and/or the carrier for lost or stolen **business machines**.

# Optional cover

## Section 17 – Business trips within employee’s country of residence (LocalCover)

When **you** have paid the appropriate additional premium, as shown on the schedule, the following section of the policy explains the cover **we** provide for **trips** undertaken solely within the **employee’s country of residence**. Cover is provided for **trips** within the **employee’s country of residence** in **pre-booked accommodation** and providing the **trip** is for one or more nights and at least 50 miles from their **home** or place of business.

### What is covered

#### Section 1 – Cancellation or cutting short the trip

#### Section 5 – Medical emergency and other related expenses

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

The most **we** will pay up to per **business trip** is £750.

#### Section 7 – Personal accident

#### Section 8 – Personal baggage

#### Section 10 – Money and passport

#### Section 16 – Business machines

### What is not covered

- a. The **excess**.
- b. Any claim within 50 miles of the **insured person’s home** or place of business.
- c. Any claim where the trip is for less than one night.
- d. Any claim where **pre-booked accommodation** has not been arranged.
- e. Any claim when **we** have not been contacted immediately when the patient has been hospitalised.
- f. Any claim where **we** have not given **our** permission before any costs were incurred.
- g. Anything specifically excluded under each section of the policy listed.

# Bupa privacy notice

**Confidentiality:** The confidentiality of patient and member information is of paramount concern to the companies in the Bupa group. To this end, we comply with data protection legislation and medical confidentiality guidelines. Bupa sometimes uses third parties to process data on its behalf. Such processing, which may be outside of the European Economic Area, is subject to contractual restrictions with regard to confidentiality and security, in addition to the obligations imposed by the Data Protection Act 1998.

**Medical information:** Medical information will be kept confidential. It will only be disclosed to those involved with your treatment or care.

**Audit of medical and billing information:** When we process claims or investigate complaints on your behalf, Bupa may request and obtain further details from your treatment provider. The information may be sought either at the time of processing or subsequently, for the purposes of ensuring the accuracy of information and the quality of treatment and care. Please note it is a term and condition of your policy that Bupa may obtain medical and billing information from your treatment provider relating to claims or complaints you may make.

**Member details:** All membership documents and confirmation of how we have dealt with any claim you may make will be sent to the main member. Your membership and contact details may be shared by the companies in the Bupa group to enable us to manage our relationship with you as a Bupa customer and update and improve our records. Depending on how your cover or policy has been funded or introduced, Bupa may share information with your employer and or an appointed intermediary, solely for scheme administration purposes. Bupa does not make the names, addresses and other contact details of our members available to any other organisations to use for their own purposes.

**Telephone calls:** In the interest of continuously improving our services to members, calls may be recorded and may be monitored.

**Research:** Anonymised or aggregated data may be used by us, or disclosed to others, for research or statistical purposes.

**Fraud:** Information may be disclosed to others with a view to detecting and/or preventing fraudulent or improper claims.

**Keeping you informed:** The Bupa group would, on occasion, like to keep you informed of the Bupa group's products and services that we consider may be of interest to you. If you do not wish to receive information about our products and services, or have any other data protection queries, please write to: Bupa UK Information Governance Team, 4 Pine Trees, Chertsey Lane, Staines-upon-Thames, TW18 3DZ or contact us via email at: [dataprotection@bupa.com](mailto:dataprotection@bupa.com)

# Notes

Braille, large print and audio copies of this document are available upon request

**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.

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