Harry Shaw

Client Holiday Travel Insurance
2020 Policy

Valid for departures on or before the 31st of December 2020
<table>
<thead>
<tr>
<th>Section and Cover</th>
<th>Benefit (up to)</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cancellation and Curtailment/ Loss of Deposit</td>
<td>£3,000</td>
<td>£50 (£15 Loss of Deposit)</td>
</tr>
<tr>
<td>2. Travel delay and disruption</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Delay</td>
<td>£20 per 12hrs (max £60)</td>
<td>Nil</td>
</tr>
<tr>
<td>- Abandonment after 12 hours</td>
<td>£3,000</td>
<td>As Per Cancellation</td>
</tr>
<tr>
<td>- Missed Departure</td>
<td>£100 UK/£300 EU</td>
<td>Nil</td>
</tr>
<tr>
<td>3. Emergency medical and repatriation expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Hospital confinement benefit UK</td>
<td>£5,000,000 EU/ £2,500 UK Only</td>
<td>£35</td>
</tr>
<tr>
<td>- Hospital confinement benefit outside of the UK</td>
<td>£10 per 24hrs (max £100)</td>
<td>Nil</td>
</tr>
<tr>
<td>- Funeral expenses and body repatriation</td>
<td>£15 per 24hrs (max £450)</td>
<td>Nil</td>
</tr>
<tr>
<td>- Emergency dental treatment</td>
<td>£5,000 EU/£1,500 UK Only</td>
<td>£35</td>
</tr>
<tr>
<td>- Taxi fares</td>
<td>£1,000</td>
<td>£35</td>
</tr>
<tr>
<td>4. Personal accident</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Death (aged over 18)</td>
<td>£15,000</td>
<td>Nil</td>
</tr>
<tr>
<td>- Death (under 18)</td>
<td>£1,000</td>
<td>Nil</td>
</tr>
<tr>
<td>- Death (aged 70 or over)</td>
<td>£7,500</td>
<td>Nil</td>
</tr>
<tr>
<td>- Permanent total disablement</td>
<td>£15,000</td>
<td>Nil</td>
</tr>
<tr>
<td>- Loss of limb(s) or total and irrecoverable loss of Sight</td>
<td>£15,000</td>
<td>Nil</td>
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<tr>
<td>5. Personal effects and money</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Single Item limit</td>
<td>£1,800</td>
<td>£35</td>
</tr>
<tr>
<td>- Valuables limit</td>
<td>£300</td>
<td>£35</td>
</tr>
<tr>
<td>- Personal money</td>
<td>£300</td>
<td>£35</td>
</tr>
<tr>
<td>- Cash</td>
<td>£200</td>
<td>£35</td>
</tr>
<tr>
<td>- Loss of passport/travel documents</td>
<td>£200 (£50 under 18)</td>
<td>£35</td>
</tr>
<tr>
<td>6. Luggage delay</td>
<td>£20 (£50 under 18)</td>
<td>Nil</td>
</tr>
<tr>
<td>7. Personal liability</td>
<td>£2,000,000</td>
<td>Nil</td>
</tr>
<tr>
<td>8. Legal costs and expenses</td>
<td>£25,000</td>
<td>Nil</td>
</tr>
</tbody>
</table>

**Useful Telephone Numbers**

<table>
<thead>
<tr>
<th>Service</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Assistance</td>
<td>01403 288167</td>
</tr>
<tr>
<td>(From Abroad)</td>
<td>0044 1403 288167</td>
</tr>
<tr>
<td>General Claims</td>
<td>01403 288170</td>
</tr>
<tr>
<td>Changes in Health</td>
<td>01403 788974</td>
</tr>
</tbody>
</table>
Insurer
Welcome to the City Cruiser Holidays Client Holiday Travel Insurance underwritten by ERV the United Kingdom branch of Europäische Reiseversicherung A.G., an Ergo Group Company incorporated and regulated under the laws of Germany, (ERV) Companies House Registration FC 25660 and Branch Registration BR 007939. Authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN - www.bafin.de) and subject to limited regulation by the Financial Conduct Authority (FCA - www.fca.org.uk). Details of the extent of Our regulation by the FCA are available on request.

Our FCA registration number is 220041. This insurance is available only to residents of the United Kingdom who purchase their cover before they travel.

Demands and Needs
This travel insurance Policy will suit the Demands and Needs of an individual, or group (where applicable) who have no excluded medical conditions, are travelling to countries included within the Policy terms and who wish to insure themselves against the unforeseen circumstances/events detailed within this insurance Policy. Subject to terms and conditions and maximum specified sums insured.

Important Information
This insurance Policy will have been sold to You on a non-advised basis and it is therefore for You to read this insurance Policy (paying particular attention to the terms, conditions and exclusions) and ensure that it meets all of Your requirements. If upon reading this Policy find it does not meet all of Your requirements, please refer to the Option To Cancel section.

This Policy is a legal contract based on the information You supplied when You applied for this insurance. We rely on that information when We decide what cover to provide and how much You will pay. Therefore it is essential that all the information given to Us is accurate. You must tell Us immediately if there are any relevant changes in Your circumstances or to the information already given. Accurate information about Pre-existing medical conditions relating to the health of the people travelling and others upon whose health the travel may depend is particularly important as the Policy contains specific conditions and exclusions.

The Policy Wording, together with Your Policy Schedule and any endorsements that apply sets out the insurance protection being provided in return for Your premium. It also tells You how to make a claim and how to contact Us. You must read all of these documents carefully. Please contact Us immediately if this insurance does not meet Your requirements.

Option To Cancel
You may cancel this Policy within 14 days of its issue (provided You have not commenced the Trip) and, subject to You not having or intending to make a claim, a full refund of premium will be made. If You choose to cancel and a claim has been made or the Trip has commenced, You will not be entitled to any premium refund. We may cancel this Policy by giving You at least 30 days’ notice (or in the event of non-payment of premium, seven days’ notice) in writing at Your last known address. If We do, the premium You have paid for the rest of the current Period of Cover will be refunded pro rata.

Important Information: Please read – We strongly recommend that You keep a record of all information given to Us.

Health Conditions
We shall not be liable for claims WHERE AT THE TIME OF TAKING OUT THIS POLICY AND BETWEEN THAT TIME AND YOUR DEPARTURE:

a. You are aware of any medical condition or set of circumstances that could reasonably be expected to give rise to a claim (for example the state of health of a Immediate Relative, business associate or any person on whom Your travel plans depend).
b. The **Insured Person** whose medical condition gives rise to a claim:
   i. Is receiving, or on a waiting list for, surgery, in-patient treatment or investigations in a hospital, clinic or nursing home.
   ii. Is travelling against any health requirements stipulated by the carrier, their handling agents or other public transport provider.
   iii. Is travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad.
   iv. Has been given a terminal prognosis.

Please note: If **You** are on medication at the time of travel, **Your** medical condition(s) must be stable and well controlled.

If **You** are travelling outside of the UK **You** must notify the Change in Health helpline immediately if a change in health occurs (including any change to medication) between the date this **Policy** is issued and **Your** scheduled date of departure.

**Words with Special Meanings**
The words and phrases shown in bold have the same meaning wherever they appear. They are either defined below or more specifically elsewhere in this **Policy**.

**Europe** - all countries in mainland Europe West of the Ural Mountains, Mediterranean Islands, Algeria, Morocco, Tunisia, Turkey, Canary Islands, Madeira, the Azores and Eire.

**Family and Couple** - the insured and married spouse, or couples (including same sex) who have been cohabiting partners for more than 6 months and unmarried dependent children (including adopted, foster and step-children) aged up to 18 (or under age 23 if in full-time education), living in the same household (except children when attending full-time education). Children are only covered when travelling with **You** or **Your** spouse or partner.

**Illness** - a sudden and unexpected deterioration in health not caused by bodily injury.

**Immediate Relative** - Mother, father, sister, brother, wife, husband, fiance(e), common-law spouse (including their immediate relatives), partner, daughter, son, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister.

**Insured Journey/Trip** - a Leisure Trip not exceeding the maximum number of days for which **You** have paid premium and which is shown on **Your** **Policy Schedule**, commenced and ended during the **Period of Cover** from or within the United Kingdom.

**Insured/Insured Person/You/Your** - any person named on the **Policy Schedule** who is eligible to be insured and for whom premium has been paid.

**Insurer/ERV/We/Us/Our** - ERV trading as ETI International Travel Protection, other than where exceptionally defined elsewhere in the **Policy**.

**Nuclear, Chemical or Biological Terrorism Act** - the use of any nuclear weapon or device or the emission, discharge, dispersal, release, or escape of any chemical agent and/or biological agent during the period of this insurance. "Chemical" agent shall mean any compound which when suitably disseminated produces incapacitating, damaging or lethal effects on people, animals, plants or material property. "Biological" agent shall mean any pathogenic (disease-producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which causes Illness and/or death in humans, animals or plants.

**Period of Cover** - the period to which the **Policy** applies, as indicated by the **Period of Cover** on **Your** **Policy Schedule**.

**Policy Schedule** - the invoice issued by **Your** Tour Operator or Travel Agent which shows important details including **Your** premium amount and details
of Insured Persons who are covered by this Policy. Please keep it with the Policy Wording.

Policy Wording/Policy - this document that contains full details of the cover provided plus the conditions and exclusions that apply. You must read this Policy Wording carefully.

Strike or Industrial Action - any form of industrial action taken by workers, which is carried on with the intention of preventing, restricting, or otherwise interfering with the production of goods or the provision of services.

United Kingdom - England, Scotland, Wales, Northern Ireland and the Isle of Man.

Valuables - jewellery, antiques, articles made of gold or silver or other precious metals, precious or semi-precious stones, musical instruments, fur or leather clothing, watches, binoculars, telescopes, photographic equipment, electronic audio or video equipment including tapes, CDs, DVDs, and other digital media, games consoles, computer equipment and hand-held electronic devices including but not limited to iPods, iPads, Kindles and the like and associated software.

Consent - Your agreement on Your own behalf; and, where You are the legal parent or guardian of children under the age of 16 to be insured on the Policy, on their behalf; and

Your warranty that, Your spouse or partner and any other children aged 16 and above to be insured on the Policy, have given their agreement; and

Your warranty that, where You are NOT the legal parent or guardian of children under the age of 16 to be insured on the Policy but Your spouse or partner is, that Your spouse or partner has given his/her agreement on their behalf.

War Risks and Civil Hazards
a. Any sort of war, hostility, invasion, revolution, act of foreign enemy, civil war or unrest, rebellion, insurrection, or military usurped power (whether declared or not) or United Nations or NATO enforcement action
b. Explosion of war weapon(s), utilization of chemical weapons or biological weapons, the release of weapons of mass destruction, or the hostile act of an enemy foreign to the Nationality of the Insured Person or of the country in which the act occurs.

SECTION 1 - CANCELLATION AND CURTAILMENT

This section of the Policy sets out the cover We will provide to each Insured Person per Insured Journey, not exceeding the sum insured shown in the Summary of Cover, following necessary and unavoidable cancellation of a Trip in relation to all travel charges that You have paid and/or are contracted to pay before the booked departure date and which You cannot recover, as a result of any of the following events:-

1. The death, bodily injury, Illness, disease, or complications arising as a direct result of pregnancy of You, any person who You are travelling or have arranged to travel with, or You have arranged to stay with or any other person upon whom the Trip depends.
2. You or any person who You are travelling or have arranged to travel with or any other person upon whom the Trip depends being being quarantined, called as a witness (except as an expert witness) at a Court of Law or for jury service attendance.
3. Redundancy of You or any person who You are travelling or have arranged to travel with or any other person upon whom the Trip depends who qualifies for payment under current United Kingdom redundancy payment legislation, and at the time of booking the Trip there was no reason to believe anyone would be made redundant.
4. You or any person who You are travelling or have arranged to travel with, or any other person upon whom the Trip depends are a member
of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have Your/their authorised leave cancelled or are called up for operational reasons, provided that the cancellation could not reasonably have been expected at the time when You purchased this insurance or at the time of booking any Trip.

5. You having to stay at Your Home due to serious damage to Your Home caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people, burglary or adverse weather conditions.

6. Adverse weather conditions, failure of public transport or breakdown of the motor vehicle in which You are travelling to the departure point which prevents You from being able to get to the scheduled departure point.

7. Accidental bodily injury or accident involving any house pet, where Your attendance at home is recommended by the treating vet.

8. Divorce or relationship breakdown where formal legal advice has been sought.

Exclusions applying to this Section – What is not covered
Any cancellation or curtailment arising from:
1. Circumstances that could reasonably have been anticipated at the time You booked Your Trip or purchased this insurance.
2. Your disinclination to travel or to continue with Your Trip or Your loss of enjoyment of the Trip.
3. Terrorism that has not been advised by the Foreign and Commonwealth Office, including Your fear of travelling.
4. Any additional costs or expenses due to Your failure to notify the travel agent, tour operator or provider of transport immediately it is found necessary to cancel Your Trip.
5. Any additional costs or expenses arising by virtue of failure to check in or comply with the itinerary supplied or to obtain the required passport.
6. Psychological/mental illness suffered by You unless it has been investigated and diagnosed as such by a consultant specialising in the relevant field.
7. Policy Excess may apply. Please refer to the Summary of Cover.

SECTION 2 – TRAVEL DELAY AND DISRUPTION
This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, not exceeding the sum insured shown in the Summary of Cover following travel delay and disruption.

A. Travel delay on outward journey
Delay to departure of at least 12 hours due to failure or delay of pre-booked public means of transport on which You are scheduled to travel
1. The amount as shown in the Summary of Cover for each full twelve-hour period that You are delayed or
2. The full deposit or cancellation charges (non-recoverable) if, after 12 hours delay to Your outward journey from the United Kingdom.

B. Missed departure
Disruption of Your scheduled travel itinerary due to the failure or delay of any pre-booked public transport to the Trip destination point.
1. Reasonable additional accommodation and travel expenses of an equivalent standard (up to the sum insured) to the original booking, necessarily incurred to reach the booking destination.

Exclusions applying to this Section – What is not covered
1. Travel delay caused by Strike or industrial action that started or was announced before Your Trip was booked or the insurance was purchased.
2. Costs or charges for which the airline or the provider of transport or accommodation will compensate You.
3. Circumstances that could reasonably have been anticipated at the date the Policy was bought or the Trip was booked.
4. Payment shall not be made under both this section and Section 3 respect of the same event.

SECTION 3 – EMERGENCY MEDICAL AND REPATRIATION EXPENSES

This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey. If an Insured Person sustains actual bodily Injury or suffers Illness outside the United Kingdom (unless specifically covered below), We will indemnify/pay the reasonable and/or customary costs/expenses up to but not exceeding the sum insured shown in Summary of Cover on page 2, which are necessarily incurred in respect of the following:

A. Emergency medical and repatriation expenses as a direct result of bodily injury or Illness

1. Medical and surgical treatment, and prescribed medication.
2. Hospitalisation charges, nursing home and additional accommodation during recuperation.
3. Emergency (or doctor-ordered) ambulance charges for conveyance to a hospital.
4. The cost of taxi fares necessarily incurred.

Exclusions applying to this Section – What is not covered

1. Admission to a private hospital/clinic unless approved by Our Assistance Company.
2. Private room accommodation in a hospital/clinic.
3. Any expense that You incur more than 12 months after the occurrence of the bodily injury or Illness.
4. Any expenses not usual, reasonable or customary for the medical services and/or supply.
5. Any claims for costs related to pregnancy or childbirth unless the claim is certified by a medical practitioner as necessary due to complications of pregnancy or childbirth.
6. Costs of medical treatment provided and covered under a state insurance or private health scheme.
7. Costs of medications that were known to be required or continued during the Trip.

B. Emergency repatriation or evacuation of the Insured Person as a consequence of bodily injury or Illness

1. Costs of Your repatriation to the United Kingdom or nearest qualified medical facility as determined by Us provided You are fit to travel from a medical perspective.
2. The expense of a qualified medical attendant or other person authorised by Us required on medical advice to escort You home.
3. Repatriation of accompanying Family and Couple members where an Insured Person has been hospitalised or has died.
4. Cover in the United Kingdom applies but is limited to the amount shown in the Summary of Cover.

Exclusions applying to this Section – What is not covered

1. Any costs of repatriation or evacuation as a result of You taking part in any professional or organised sports, winter sports, racing, speed or endurance tests, dangerous pursuits or from an area which is considered by Us to be a War Risk and Civil Hazards area.
2. Any expense that You incur more than 12 months after the occurrence of the bodily injury or Illness to which the claim refers.

C. Funeral expenses and body repatriation

1. Cost of returning Your body or ashes to Your home address and/or the cost of cremation or burial in the country where death occurs.
2. Return travel and reasonable accommodation (room only) expenses for one relative to travel out and accompany the remains.
3. Cover in the United Kingdom applies but is limited to the amount shown in the Summary of Cover.
Additional conditions applying to this Section

1. All cover under this section must be prescribed or recommended by a medical practitioner. If You are admitted as an in-patient in a hospital/clinic You must notify Our Assistance Company immediately and prior to incurring any medical costs. If costs are incurred without notification, then We are only liable for such costs, as We would have incurred had such a notification taken place based on existing price agreements and provided the claim is valid.

2. Our Assistance Company’s doctors have the authority on Our behalf to decide whether or not a repatriation is preferable based on an evaluation of Your medical condition.

3. Where repatriation/evacuation is required, We will decide on the mode of transport taking into consideration Your medical condition, any medical requirements and the accessibility of Your location. The transport can be carried out by air ambulance, helicopter, scheduled or charter aeroplane, train, taxi and/or with other persons e.g. on scheduled or charter flights (economy class).

4. You are required to ensure that You have received the vaccinations recommended by the World Health Organisation (WHO) or United Kingdom public health authority prior to Your travel including malaria medication. If You fail to take such precautions and it is determined that the Illness is a result of Your negligence, Your cover under this Section may be void.

SECTION 4 - PERSONAL ACCIDENT

This section of the Policy sets out the cover We provide in total per Insured Journey to each Insured Person up to the sum insured shown in the Summary of Cover, who sustains bodily injury as a sole and direct result of an accident during the Trip giving rise to Death occurring within 12 months of the accident, loss of one or more limbs, or one or both eyes 50%, permanent total disablement 100%.

Exclusions applying to this Section – What is not covered

1. Any insurance event arising as a consequence of a Nuclear, Chemical or Biological Terrorism Act.

2. Any bodily Injury which is a consequence of Terrorism or which occurs in an area which is regarded by Us as a War Risk and Civil Hazards area
   i. Any insurance event arising from You being the driver, rider or passenger of a quad bike, all-terrain vehicle or motorcycle when You are not wearing a crash helmet, whether legally required locally or not
   ii. Your participation in any excluded professional or organised sports, winter sports, racing, speed or endurance tests or dangerous pursuits.

SECTION 5 - PERSONAL EFFECTS AND MONEY

Loss of or damage to luggage and personal effects, cash, travel tickets all being owned and taken on the Trip, or purchased during the Trip, by You.

Conditions: You shall

1. Take all reasonable care for the supervision of the property.

2. Immediately report all loss or damage to property to either the police or other relevant authority and obtain from them a written report in substantiation of the claim. All necessary action to recover the property should be undertaken and produce receipts or other evidence of value and ownership should be provided where possible and in any event in respect of any item valued in excess of £100. Where this is not done liability shall be limited to £100.

3. Retain all damaged items.

   The amount payable will be the value at today’s prices less a deduction for wear, tear and depreciation (loss of value), or We may at Our option replace, reinstate or repair the lost or damaged items.

4. Loss or damage to spectacles or sunglasses will be limited to £150 in total.
Exclusions applying to Luggage and Personal Money
1. Loss of or damage to money and Valuables whilst unattended or in/from luggage in transit.
2. Telecommunications and motor vehicle related equipment and accessories
3. Loss or damage to:-
   a. Dentures, or hearing aids, dental or medical fittings
   b. Sports equipment and protective clothing - whilst in use.
4. Loss or damage in the custody of an airline or other carrier recoverable from such carrier.
5. Any damage to, caused by or resulting from, fragile or perishable articles whilst in transit.

SECTION 6 - LUGGAGE DELAY

If Your entire luggage is temporarily lost or delayed in transit on the outward journey and not returned to You within 12 hours of the discovery of same We will pay You up to the sum insured with a payment up to £100 for each full 24 hours without luggage in respect of receipted emergency essential replacements purchased by You.

SECTION 7 - PERSONAL LIABILITY

This section of the Policy sets out the cover We provide in total, per Insured Journey, not exceeding the sum insured shown in the Summary of Cover, in relation to personal liability.
1. Costs and expenses which You are legally liable in a personal capacity to pay in respect of accidents happening during the Period of Cover resulting in:
2. Loss of or damage to material property not belonging to You or in the charge of or under the control of You or a member of Your Family or household or of a person in Your service.
3. Bodily injury, death or disease to any third party who is not an Insured Person, a member of Your Family and Couple or household or in Your service.

The indemnity provided by this section extends to cover costs and expenses recoverable by You, provided they were incurred before the date on which We paid or offered to pay either the full amount of the claim or the total amount recoverable, in respect of any one occurrence and also to costs and expenses incurred by You with Our written consent. In the event of Your death Your personal representative will receive the benefit of cover provided by this section.

Exclusions applying to this Section – What is not covered
1. Where legal liability arises directly or indirectly out of
   i. Your trade profession or business contractual liability unless such liability would have attached in any event in the absence of such contract
   ii. ownership, possession or use (other than as a passenger having no right of control) of any motor vehicle, caravan, trailer, aircraft, model aircraft, watercraft, or any mechanically or electrically propelled vehicle or lift
   iii. You having transmitted disease to other persons via infection or otherwise
   iv. Wilful, malicious or criminal acts ownership, possession or use of animals or firearms ownership of any land or buildings.
2. Any fines or other penalties.
3. Legal liability in respect of loss or damage to any property owned or held in trust by You or in Your custody or control other than use of a hotel and other similar temporary accommodation.
4. Any liability arising out of actions between Insured Persons.

Additional conditions applying to this Section
1. If You know of any insurance event, which may result in a claim under this section You must
1. Inform Us in writing without delay
   ii. Send all correspondence and legal documents to Us unanswered
   iii. Do not discuss liability with any third party.
2. No admission, offer, promise, payment or indemnity may be made by You without Our prior written agreement.
3. We are entitled to take over the defense and settlement of any claim against You in Your name and have full discretion in the conduct of any proceedings and the settlement of any claim.
4. We may at Our own expense take proceedings in Your name with full discretion to recover compensation or indemnity from any third party in respect of any loss, damage or expense.
5. Where more than one Insured Person is involved in the same insurance event, the maximum We will pay in total is £2,000,000. If this limit is reached, this amount will be allocated in proportion to each Insured Person.

SECTION 8 – LEGAL COSTS AND EXPENSES

Important – cover under this section is underwritten and administered by DAS Legal Expenses Insurance Company Limited (DAS). The legal advice service is provided by DAS Law Limited and or a Preferred Law Firm on behalf of DAS.

DAS LEGAL EXPENSES INSURANCE COMPANY & DAS LAW

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH, Registered in England and Wales, Company Number 103274, Website: www.das.co.uk.

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority, (registered number 423113), DAS Law Limited Head and Registered Office, North Quay, Temple Back, Bristol BS1 6FL, Registered in England and Wales, Company Number 5417859, Website: www.daslaw.co.uk

DAS agrees to provide the insurance described in this section, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this section, provided that:

1. Reasonable Prospects exist for the duration of the claim
2. the Date of Occurrence of the Insured Incident is during the Policy Period
3. any legal proceedings will be dealt with by a court, or other body which DAS agree to, within the Countries Covered and
4. the Insured Incident happens within the Countries Covered.

What DAS will pay

DAS will pay an Appointed Representative, on the Insured Person’s behalf, Costs and Expenses incurred following an Insured Incident, provided that:

a. the most DAS will pay for all claims resulting from one or more events arising at the same time or from the same originating cause is £25,000
b. the most DAS will pay in Costs and Expenses is no more than the amount DAS would have paid to a Preferred Law Firm. The amount DAS will pay a law firm (where acting as an Appointed Representative) is currently £100 per hour. This amount may vary from time to time.
c. in respect of an appeal or the defence of an appeal, the Insured Person must tell DAS within the time limits allowed that the Insured Person wants to appeal. Before DAS pay the Costs and Expenses for appeals, DAS must agree that Reasonable Prospects exist
d. for an enforcement of judgment to recover money and interest due to the Insured Person after a successful claim under this section, DAS must agree that Reasonable Prospects exist, and
e. where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most DAS will pay in Costs and Expenses is the value of the likely award.
What DAS will not pay
In the event of a claim, if the Insured Person decides not to use the services of a Preferred Law Firm, the Insured Person will be responsible for any costs that fall outside the DAS Standard Terms of Appointment and these will not be paid by DAS.

Definitions applicable to this section
The following words have these meanings wherever they appear in this section in bold:

Appointed Representative - The Preferred Law Firm, law firm or other suitably qualified person DAS will appoint to act on behalf of the Insured Person.

Costs and Expenses
a. All reasonable and necessary costs chargeable by the Appointed Representative and agreed by DAS in accordance with the DAS Standard Terms of Appointment.
b. The costs incurred by opponents in civil cases if the Insured Person has been ordered to pay them, or the Insured Person pays them with DAS' agreement.

Countries Covered - Worldwide.

DAS - DAS Legal Expenses Insurance Company Limited.

DAS Standard Terms of Appointment - The terms and conditions (including the amount DAS will pay to an Appointed Representative) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee). Where a law firm is acting as an Appointed Representative the amount is currently £100 per hour. This amount may vary from time to time.

Date of Occurrence - The date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the Date of Occurrence is the date of the first of these events. (This is the date the event happened, which may be before the date the Insured Person first became aware of it.)

Insured Incident - A specific or sudden accident that causes death or Bodily Injury to the Insured Person.

Insured Person - The person stated on the Policy Schedule as being insured.

Preferred Law Firm - A law firm or barristers' chambers DAS choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with the Insured Person's claim and must comply with DAS' agreed service standard levels, which DAS audit regularly. They are appointed according to the DAS Standard Terms of Appointment.

Reasonable Prospects - The prospects that the Insured Person will recover losses or damages (or obtain any other legal remedy that DAS have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. DAS, or a Preferred Law Firm on DAS' behalf, will assess whether there are Reasonable Prospects.

What is covered
1. Costs and Expenses to pursue an Insured Person's legal rights following a specific or sudden accident that causes death or Bodily Injury to the Insured Person.

What is not covered
1. Any claim relating to any Illness or Bodily Injury that happens gradually or is not caused by a specific or sudden accident.
2. Any claim relating to any psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical Bodily Injury to an Insured Person.
3. Defending an Insured Person's legal rights, but DAS will cover defending a counter-claim.
4. Any claim relating to clinical negligence.
Exclusions applying to this section – Also see General policy exclusions

1. A claim where an Insured Person has failed to notify DAS of the Insured Incident within a reasonable time of it happening and where this failure adversely affects the Reasonable Prospects of a claim or DAS consider their position has been prejudiced.
2. An incident or matter arising before the start of this cover.
3. Costs and Expenses incurred before DAS’ written acceptance of a claim.
4. Fines, penalties, compensation or damages that a court or other authority orders an Insured Person to pay.
5. Any legal action an Insured Person takes that DAS or the Appointed Representative have not agreed to, or where an Insured Person does anything that hinders DAS or the Appointed Representative.
6. A dispute with DAS not otherwise dealt with under section condition 7.
7. Costs and Expenses arising from or relating to judicial review, coroner’s inquest or fatal accident inquiry.
8. Any Costs and Expenses that are incurred where the Appointed Representative handles the claim under a contingency fee arrangement.
9. A claim against ERV trading as ETI International Travel Protection or their agents.
10. Any claim where You are not represented by a law firm or barrister.

Conditions applying to this section

1. a. On receiving a claim, if legal representation is necessary, DAS will appoint a Preferred Law Firm as the Insured Person’s Appointed Representative to deal with the Insured Person’s claim. They will try to settle an Insured Person’s claim by negotiation without having to go to court.
   b. If the appointed Preferred Law Firm cannot negotiate settlement of the Insured Person’s claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then the Insured Person may choose a law firm to act as the Appointed Representative.
   c. If the Insured Person chooses a law firm as their Appointed Representative which is not a Preferred Law Firm, DAS will give the Insured Person’s choice of law firm the opportunity to act on the same terms as a Preferred Law Firm. However if they refuse to act on this basis, the most DAS will pay is the amount DAS would have paid if they had agreed to the DAS Standard Terms of Appointment. The amount DAS will pay a law firm (where acting as the Appointed Representative) is currently £100 per hour. This amount may vary from time to time.
   d. The Appointed Representative must co-operate with DAS at all times and must keep DAS up to date with the progress of the claim.
2. a. An Insured Person must co-operate fully with DAS and the Appointed Representative.
   b. An Insured Person must give the Appointed Representative any instructions that DAS ask an Insured Person to give.
3. a. An Insured Person must tell DAS if anyone offers to settle a claim. An Insured Person must not negotiate or agree to a settlement without DAS written consent.
   b. If an Insured Person does not accept a reasonable offer to settle a claim, DAS may refuse to pay further Costs and Expenses.
   c. DAS may decide to pay an Insured Person the reasonable value of the Insured Person’s claim, instead of starting or continuing legal action. In these circumstances an Insured Person must allow DAS to take over and pursue or settle any claim. An Insured Person must also allow DAS to pursue at their own expense and for their own benefit, any claim for compensation against any other person and an Insured Person must give DAS all the information and help DAS need to do so.
4. a. An Insured Person must instruct the Appointed Representative to have Costs and Expenses taxed, assessed or audited if DAS ask for this.
b. An Insured Person must take every step to recover Costs and Expenses and court attendance expenses that DAS have to pay and must pay DAS any amounts that are recovered.

5. If the Appointed Representative refuses to continue acting for an Insured Person with good reason, or if an Insured Person dismisses the Appointed Representative without good reason, the cover DAS provide will end immediately, unless DAS agree to appoint another Appointed Representative.

6. If an Insured Person settles or withdraws a claim without DAS' agreement, or does not give suitable instructions to the Appointed Representative, DAS can withdraw cover and will be entitled to reclaim from an Insured Person any Costs and Expenses DAS has paid.

7. If there is a disagreement between the Insured Person and DAS about the handling of a claim and it is not resolved through DAS' internal complaints procedure the Insured Person can contact the Financial Ombudsman Service for help. This is a free arbitration service for eligible consumers, small businesses, charities and trusts. (Details available from www.financial-ombudsman.org.uk). If the dispute is not covered by the Financial Ombudsman Service there is a separate arbitration process. The arbitrator will be a barrister, solicitor or other suitably qualified person chosen jointly by the Insured Person and DAS. If there is a disagreement over the choice of arbitrator, DAS will ask the Chartered Institute of Arbitrators to decide. The arbitrator will decide who will pay the costs of the arbitration. For example, costs may be split between the Insured Person and DAS or may be paid by either You or DAS.

8. DAS may require an Insured Person to get, at the Insured Person's expense, an opinion from an expert that DAS considers appropriate on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by DAS and the cost agreed in writing between the Insured Person and DAS. Subject to this, DAS will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that the Insured Person will recover damages (or obtain any other legal remedy that DAS have agreed to) or make a successful defence.

9. An Insured Person must:
   a. keep to the terms and conditions of this section
   b. take reasonable steps to avoid and prevent claims
   c. take reasonable steps to avoid incurring unnecessary costs
   d. send everything DAS asks for, in writing, and
   e. report to DAS full and factual details of any claim as soon as possible and give DAS any information DAS need.

10. DAS will, at DAS' discretion, void this section (make it invalid) from the date of claim, or alleged claim, and/or DAS will not pay the claim if:
    a. a claim an Insured Person has made to obtain benefit under this Policy is fraudulent or intentionally exaggerated, or
    b. a false declaration or statement is made in support of a claim.

11. Apart from DAS, an Insured Person is the only person who may enforce all or any part of this Policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section in relation to any third-party rights or interest.

12. If any claim covered under this section is also covered by another policy, or would have been covered if this section did not exist, DAS will only pay their share of the claim even if the other insurer refuses the claim.

13. This section is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where the Insured Person normally lives. Otherwise, the law of England and Wales applies. All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.
Eurolaw Legal Advice

DAS will give an Insured Person confidential legal advice over the phone on any personal legal problem under the laws of any European Union Country, Isle of Man, the Channel Islands, Switzerland and Norway.

An Insured Person can contact DAS’ UK-based call centre 24 hours a day, seven days a week. However, DAS may need to arrange to call the Insured Person back depending on the Insured Person’s enquiry. Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9am-5pm, Monday to Friday, excluding public and bank holidays. If an Insured Person calls outside these times, a message will be taken and a return call arranged within the operating hours.

To help check and improve service standards, DAS may record all inbound and outbound calls.

To contact the above service, phone DAS on +44 (0) 117 934 0548. When phoning, please quote the policy number.

DAS will not accept responsibility if the Helpline Service is unavailable for reasons DAS cannot control.

Data Protection

To comply with data protection regulations DAS are committed to processing personal information fairly and transparently. This section is designed to provide a brief understanding of how DAS collect and use this information.

DAS may collect personal details including name, address, date of birth, email address and, on occasion, dependent on the type of cover in place, sensitive information such as medical records. This is for the purpose of managing the products and services in place and this may include underwriting, claims handling and providing legal advice. DAS will only obtain personal information either directly from the Insured Person, the third party dealing with Your claim or from the authorised partner who sold this Policy.

Who DAS are

DAS is part of DAS Legal Expenses Insurance Company Limited which is part of DAS UK Holdings Limited (DAS UK Group). The uses of personal data by DAS and members of the DAS UK Group are covered by DAS’ individual company registrations with the Information Commissioner’s Office. DAS has a Data Protection Officer who can be contacted at dataprotection@das.co.uk

How DAS will use Your Information

DAS may need to send personal information to other parties, such as lawyers or other experts, the court, insurance intermediaries, insurance companies, appointed service providers, specialist agencies or other members of the DAS UK Group, so they may contact You for Your feedback. If the Policy includes legal advice DAS may have to send the personal information outside of the European Economic Area (EEA) in order to give legal advice on non-European Union law. Dependent on the type of cover in place, the personal information may also be sent outside the EEA so the service provider can administer the claim.

DAS will take all steps reasonably necessary to ensure the personal data is treated securely and in accordance with this Privacy Notice. Any transfer outside of the EEA will be encrypted using SSL technology.

DAS will not disclose the personal data to any other person or organisation unless We are required to by Our legal and regulatory obligations. For example, DAS may use and share the personal data with other organisations and public bodies, including the police and anti-fraud organisations, for the prevention and detection of crime, including fraud and financial sanctions. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to, or telephoning DAS. A copy is also accessible and can be downloaded via DAS’ website.
What Is DAS' legal basis for processing Your information?
It is necessary for DAS to use the personal information to perform Our obligations in accordance with any contract that DAS may have with the person taking out this Policy. It is also in DAS' legitimate interest to use the personal information for the provision of services in relation to any contract that DAS may have with the person taking out this Policy.

How long will Your information be held for?
DAS will retain personal data for 7 years. DAS will only retain and use the personal data thereafter as necessary to comply with DAS legal obligations, resolve disputes, and enforce DAS' agreements. If You no longer want DAS to use the personal data, please contact DAS at dataprotection@das.co.uk

What are Your rights?
The following rights are available in relation to the handling of personal data:
• the right to access personal data held
• the right to have inaccuracies corrected for personal data held
• the right to have personal data held erased
• the right to object to direct marketing being conducted based upon personal data held
• the right to restrict the processing for personal data held, including automated decision-making
• the right to data portability for personal data held
Any requests, questions or objections should be made in writing to the Data Protection Officer:
Data Protection Officer, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH
Or via Email: dataprotection@das.co.uk

How to make a complaint
If there is any dissatisfaction with the way in which personal data has been processed, the Data Protection Officer can be contacted in the first instance using the details above.

If You remain dissatisfied, the Information Commissioner's Office can be approached directly for a decision. The Information Commissioner can be contacted at:
Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF
www.ico.org.uk

GENERAL POLICY CONDITIONS
These are the conditions of the insurance You will need to meet as Your part of this contract. Certain sections of cover have additional conditions, which must also be complied with.

Commencement of cover
Cover for cancellation commences for Single Trip policies on the 'issue date' shown on Your Policy Schedule, cover commences from the effective date when You leave Your usual place of residence to commence the Trip, and continues until the time of Your return to Your usual place of residence on completion of the Trip or expiry of the Period of Cover (whichever is the earlier).

Third party contracts act - A person or company who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Policy but this does not affect any right or remedy of a third party which exists or is available from that Act.

Transferring Your interest in the Policy - You cannot transfer Your interest in this Policy to anyone else.
War Risks and Civil Hazards
The Policy covers You provided You are not in Active Service/Taking Part (see General Policy Exclusions below) and

a. Provided that Your presence in such country or area is
   i. Attributable to the unscheduled transit or stopover not exceeding 24 hours of an aircraft or sea vessel in which You are travelling or
   ii. Attributable to involuntary diversion or transit due to hijack, kidnap or other occurrence beyond Your control, provided always that at the time of such hijack, kidnap or occurrence You were not within the confines of any country or area to which events such as war, invasion, civil war, armed hostility, rebellion, revolution, overthrow of a legally constituted government, insurrection of military or usurped power was applicable, nor travelling to or from such country or area

b. For a maximum period of three days from the start of the hostilities or of the insurrection, where You are surprised by such events whilst out of Your country of residence in a country which, until that time was in a state of peace.

These exclusions apply to all sections of Your Policy. The sections of cover in this Policy have additional specific exclusions, which apply only to those sections of cover in which they are expressly referred to.

This Policy does not cover Active Service/Taking Part - active service in any of the armed forces of any nation or as a hired or voluntary part of a terrorist group, a revolutionary force or as part of a voluntary peacekeeping force.

MAKING A CLAIM

1. Before making a claim, please check the Policy Schedule and Policy Wording to see whether You have cover.
2. Please remember to keep relevant original receipts and reports (not photocopies), as they will be required for any claim. You must be able to document all expenses incurred.
3. Remember to quote Your Policy number.

For medical emergency, medical related expenses, repatriation and evacuation claims Please call Our Assistance Company Tel. 01403 288167 or from abroad +44 1403 288167 at any time of the day or night.

1. Please call Our Assistance Company as soon as possible for cases involving hospitalisation or if You need a medical referral.
2. If costs are incurred without notification, then We are only liable for such costs as We would have incurred had such a notification taken place, based on existing price agreements and provided the claim is valid.

For all other Non medical claims Tel: 01403 288 170 or download a claims form via www.ervco.co.uk/coach. Claims should be notified as soon as possible but no later than 30 days after the Insurance Event.

For Legal Costs and Expenses claims
Please contact DAS Legal Expenses Insurance Company Limited.
DAS House, Quay Side, Temple Back, Bristol BS1 6NH
Tel. +44 (0)117 934 0548 Fax. +44 (0)117 934 2109
Email newclaims@das.co.uk

Claims should be notified as soon as possible but no later than 30 days of You becoming aware of the Insurance Event.

No interest shall be added to any claims payments.

Other insurance
If any Insured Person claims under this Policy for something which is also covered by another insurance Policy or by credit card insurance, the Insured Person must provide Us with full details of the other insurance Policy. We will only pay Our pro rata share of any claim apart from a valid personal accident claim, which We will pay in full.
Rights and responsibilities

We will be entitled to take over and conduct in Your name (at Our expense) the defense or settlement of any claim or to prosecute in Your name to Our own benefit in respect of any claim for indemnity or damage or otherwise, and will have full discretion in the conduct of any proceedings or in settlement of any claim and You will give all such information and reasonable assistance as We require.

Complaints

We aim to provide the highest service standards at all times, however, if for any reason You are not satisfied, We would like to hear from You. The procedure below has been put in place to ensure that Your concerns are dealt with promptly and fairly. Please remember to quote Your name as shown on Your Policy Schedule and the Policy number and, if Your complaint is about a claim, the claim number in all correspondence and telephone calls. In the first instance, We would encourage You to write to Us and ask for Your complaint to be investigated:

The Managing Director, ERV, Afon House, Worthing Road, Horsham, West Sussex RH12 1TL
Email: contact@ervuk.com Web: www.erv.co.uk

If You wish to make a specific complaint about the legal expenses section of Your Policy: Section 8 - Legal Costs and Expenses, please forward details of Your complaint to:
Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.
Tel: 0344 893 9013 Email: customerrelations@das.co.uk

If a complaint still cannot be resolved to Your satisfaction, You have the right to refer to:
The Financial Ombudsman Service, Exchange Tower, London E14 9SR.
Email: complaint.info@financial-ombudsman.org.uk
Tel: 0800 023 4567

The Financial Ombudsman Service can only deal with Your claim after You have followed the full complaints procedure.

Fraud detection and prevention & claims history

You, or anyone acting for You must not act in a fraudulent manner.

In order to prevent and detect fraud We may at any time:
1. Share information about You with other organisations and public bodies including the Police, loss adjusters and other third parties that We engage to investigate claims;
2. Check and/or file Your details with fraud prevention agencies and databases, and if You give Us false or inaccurate information and We suspect fraud, We will record this. We, and other organisations involved in the administration of Your Policy, may also search these agencies and databases to:-
   a. Help make decisions about the provision and administration of insurance, credit and related services for You and members of Your household;
   b. Trace debtors or beneficiaries, recover debt, prevent fraud and to manage Your accounts or insurance policies;
   c. Check Your identity to prevent money laundering, unless You furnish Us with other satisfactory proof of identity;
   d. Undertake credit searches and additional fraud searches.
   e. We can supply on request further details of the databases We access or contribute to when We investigate claims, We may conduct searches of publicly accessible information about You available on the internet, including using sources such as search engines and social media.
Data protection notice

Consent
We will only use Your personal data when the law allows Us to. Most commonly We will use Your personal data under the following two circumstances:

1. When You gave explicit Consent for Your personal data, and that of others insured under Your Policy, to be collected and processed by Us in accordance with this Data Protection Notice.
2. Where We need to perform the contract which We are about to enter into, or have entered into with You.

How we use Your Personal Data
We use Your personal data for the purposes of providing You with insurance, handling claims and providing other services under Your Policy and any other related purposes (this may include underwriting decisions made via automated means). We also use Your personal data to offer renewal of Your Policy, research or statistical purposes and to provide You with information, products or services that You request from Us or which We feel may interest You. We will also use Your personal data to safeguard against fraud and money laundering and to meet Our general legal or regulatory obligations.

We collect and process Your personal data in line with the General Data Protection Regulations and all other applicable Data Protection legislation. The Data Controller is ERV. The Data Processor is ERV.

Special Categories of Personal Data
Some of the personal data You provide to Us may be more sensitive in nature and is treated as a Special Category of personal data. This could be information relating to health or criminal convictions, and may be required by Us for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for Us to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes as set out in this notice.

Sharing Your Personal Data
We will keep any information You have provided to Us confidential. However, You agree that We may share this information with other companies within the ERV Group and with third parties who perform services on Our behalf in administering Your Policy, handling claims and in providing other services under Your Policy. Please see Our Privacy Policy (www.erv.co.uk/privacy-statement/) for more details about how We will use Your information.

We will also share Your information if We are required to do so by law, if We are authorised to do so by You, where We need to share this information to prevent fraud.

We may transfer Your personal data outside of the European Economic Area (“EEA”). Where We transfer Your personal data outside of the EEA, We will ensure that it is treated securely and in accordance with all applicable Data Protection legislation.

Your Rights
You have the right to ask Us not to process Your personal data for marketing purposes, to see a copy of the personal information We hold about You, to have Your personal data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask Us to provide a copy of Your personal data to any controller and to lodge a complaint with the local data protection authority.

The above rights apply whether We hold Your personal data on paper or in electronic form.

Your personal data will not be kept for longer than is necessary. In most cases this will be for a period of seven years following the expiry of the insurance contract, or Our business relationship with You, unless We are required to retain the data for a longer period due to business, legal or regulatory requirements.
Further Information

Any queries relating to how We process Your personal data or requests relating to Your Personal Data Rights should be directed to:

Data Protection Officer, ERV, Afon House, Worthing Road, Horsham, RH12 1TL, United Kingdom

Email: dataprotectionofficer@ervuk.com

Phone: +44 (0) 1403 788 510