

Your Annual Multi Trip Travel Insurance policy document

Policy VIT-0000000000-00





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Important Contact Details

For help in the event of a medical or other emergency abroad contact Healix Medical Assistance Service

By phone from anywhere in the world: **+44 (0) 20 8608 4227** (this is a basic rate number)

By phone from the UK: **020 8608 4227** (this is a basic rate number)

By email: InternationalHealthcare@healix.com

To make a claim, you can contact our claims administrator, Claims Consortium Group:

By phone: **0330 124 5156** Monday to Friday between 9.00am and 5:30pm
(this is a basic rate number)

By email: UrbanJungleTravel@ClaimsConsortiumGroup.co.uk

By post: 2a Marston House, Cromwell Park, Chipping Norton Oxfordshire OX7 5SR

To make changes to your policy:

You can use the 'My Account' section of <https://www.myurbanjungle.com>.

THIS IS NOT PRIVATE MEDICAL INSURANCE

A note to **you** and all **your** doctors and hospitals. This is not private medical insurance. If any medical treatment is needed, **you** must tell **us** immediately or **we** might not guarantee medical expenses. If **you** need any medical treatment, **you** must allow the medical emergency assistance service to see all **your** medical records and information.



Policy Schedule & Statement of Facts

The information displayed in this **Policy Schedule** and Statement of Fact should be read together with **your** policy wording.

When **we** accepted **your** application for this insurance, **we** relied on the information **you** gave. **You** must take reasonable care to provide complete and accurate answers to the questions asked when **you** take out, or make changes to, **your** policy. If the information provided by **you** is not complete and accurate the extent of cover may be affected and:

- **we** may cancel **your** policy and refuse to pay any claim or
- **we** may not pay any claim in full.

We will write to **you** if **we**:

- intend to cancel **your** policy; or
- need to amend the terms of **your** policy; or require **you** to pay more for **your** insurance.

If any of the information is incorrect, **you** must let **Urban Jungle** know as soon as reasonably possible, using the 'My Account' section of <https://www.myurbanjungle.com>.

Remember, words that are bolded are defined terms - the definitions can be found on pages 15 - 19 of **your** policy wording.

Insured Person(s)	
Lead Traveller and Policyholder	<i>We can only cover travellers who are UK residents, and have been for at least 3 of the last 12 months.</i>
First Name	Harry
Last Name	Smith
Address	10 Downing St, London, SW1A2AB
Date of Birth	01/01/1990
Email Address	harrysmith@example.com
Mobile Phone Number	07123456789
Travelling Group Information	
How many people do you want to cover?	Adult(s): 2 Children under 18: 1
Additional Covered Travellers	
First Name	John
Last Name	Smith
Date of Birth	01/01/1965
How do you know this person?	Family
First Name	Tom
Last Name	Smith
Date of Birth	01/01/2024



Policy Schedule & Statement of Facts

How do you know this person?	Family
Your Policy	
Insurer	Lloyd's Syndicate 4444, managed by Canopius Managing Agents Limited
Policy Number	V1T-0000000000-00
Reason for Issue	New Purchase
Policy Type	Annual Multi Trip Travel Insurance
Cover Option	Basic
Additional Cover	Cruise cover included Winter sports cover included
Contract Type	Annual
Area of Cover <i>All trips must start and finish in the UK</i>	Europe
Insurance Period	Original policy inception date: 01/01/2024 Cover detailed in this document effective during the period of: 01/01/2024 to 31/12/2024 Next annual renewal on 01/01/2025
Automatic Renewal	On You can stop your policy from renewing at any time. See General Conditions on page 28.
Total Annual Payment	£X.XX (including £X.XX of Insurance Premium Tax and £X.XX administration fee) Insurance Premium Tax is not payable on the administration fee.
Travellers' Medical History	



Policy Schedule & Statement of Facts

Do you or anyone who will be covered under this policy have any pre-existing medical conditions? This includes conditions from which you have been diagnosed with or received medical advice or treatment, including surgery, tests, investigations or prescribed drugs or medication in the last two <u>years</u>.	No
I understand that I must declare any pre-existing medical conditions for any covered travellers and failure to declare may lead to us refusing to deal with any covered travellers' claim or reduce the amount of any relevant claims, even if a claim is not related to an undisclosed pre-existing medical condition. I understand that if the health of any covered traveller changes at any point after the start date of this policy I should let Urban Jungle know. Covered travellers should also check with a medical practitioner that they're fit to travel if there are any health changes. <i>You will not be covered under Section 1 - Cancellation or cutting short your trip, Section 2 - Medical emergency and repatriation expenses or Section 6 - Personal accident for claims arising directly or indirectly from:</i> <i>Any pre-existing medical condition(s) that you have unless you have completed a medical screening online and we have agreed, in writing, to cover your pre-existing medical conditions. Covered pre-existing medical conditions are shown on your policy schedule.</i>	Yes



Table of Benefits

	Basic	Essential	Deluxe
Excess			
The excess is per person per incident, limited to two excess amounts if more than one insured person is claiming, per trip. For example, if you make a successful claim covering 2 insured persons and your excess is £75, we will deduct £150 from your claim settlement * Means no excess is applicable for sections marked.	£95	£75	£0
Section 1 - Cancellation or Cutting Short your Trip			
Cancellation or cutting short your trip	£1,500	£2,500	£5,000
Section 2 - Medical Emergency and Repatriation Expenses			
Medical emergency and repatriation expenses	£5,000,000	£10,000,000	£10,000,000
Emergency dental	£250	£250	£400
Hospital benefit* - per 24 hours	£20	£30	£50
- total	£500	£1000	£1500
Applies to trips outside of the UK, Channel Islands and Isle of Man			
Section 3 - Disruption or Delay to Travel Plans			
Missed departure	£1,000	£1,000	£1,000
Travel delay benefit* - per 12 hours	£20	£25	£40
- total	£200	£200	£200
Section 4 - Personal Belongings & Money			
Baggage**	£1,000	£1,500	£2,500
Single Article Limit	£200	£300	£500
Valuables**	£250	£500	£750
Delayed Baggage* - per 24 hours	£50	£50	£50
- total	£250	£250	£250
Loss of passport	£200	£200	£400
Personal money	£200	£250	£500
Important documents	£500	£1,000	£1,500
Section 5 - Legal & Liability			
Legal expenses and assistance* - per person	£20,000	£30,000	£50,000
- total for all insured persons	£60,000	£60,000	£100,000
Personal liability	£2,000,000	£2,000,000	£2,000,000



Table of Benefits

Section 6 - Personal Accident			
Accidental death* - aged under 16 or over 75	£5,000	£5,000	£10,000
- aged 16-75	£5,000	£7,500	£15,000
Loss of limbs and/or loss of sight* - aged 16-75	£5,000	£7,500	£15,000
Permanent total disablement* - aged 16-75	£5,000	£7,500	£15,000
Section 7 - Winter Sports			
This section is optional, if you have purchased this cover it will be shown on your policy schedule .			
Ski equipment - owned	£500	£500	£750
- hired	£150	£150	£250
- single article limit	£250	£250	£250
Ski equipment hire* - per 24 hours	£25	£25	£50
- total	£250	£250	£500
Ski pack* - per 24 hours	£30	£30	£50
- total	£300	£300	£500
Piste closure* - per 24 hours	£30	£30	£50
- total	£300	£300	£500
Avalanche & landslide cover* - per 24 hours	£25	£25	£50
- total	£250	£250	£500
Section 8 - Cruise Cover			
This section is optional, if you have purchased this cover it will be shown on your policy schedule .			
Missed embarkment cover	£750	£750	£1,500
Formal cruise attire / delay (over 8 hours)	£1,500 / £250	£1,500 / £250	£2,500 / £500
Cruise itinerary change	£500 (£50 each missed port)	£500 (£50 each missed port)	£1000 (£100 each missed port)
Additional emergency medical expenses - ship to shore repatriation	£100,000	£100,000	£100,000
Cabin confinement	£500 (£50 each 24 hrs)	£500 (£50 each 24 hrs)	£1000 (£100 each 24 hrs)
Unused excursions	£250	£250	£500

* Means no **excess** is applicable for sections marked.

** Means sections of cover where claims are settled on a new for old basis.



The Policy Booklet - Travel Insurance

About your insurance contract

Your policy is administered by **Urban Jungle** and **your** insurance is arranged by PJ Hayman & Co. Limited incorporated and registered in England and Wales with company number 02534965 whose registered office is at Stansted House, Rowlands Castle, Hampshire PO9 6DX. PJ Hayman & Co. Limited are acting as the intermediary.

Your policy is underwritten by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited. Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lloyd's Syndicate 4444 is referred to as "**we**", "**us**" and "**our**" in this Policy Document.

This is **your** travel insurance policy document. It contains details of what is covered, what is not covered and is the basis on which all claims will be handled. **You** should read this policy document with **your policy schedule**.

This is an annual multi-trip policy, which will renew every year, on the same day of the year as **your** policy start date. **You** can review the full details of **your** cover at any time, and **you** should let **Urban Jungle** know about any changes in **your** circumstances.

It is worth noting that automatic renewal is switched on automatically to make sure **you** don't have any gaps in cover. If, at any time, the cover doesn't suit **you**, or **you** don't need it anymore, **you** can stop **your** policy from renewing at any time using **Urban Jungle's** website (www.myurbanjungle.com), provided that **you** give them at least 4 days' notice before the policy renewal date.

Throughout **your** policy wording, certain words are shown in bold type. These words have special meanings which are listed in the 'Definitions' section of the policy on pages 15 - 19.

This document sets out the terms and conditions of the insurance. The **policy schedule** outlines the specific cover **you** have purchased, and the individuals covered. No one else has any rights under this agreement, other than **your** legal representative or anyone else **you** choose to carry out **your** wishes if **you** die.

If **you** have any questions about **your** policy or need to get in touch with **Urban Jungle** **you** can contact:

- By phone: 0800 808 5847 (this is a basic rate number)
- By email: support@myurbanjungle.zendesk.com

You can make changes to the details contained in **your policy schedule** in the My Account section of **Urban Jungle's** website (www.myurbanjungle.com)

Urban Jungle will advise if those changes can be made and whether any extra premium is required.

This policy covers residents of the United Kingdom, Channel Islands and Isle of Man. **Your** policy is governed by the laws and exclusive jurisdiction that govern the part of the UK, Channel Islands or Isle of Man where **you** were living at the time **you** purchased this policy.

We want **you** to get the most from **your** policy and to do this **you** should:

- read **your** policy wording and **policy schedule** and make sure **you** are comfortable with the cover **you** have bought.

Have any of your circumstances changed since you purchased? Let Urban Jungle know ASAP.



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- make sure that **you** understand the exclusions and conditions which apply to **your** policy because if **you** do not meet these conditions it may affect any claim **you** make.

Certification of Cover

This policy document and **your policy schedule**, which together make up the contract between **you** and **us**, are issued to **you** by PJ Hayman & Company Limited in its capacity as **our** agent under contract reference B6839/AH032.

In exchange for **you** paying the **premium** shown in **your schedule of insurance**, **you** are insured in accordance with the terms & conditions contained in these documents (and any amendments made to them) for the duration of **your** policy.

Signed by *Peter Hayman*



Authorised signatory of P J Hayman & Company Limited
Stansted House, Rowlands Castle, Hampshire PO9 6DX

Important conditions relating to your policy

- For this annual multi-trip policy, all adults covered by this policy must be under the age of 76 on the date the cover starts as shown on **your policy schedule**.
- **Your** policy is valid for travel provided **you** have pre-booked at least 1-night pre-booked accommodation or pre-booked transport.
- Cover for cancelling or **cutting short a trip** will start from the date stated on **your policy schedule** or the time of booking any **trip** (whichever is the later date). All other covers begin when **you** leave **your home** to go on **your trip** and last until **you** return **home**.
- This insurance is only valid only when **you** buy before **you** depart for **your** planned **trip**.
- **Your** policy automatically provides cover if **you** are unable to return **home** by the end of the **insurance period** due to an event which is covered under the policy, providing **you** accept alternative travel offered and don't intentionally delay **your** return.
- Claims will only be considered if the cause of the claim falls within the **Insurance Period**.
- For all Cover Sections other than Cover Section 1 (Cancellation or cutting short your **trip**) **you** must be **medically fit to travel** on the date of departure on the **trip**.
- For Cover Section 1 (Cancellation or cutting short **your trip**), **you** must be **medically fit to travel**:
 - a) on the date of booking the **trip** and either paying for the **trip** in full or paying the initial instalment or deposit towards the final cost of the **trip**; and
 - b) on the date(s) **you** pay any further balance(s) or instalments towards the final cost of the **trip**.

The things which are not covered by **your** policy are shown:

- in the 'General exclusions' section and
- under 'What is NOT covered' in each section of cover.

If **we** do not say that something is covered, **you** should assume that it is not covered.

Have any of your circumstances changed since you purchased? Let Urban Jungle know ASAP.



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How to make a claim

If **you** are abroad and need urgent assistance please contact the Healix Medical Assistance Service on +44 (0) 20 8608 4227 (this is a basic rate number) or email **our** Claims Team on InternationalHealthcare@healix.com

For all other claims please contact **our** claims administrator Claims Consortium Group,

By phone: 0330 124 5156 (this is a basic rate number) Monday to Friday between 9.00am and 5.30pm

By email: UrbanJungleTravel@ClaimsConsortiumGroup.co.uk

By post: 2a Marston House, Cromwell Park, Chipping Norton, Oxfordshire OX7 5SR

When handling a claim, **we** will ask for some information to verify **your** cover and the details of the claim. **You** should let **us** know as soon as possible if any issues occur on **your trip** so **we** can start dealing with **your** claim. If **you** don't, **we** might need to reduce the amount **we** pay **you** or reject the claim altogether. However, if there is a delay in reporting of **your** claim it is not **our** intention to decline **your** claim or to reduce the payment amount, provided that all the information required is still available and the delay has not prejudiced the claims administrator's ability to fully assess the claim.

You will need to provide certain information to allow a claim to be fully assessed. This information will vary depending on which section of cover **you** are claiming under.

Examples of the types of information **we** will need are given below, but there may be other evidence required from **you**. **Our** claims administrator will tell **you** exactly what information **you** need to give them in relation to **your** own claim.

Please keep copies of all information sent to the claims administrator. Unless **we** agree to pay for any information, for example a medical examination (which **you** must agree to undergo if required), the information will need to be provided at **your** expense.

Evidence to support your claim

Medical certificates	A medical certificate from the treating medical practitioner explaining why you : ● required medical attention, ● were unable to travel, ● were forced to cancel, ● had to extend, cut short or lose any pre-arranged plans or paid for activities, or ● had to rearrange any travel plans.
Police (or other Authority) Reports	A report from the local police or other relevant authority in the country where the incident occurred confirming dates, circumstances and further details of the loss, theft, attempted theft, mugging, or damage.
Travel Tickets & Baggage Tags	All travel tickets (including any unused travel tickets) and luggage tags.



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Receipts, Bills, Valuations & Proof of Ownership	An original receipt, valuation or proof of ownership for items, currency or documents of any kind lost, stolen, damaged, repaired, replaced or purchased. Receipts or bills for any costs incurred for in-patient/out-patient treatment, emergency dental treatment, transport, accommodation, hospital or medical costs and any other charges or expenses which are to be considered as part of a claim.
Confirmation Letters, Reports, Invoices & Notices	Confirmation of the loss, delay, failure, cancellation or circumstance leading to the claim in the form of a letter, invoice, report or notice of cancellation from (as appropriate) your tour operator or their representative, airline, luggage handler, service provider, hotel or accommodation provider, public transport provider or relevant authority
Death Certificates	For any claim involving death, an original death certificate will be required.

How to make a complaint

You have the right to expect the best possible service and support. If **we** and **Urban Jungle** have not delivered the service that **you** expected or **you** are concerned with the service provided, **we** and **Urban Jungle** would like the opportunity to put things right. If **you** feel **we** and **Urban Jungle** have fallen short of **our** standards, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note however that should **you** wish to direct **your** complaint directly to Lloyd's in the first instance, **you** may do so by using the contact information referenced in Step 2 below.

Step 1:

If **your** complaint is related to a claim, please contact Claims Consortium Group:

- By phone: 0330 124 5156 (this is a basic rate number) Monday to Friday between 9.00am and 5.30pm
- By email: UrbanJungleTravel@ClaimsConsortiumGroup.co.uk
- By post: 2a Marston House, Cromwell Park, Chipping Norton, Oxfordshire OX7 5SR

For all other complaints, please contact:

- By phone: 0800 808 5847
- By email: support@myurbanjungle.zendesk.com

When **you** make contact please provide the following information:

- **Your** name, address and postcode, telephone number and email address.
- **Your** policy number and/or claim number and the type of policy **you** hold.
- The reason for **your** complaint.

Have any of your circumstances changed since you purchased? Let Urban Jungle know ASAP.



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- Any written correspondence should be headed 'COMPLAINT' and **you** may include copies of supporting material

Step 2:

Should **you** remain dissatisfied with the outcome of **your** complaint **you** may refer **your** complaint to Lloyd's: Complaints Department at Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN. Email: complaints@lloyds.com Telephone: +44 (0)20 7327 5693. Website: www.lloyds.com/complaints.

Details of Lloyd's complaints procedure are set out in a leaflet "How We Will Handle Your Complaint", which is available at the website address above. Alternatively, you may ask Lloyd's for a hard copy.

Step 3:

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to an alternative dispute resolution (ADR) body.

If **you** live in the United Kingdom, the contact information is:

Financial Ombudsman Service, Exchange Tower, London E14 9SR

Tel: 0800 0234 567 (calls to this number are free on mobile phones and landlines).

Tel: 0300 1239 123 (calls to this number cost no more than calls to 01 and 02 numbers).

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

If **you** live in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman

PO Box 114

Jersey, Channel Islands

JE4 9QG

Jersey +44 (0)1534 748610

Guernsey +44 (0)1481 722218

International +44 1534 748610

Facsimile +44 1534 747629

Email: enquiries@ci-fo.org

If **you** live in the Isle of Man, the contact information is:

Financial Services Ombudsman Scheme

Thie Slieau Whallian

Foxdale Road

St John's

Isle of Man

IM4 3AS

Tel: +44(0) 1624 686500

Fax: +44(0) 1624 686504

Email: ombudsman@iomoft.gov.im

Website: <https://www.gov.im/oft/ombudsman/>

Financial Services Compensation Scheme (FSCS)

We and **Urban Jungle** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **we** or **Urban Jungle** cannot meet **our**/their obligations to **you** under this insurance. Further information about the compensation scheme arrangements is available from the FSCS. Contact them at PO Box 300, Mitcheldean GL17 1DY or www.fscs.org.uk or call them on 0207 741 4100.



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Your right to cancel

You are free to cancel this policy at any time through the My Account section of **Urban Jungle's** website (www.myurbanjungle.com/login).

You will be entitled to a refund of premium provided **you** have not travelled, no claim has been made and no one plans to claim on the policy. The refund of premium will be calculated as follows:

- If **you** cancel **your** policy within the first 14 days of receipt of the policy documents or start date of the policy (whichever is later), **we** will refund **your** premium in full.
- If **you** cancel this annual multi-trip policy after the first 14 days of receipt of the policy documents (or after the renewal date) **we** will refund a portion of the premium depending on the number of complete months remaining on **your** policy.

When we might cancel your policy

We can cancel this policy immediately if **you**, or any one else covered under this policy:

- commits fraud or
- use threatening or abusive behavior or language towards **our** staff or suppliers

and no refund of premium will be made.

If **we** cancel the policy for this reason, **you** will be given at least 60 days' notice in writing.



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Definitions

Throughout **your** policy wording, certain words are shown in **bold type**. These words have special meanings which are listed below.

Section 5a Legal expenses and assistance and Section 6 Personal **accident** have unique 'Definitions' which are shown in italics and can be found at the beginning of each section.

Accident(s)/Accidental

A physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

Active War

You actively taking part in a **war** where **you** are considered, by English Law, to be under instruction from or employed by the armed forces of any country.

Air Passenger Duty (APD)

Airlines pay **Air Passenger Duty (APD)** for every passenger who flies from the UK. Ticket prices usually include a charge to cover this cost. The amount of **APD** the airline pays depends on how far away **your** destination is and the class **you** travel in.

Baggage

Any items which belong to **you** which are worn, used or carried by **you** during a **trip** (but excluding **valuables, sports equipment, ski equipment, personal money and important documents**).

Catastrophe

Fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm, civil commotion and/or civil unrest or an outbreak of food poisoning, meaning **you** cannot use **your** booked accommodation.

Close relative

Your spouse, partner or civil partner, parent, step-parent, grandparent, legal guardian, children (including legally adopted, step-children and grandchildren), sibling (including step-siblings), in-laws, aunt, uncle, niece, nephew, fiancé(e) or anyone for whom **you** have power of attorney.

Colleague

An associate in the same employment as **you**, whose absence from work means **you** stay or return **home**.

Cruise

A **trip** of more than 72 hours duration, sailing as a passenger on a purpose-built ship on rivers, sea/s or oceans that may include stops at various ports. No cover is provided for cargo or container ships.

Cut short/cutting short

Either:

- a) **You cutting short the trip** after **you** leave **your home** by direct early return to **your home**.
- b) **You** attending a hospital as an in-patient for a period in excess of 24 hours.



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Excess

The amount **you** pay when **you** make a claim which is set out in the table of benefits. The **excess** is per person per incident, limited to two **excess** amounts if more than one **insured person** is claiming, per **trip**.

If **you** use a Reciprocal Health Arrangement, any other arrangement with another country or private medical insurance to reduce **your** medical expenses, **you** won't have to pay an **excess**.

Hazardous territory

Cuba, Iran, Syria, North Korea, the Crimea region or any other country or region where the Foreign, Commonwealth and Development Office (FCDO) has advised against "all" or "all but essential" travel to.

Home

Your permanent residence.

Important documents

Passport, travel tickets, visas, travel permits, bio-metric card and driving licence.

Insurance period

Cover is provided for the 12-month period as stated in the **policy schedule**. **You** may take any number of **trips** within the period shown in the **policy schedule**.

Insured person

Each person travelling on a **trip** who is named on the **policy schedule**.

Insurer

Lloyd's Syndicate 4444, managed by Canopus Managing Agents Limited.

Medically fit to travel

- a) Any existing **medical condition(s)** **you** have must be stable and controlled by any treatment **you** are receiving and/or medication(s) **you** have been prescribed, and
- b) There must be no known likelihood of any specialist or specific medical tests, investigations or variation of treatment or medication for any existing **medical condition(s)** on any of the above dates, or whilst travelling, and
- c) **You** are not waiting for surgery for any diagnosed **medical condition**; and
- d) **You** do not have any symptoms of an existing **medical condition** which could mean that **your trip** could be cancelled or cut short.

It is always advisable to consult a **medical practitioner** if **you** have any doubts about whether **you** are medically fit to undertake a **trip**.

Medical condition

Any disease, illness or injury including psychiatric illness.

Medical practitioner

A registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **you** or any person who **you** are travelling with.



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Package

The pre-arranged combination of at least two of the following parts when sold or offered for sale at an inclusive price

and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a) Transport
- b) Accommodation
- c) Other tourist services not additional to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the **package** as described under The Package Travel and Linked Travel Arrangements Regulations 2018.

Pandemic/epidemic disease

Any disease which is declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).

Personal money

Cash, travellers' and other cheques.

Policy schedule

The document which shows details of the **Insured Person**, area of cover, the **insurance period** and the sections of this insurance which apply.

Pre-existing medical condition

- a) Any of the following medical conditions from which **you** have been diagnosed with or received medical advice, treatment (including surgery, tests or investigations or prescribed drugs or medication in the last two years:
 - any cancer condition,
 - any heart-related or blood circulatory condition (including high blood pressure and high cholesterol),
 - any diabetic condition,
 - any neurological condition,
 - any breathing or respiratory condition,
 - any renal, kidney or liver condition,
 - any psychiatric or psychological condition (including anxiety, stress and depression),
 - any terminal prognosis, and
- b) Any other medical condition for which **you** have been prescribed medication, consulted with a **medical practitioner** on or which **you** have received or are waiting to receive treatment including surgery, tests, or investigations) within the last 12 months.

Pre-paid charges

Charges **you** have paid before **you** travel, or are contracted to pay for, including for example: car hire, car parking, airport accommodation, airport lounge access, kennel and cattery fees, excursions, green fees and ski school fees, lift passes and hired **sports equipment**.



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Public transport

Train, tram, bus, coach, ferry service or airline flight operating to a published timetable, and pre-booked taxis.

Redundant/Redundancy

Being made unemployed through the loss of permanent paid employment (except voluntary **redundancy**) which, at the time of purchasing the policy **you**, or **your travelling companion** had no reason to suspect would happen.

Regional quarantine

Any period of restricted movement or isolation, including national and regional lockdowns, within **your** country of residence or destination country imposed on a community or geographic location, such as a county or region, by a government or public authority.

Ski equipment

Skis (including bindings), ski boots, ski poles and snow boards.

Ski pack

Ski school fees, lift passes and hired **ski equipment**.

Sports equipment

Items that are usually worn, carried, used or held in the course of participating in a recognised sport. These items are only covered in connection with a sport or activity which this policy covers **you** to participate in.

Terrorism

Means any act (for example, the use or threat of force and/or violence) by any person or group of people, whether acting alone or on behalf of/in connection with any organisation or government, which is committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Travelling companion

Any person with whom **you** are travelling or have arranged to stay with. This person does not have to be insured by **your** policy.

Trip(s)

A journey which involves an overnight stay, starts and ends at **your home** or place of business and which starts and finishes within the **insurance period** shown on **your policy schedule**.

The maximum **trip** lengths are:

Ages up to 65:

Basic: 32 days,

Essential: 45 days,

Deluxe: 60 days

Ages 66+:

32 days for all cover levels.



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If any **trip** exceeds the maximum **trip** duration there is no cover under this policy for any additional days.

Trips within the UK, Channel Islands or Isle of Man are only covered provided **you** have pre-booked at least 1 night of accommodation.

Unattended

When **you** do not have a clear view of **your** property or vehicle and **you** are not in a position to prevent interference with **your** property or vehicle taking place without permission.

Urban Jungle

The company who have been authorised by the **Insurer** to transact insurance business on their behalf. **Urban Jungle** Services LTD are authorised and regulated by the Financial Conduct Authority, their Firm Reference Number is 782061. Registered Office: 20-22 Wenlock Road, London, N1 7GU and company number: 10414152.

Valuables

The following items and any associated equipment:

- jewellery
- watches
- cameras
- camcorders
- sat navs
- drones
- telecommunications equipment (including mobile phones)
- other electronic entertainment devices (including, for example, MP3 or 4 players handheld games consoles, tablets, e-readers, and headphones)

War

- a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, riot or civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- b) any act of **terrorism**, or
- c) any act of war or **terrorism** involving the use of, or release of a threat to use, any nuclear weapon or device or chemical or biological agent.

We/us/our

Lloyd's Syndicate 4444, managed by Canopus Managing Agents Limited.

You/your/yourself

All insured persons listed on the **policy schedule**.



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Reciprocal Health Agreements

If **you** are travelling to a country which has a reciprocal health agreement with the UK, Channel Islands or Isle of Man **you** are entitled to benefit from the health care arrangements.

If **we** agree to pay for a medical expense which has been reduced because **you** have used a reciprocal health agreement or private health insurance, **we** will not deduct the **excess** under Section 2 – Medical emergency and repatriation expenses.

If travelling within the EU **you** can apply for a GHIC either online [Applying for healthcare cover abroad \(GHIC and EHIC\) - NHS \(www.nhs.uk\)](#) or by telephoning 0300 330 1350.

If travelling outside of the EU visit Healthcare abroad - NHS ([www.nhs.uk](#)) for more information.

Using these agreements below in public facilities will mean that medical treatment will be free, or at a reduced cost, and **your excess** will be waived from any claim **you** may make.

If **you** are unable to use the UK Global Health Insurance Card (UK GHIC)/European Health Insurance Card (EHIC), **you** will have to pay the medical facility and submit a claim when **you** get **home**, the **excess** will then be applied.

In European Union Countries – if **you** present at a public facility, **you** are strongly advised to show **your** UK Global Health Insurance Card (UK GHIC)/European Health Insurance Card (EHIC).

In Australia – **you** are strongly advised to enrol for Medicare, and have it accepted.

Everywhere else in the World – if there is not a suitable public facility that will treat **you** free of charge, **you** can pay the medical facility and retain all receipts so that **you** can make a claim upon arriving **home**.



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Pre-existing medical conditions

You must tell **us** of all **your pre-existing medical conditions**. If **you** fail to declare any **pre-existing medical conditions** **we** may refuse to deal with **your** claim or reduce the amount of any relevant claims, even if a claim is not related to an undisclosed **pre-existing medical condition**.

You will not be covered under:

- Section 1 - Cancellation or cutting short **your trip**,
- Section 2 - Medical emergency and repatriation expenses or
- Section 6 - Personal **accident** for claims arising directly or indirectly from:

Any **pre-existing medical condition(s)** that:

1. Is a medical condition(s) **you** are aware of or have been referred for investigations at a hospital, clinic or nursing home but which **you** have not yet had a diagnosis.
2. Is a medical condition(s) **you** have which a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought their advice), but despite this **you** still travel.
3. Is a surgery, treatment or investigations for which **you** intend to travel to receive.
4. Is a medical condition(s) for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
5. Is a medical conditions(s) **you** are aware of and **you** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
6. Is a medical condition(s) affecting **you**, a **close relative** or a **colleague** that **you** are aware of, that could reasonably be expected to result in a claim on this policy.

You will not be covered under Section 1 - Cancellation or cutting short **your trip**, Section 2 - Medical emergency and repatriation expenses or Section 6 - Personal **accident** for claims arising directly or indirectly from:

Any **pre-existing medical condition(s)** that **you** have unless **you** have completed a medical screening online and **we** have agreed, in writing, to cover **your pre-existing medical conditions**. Covered **pre-existing medical conditions** are shown on **your** policy schedule.

If **your** health changes at any point after the start date of **your** policy **you** should let **Urban Jungle** know. **You** should also check with **your medical practitioner** that **you** are fit to travel.



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Sports and other activities

The following lists detail the sports and activities that this policy covers as standard when **you** are participating on a recreational and non-professional basis during any **trip**. Any involvement in these sports and/or activities is subject to **you** following local laws and regulations and the use of recommended safety equipment.

If **you** are participating in any other sports or activities that are not mentioned here, please contact **Urban Jungle** as **you** may be able to be covered for an additional premium. Details of any additional sports and activities **you** have purchased cover for will be added to **your policy schedule**.

Please note: **You** are not covered when participating in any sport professionally, or whilst racing or during a competition.

Sports and activities automatically covered by your policy:

- Abseiling (within organisers guidelines)
- *Administrative, clerical or professional occupations
- Aerobics
- Amateur athletics (track and field)
- Archaeological digging (use of hand tools only)
- Archery
- Assault course (amateur only and not main purpose of the **trip**)
- Badminton
- Banana boating/donuts/inflatables behind power boat
- *Bar/restaurant work
- Baseball (amateur)
- Basketball (amateur)
- Beach games
- *Beauty therapist
- Billiards/snooker/pool
- *Blokarting
- BMX riding (wearing a helmet and no racing, stunts or obstacles) up to 2,500 metres above sea level
- Body boarding (boogie boarding)
- *Body building
- Bowls
- Breathing observation bubble (BOB)
- Bungee jumping/swoop within organisers guidelines and wearing appropriate gear
- Bicycle riding/Cycling wearing a helmet where required (excluding any participation in extreme events, racing or competitions) height restricted to maximum of 2,500 metres above sea level
- *Camel riding
- *Camp America – counsellor
- Canoeing (up to grade 2 rivers)



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- Capoeira – no contact – dance movement only
- *Caring for children (au pair/nanny)
- *Catamaran sailing (if qualified and no racing)
- Clay pigeon shooting
- Climbing (indoors on climbing wall only)
- Cricket (amateur)
- Croquet
- Cross country running
- Curling (amateur)
- Cycling (see Bicycle riding)
- Dancing (including instruction)
- Deep sea fishing
- Dinghy sailing (no racing)
- *Driving motorised vehicles (excluding Quad bikes) for which **you** are licensed to drive (other than in races, motor rallies or competitions) and wearing a helmet if driving a motorbike, moped, scooter, Segway or assisted bicycle and wearing a seatbelt when travelling in a motorised vehicle where a seatbelt is available for use
- Dune sliding
- Dune/wadi buggying/bashing
- Extreme frisbees (amusement park rides)
- Falconry
- Fell walking/running (up to 2,500 metres above sea level)
- Fencing (training only)
- Field hockey
- Fishing
- Fives
- Flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- Flying fox (cable car)
- Football (amateur only, no coaching and not main purpose of trip)
- Freefall/sky diving simulator
- Frisbee/ultimate frisbee
- Fruit or vegetable picking
- *Glass bottom boats/bubbles
- Golf
- Go karting (amateur only and within organisers guidelines)
- Great Wall of China
- Gymnastics
- Handball (amateur)



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- Helicopter rides (as a fare paying passenger in licensed aircraft)
- High diving (amateur only and not main purpose of the **trip**)
- *Hobie catting (if qualified and no racing)
- Horse riding (wearing a helmet and excluding competitions, racing, jumping and hunting)
- Hot air ballooning (organised pleasure rides only)
- Hovercraft driving/passenger
- Hurling (amateur only and not main purpose of **trip**)
- Husky/horse/reindeer sledging or sleigh riding as an activity as a passenger only with a local driver and not on snow
- Hydro zorbing
- Indoor climbing (on climbing wall)
- In-line skating/roller blading (wearing pads and helmets)
- Indoor skating/skateboarding (wearing pads and helmets)
- Javelin throwing (amateur)
- Jet boating (excluding racing and/or competitions)
- Jogging
- *Karting (wearing a helmet and no racing)
- Kayaking (up to grade 2 rivers)
- Korfbal (amateur)
- Lacrosse (amateur only and not main purpose of the **trip**)
- Marathon running (amateur only and not main purpose of the **trip**)
- Minjin swinging
- Mud buggying
- Netball (amateur)
- Octopush
- Orienteering
- *Paint balling/war games (wearing eye protection)
- Parasailing/parascending – over water
- Pedalos
- Pilates
- Pony trekking (wearing a helmet)
- *Power boating
- Racket ball
- Rambling
- Refereeing (amateur only)
- *Retail trade including manual work (but not including the use of power tools and machinery)
- Ringos
- River tubing



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- Roller hockey (amateur only and not main purpose of the **trip**)
- Roller skating/blading/in line skating (wearing pads and helmets)
- Rounders (amateur)
- Rowing (no racing)
- Running (non-competitive, not part of a triathlon and not a marathon of any type)
- Safari trekking/tracking in the bush (must be organised tour)
- *Sailing/yachting (if qualified or accompanied by a qualified person and no racing)
- Sail boarding/wind surfing
- Sand boarding/sand dunes/sand surfing/sand skiing
- *Sand yachting (no racing)
- Scuba diving up to depth of 18 metres (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving and not involved in air travel until more than 24 hours have elapsed after **your** last dive)
- Sea canoeing/kayaking (within sight of land)
- *Segway riding (organised tours only, wearing correct safety equipment including a helmet)
- Shooting/small bore target/rifle range shooting (within organisers guidelines)
- Skateboarding (wearing pads and helmets)
- Squash
- Sledging/sleigh riding as a passenger (pulled by horse or reindeer) with a maximum of two nights for Lapland **trips**
- Snorkelling
- Softball (amateur)
- Spear fishing (without tanks)
- *Speed sailing (no racing)
- *Students working as counsellors or university exchanges for practical course work (non-manual)
- Street hockey (wearing pads and helmets)
- Street luge
- Superintendence of manual work
- Surfing (including on board surf simulators)
- Swimming (excluding competitions or racing)
- Swimming with dolphins
- Swimming/bathing with elephants
- Sydney harbour bridge (organised and walking across clipped onto a safety line)
- Table tennis
- Tai chi
- *Tall ship crewing (no racing)
- Ten pin bowling
- Tennis



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- Trampolining
- Tree canopy walking
- Trekking/hiking/walking/hill walking up to 2,500 metres above sea level
- Tubing
- Tug of war
- Volleyball
- Wake boarding
- Water polo (amateur)
- Water skiing/water ski jumping
- Whale watching
- White water canoeing/kayaking/touring/rafting up to grade 2 rivers
- Wicker basket tobogganing
- Wind surfing/sailboarding
- Wind tunnel flying (pads and helmets to be worn)
- Yoga
- *Zap cats
- Zip lining/trekking (safety harness must be worn)
- Zorbing/hydro zorbing/sphering



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Additional option: Sports and activities: Pack 2

The sports and activities listed below are only covered if **you** have specifically chosen the cover, **you** have paid the extra premium, and this cover is shown on **your policy schedule**.

- Bamboo rafting
- Canoeing (up to grade 3 rivers)
- Canoeing-sea (within sight of land)
- Elephant polo
- Grass skiing
- Kayaking (up to grade 3 rivers)
- Mixed gas diving (nitrox/trimax and not commercial) to 30 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving)
- Occasional light manual work (but not including the use of tools and machinery)
- Scuba diving to 30 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving)
- Trekking/hiking/walking/hill walking up to 2,501 to 3,500 metres above sea level
- Via ferrata

Additional option: Sports and activities: Pack 3

The sports and activities listed below are only covered if **you** have specifically chosen the cover, **you** have paid the extra premium, and this cover is shown on **your policy schedule**.

- Bungee slingshot (within organisers guidelines and wearing the appropriate gear)
- Bungee trampolining (within organisers guidelines and wearing the appropriate gear)
- Canoeing (grade 4 and above rivers)
- Caving/pot holing
- Cross country skiing/nordic skiing
- *Judo (amateur only and not main purpose of the **trip**)
- *Karate (amateur only and not main purpose of the **trip**)
- Kayaking (grade 4 and above rivers)
- Mixed gas diving (nitrox/trimax and not commercial) to 40 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving)
- Rugby (amateur only and not main purpose of the **trip**)
- Scuba diving to 40 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving)
- Sky jumping (from Sky Tower in Auckland, New Zealand only)
- Telemarking
- White water canoeing/kayaking/touring up to grade 4
- White water rafting up to grade 4 (within organisers guidelines)

* There is no cover under Section 5B – Personal liability for those sports or activities marked with an asterisk in any Activity Pack.



The Policy Booklet - Travel Insurance

General Conditions

These conditions apply throughout **your** policy. **You** must comply with them to have the full protection of **your** policy. If **you** do not comply with them **we** may:

- cancel **your** policy or
- change the terms and/or premium of **your** policy or
- refuse to deal with all or part of any relevant claim or reduce the amount of any relevant claim payment.

1. Providing accurate and complete information

When taking out, renewing or making changes to this policy, **you** must take reasonable care to provide accurate and complete answers to all questions. **We** may ask **you** to provide further information and/or documentation to ensure that the information **you** provided when taking out, making changes to or renewing **your** policy was accurate and complete. Failure to do this may impact or invalidate any **claim** **you** make.

2. Changes in **your** circumstances

You must tell **Urban Jungle** as soon as possible if **your** circumstances change or if any of the information shown in **your** policy schedule changes during the **insurance period**. This includes changes to **your** pre-existing medical conditions.

3. All persons covered by **your** policy must take reasonable steps to prevent loss, theft or damage to everything covered under **your** policy. Failure to take reasonable steps to prevent loss, theft or damage may result in a deduction from any claim payment or result in **your** claim being declined in full. If **you** cancel **your** policy after the first 14 days of receipt (or after the renewal date) **we** will refund a portion of the premium depending on the number of complete months remaining on **your** policy.

4. **You** should not put **yourself** at needless risk (except in an attempt to save human life).

5. **We** may not pay **your** claim if **you** do not:

- Give **us** full details of any incident which may result in a claim under **your** policy as soon as possible.
- Pass on to **us** every claim form, summons, legal process, legal document or other communication in connection with the claim.
- Provide all the information and assistance that **we** may ask for (at **your** expense) including, where necessary, medical certification and details of **your** household insurance. **We** will only ask for information relevant to **your** claim.

6. **You** must not admit liability for any event, or offer to make any payment, without first getting **our** written consent.

7. The terms of **your** policy can only be changed if **we** agree. **We** may require **you** to pay an additional premium before making a change to **your** policy.

8. **You** must start each **trip** from **your** home or place of business and return to **your** home or place of business at the end of each **trip**.

9. **Your** policy is valid for travel provided **you** have pre-booked at least 1 night of accommodation.

10. **You** agree that **we** can:

- Cancel **your** policy immediately where any claim is proven to be fraudulent.
- Share information with other **insurers** to prevent fraudulent claims via a register of claims. (A list of participants is available on request). Any information **you** supply on a claim, together with information **you** have supplied at the time you purchased **your** policy and other information relating to a claim, may be provided to the register.
- Take over and act in **your** name in the defense or settlement of any claim made under **your** policy.

Have any of your circumstances changed since you purchased? Let Urban Jungle know ASAP.



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- Take over proceedings in **your** name, but at **our** expense, to recover (for **our** benefit) the amount of any payment made under **your** policy.
 - Obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any cancellation or medical claims. No personal information will be disclosed to any third party without **your** prior approval.
11. **We** will not pay **you** more than the amounts shown in **your policy schedule** and the 'Table of benefits' section.
12. If, at the time of a valid claim under this insurance there is another insurance in force which covers **you** for the same loss or expense (for example a Home Contents Policy), **we** may seek a recovery of some or all of **our** costs from the other insurer. **You** must give **us** any help or information **we** may need to assist **us** with **our** loss recoveries.
13. **You** agree that any cover, the payment of any claim and any benefit provided under **your** Policy will be suspended, to the extent that providing any cover, the payment of any claim or the provision of any benefit would expose **us** to any sanction, prohibition or restriction under any:
- a United Nations' resolution(s); or
 - b trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

The suspension will continue until **we** are no longer exposed to any sanction, prohibition or restriction.



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General Exclusions

Your policy does not cover **you** for any claim directly or indirectly resulting from any of the following:

1. Under all sections, any claim arising from a reason not listed under 'What is covered'.
2. **Pre-existing medical conditions** as explained in the 'Pre-existing medical conditions' section on page 21, unless **we** have agreed in writing to cover these.
3. **Your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.
4. **Your** inability to travel due to **your** failure to hold, obtain or produce a valid passport or any required visa in time for the booked **trip**.
5. **War** or acts of **terrorism**.
 - a) **You** taking part in:
 - **active war**
 - **war**
 - invasion
 - acts of foreign enemies
 - hostilities or warlike operations (regardless of whether **war** is declared or not)
 - civil **war**
 - rebellion
 - revolution
 - insurrection
 - riot or civil commotion
 - military or usurped power or
 - b) any act of **terrorism** or
 - c) any act of **war** or **terrorism** involving the use of, or release of a threat to use, any nuclear weapon or device or chemical or biological agent.
6. **Your** travel to a **hazardous territory**.
7. Confiscation or destruction of property by any Customs, Government or other Authority of any country.
8. Engaging in sports or activities which are not covered on **your** policy. Please refer to the 'Sports and other activities' section for the list of covered sports and other activities.
9. **Your** willfully self-inflicted injury or illness.
10. Any claim related to euthanasia.
11. Any claim arising directly or indirectly from **you** abusing alcohol, drugs and/or solvents impairing **your** physical ability and/or judgement.
12. **You** putting **yourself** at needless risk (except in an attempt to save human life).
13. **Your** own unlawful action or any criminal proceedings against **you**.
14. If any **trip** exceeds the maximum days allowed there is no cover under this policy for any additional days. Please refer to **your policy schedule** for the maximum **trip** duration.
15. **Your** manual work involving the lifting or carrying of heavy items in excess of 25 kgs, use of power tools or machinery, work involving the use of scaffolding or ladders, working at a height above 6m, any electrical or construction work or any form of work underground.



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16. Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance. This includes claims for loss of enjoyment of a **trip**, the cost of replacing locks after losing keys, the costs incurred in preparing a claim, loss of earnings following an injury, illness or disease.
17. Any amount recoverable from any other source.
18. **You** gaining access to controlled or restricted areas and/or the unauthorised use of swimming pools outside of the specified opening times.
19. Any claim where **you** are not wearing a helmet whilst on a motorcycle, moped, scooter, Segway or bicycle.
20. Any claim where **you** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
21. Any person not insured or named on this policy.
22. Loss or damage due to depreciation (loss in value), variations in exchange rate.
23. Claims for losses or incidents that **we** do not state are specifically covered.
24. Claims related to circumstances known to **you** before **you** purchased this insurance which could reasonably have been expected to lead to a claim.
25. Any **trip** that has already begun when **you** purchased this insurance.
26. Any claims if **you** encounter radioactive materials. This could be from nuclear fuel (e.g. uranium), nuclear waste, or nuclear machinery. It could be caused by an explosion, the nuclear product being set on fire, or just if **you** come into contact with it.
27. Any claims which are caused by, contributed to by, or arises out of:
 - a) the use of, or inability to use, any computer, computer application, computer software or programme
 - b) any computer virus
 - c) any computer related hoax relating to a) and/or b) above.

In this exclusion, "computer" means a machine or device that performs processes, calculations and operations based on instructions provided by a software or hardware program, with the ability to accept data (input), process it, and then produce outputs. This includes phones, including smartphones, and tablets.

This exclusion does not apply to Section 2 or Section 6

28. Infectious or contagious diseases. This insurance does not cover claims in any way caused by or resulting from an infection of contagious disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organisation (WHO). This exclusion does not apply to claims under Section 2 Emergency Medical and Associated Expenses or Section 1 Curtailment/Loss of Holiday. **We** will also provide cover under Section 1 – Cancellation if **you** are forced to cancel **your trip** before the start date because **you** became ill with Coronavirus.



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SECTION 1 - Cancelling or cutting short a trip

Introduction

The purpose of this section is to help **you** if **you** have to cancel or **cut short your trip** as a result of one of the reasons listed below under the heading of 'What is covered'. Under certain circumstances, **your** tour operator or transport provider may be responsible for refunding **your** costs. If the loss **you** have suffered is not covered by the compensation scheme of **your** tour operator or transport provider **we** will provide cover for it under this policy. **You** may also be covered by **your** credit/debit card provider if the services **you** have paid for are not provided as agreed e.g. if a company becomes insolvent.

For further information on the cover provided by **your** tour operator, **your** airline or **your** credit/debit card provider please contact them directly.

What is covered

Cover for cancelling a trip

We will pay **you** up to the amount shown in the Table of Benefits for **your** proportion of **your** unused travel and accommodation costs and other **pre-paid charges** if **you** have to cancel **your trip** following any of the reasons which are shown in the table below.

Cover for cutting short your trip

We will pay **you** up to the amount shown in the Table of Benefits for **your** proportion of **your** unused travel and accommodation costs and other **pre-paid charges** together with any reasonable additional travel and expenses if **you** have to **cut short your trip** following any of the reasons which are shown in the table below.

Pre-paid charges relating to winter sports will only be covered if **you** have specifically chosen the cover, **you** have paid the extra premium, and this cover is shown on **your policy schedule**.

Cover for cancelling a trip	Cover for having to cut short your trip	Cover for the following events:
Cover Included	Cover Included	The death, injury, serious illness or pregnancy complication of you , your travel companion , your close relative or your colleague Pandemic/epidemic diseases are not covered within 2 weeks of your policy purchase date
Cover Included	Cover Included	Jury service attendance or being called as a witness at a Court of Law (other than in an advisory or professional capacity) of you or your travelling companion or the Police or other authorities requesting you or your travelling companion to stay at or return home
Cover Included	Cover Included	Redundancy of you or your travel companion



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Cover for cancelling a trip	Cover for having to cut short your trip	Cover for the following events:
Cover Included	Cover Included	You or your travelling companion have previously approved leave withdrawn where you are a member of the Armed Forces (including reserves and territorial), Emergency Services, medical or nursing professions (in the public sector) or senior government employee
Cover Included	Cover Included	In the 21 days before your planned departure date, the Foreign, Commonwealth & Development Office (FCDO) are advising against “all” or “all but essential” travel to your destination. For this to apply, the travel advice should not have been in place at the time of booking your trip or buying this insurance. Advice against travel that is because of or related to a pandemic/epidemic disease is not covered
Cover Included	Cover Included	Insolvency of the accommodation providers or their booking agents or catastrophe
Cover Included	Not Included	No suitable alternative public transport is provided within 6 hours of the scheduled time of departure following delay or cancellation of your public transport , or you being involuntarily denied boarding
Cover Included	Cover Included	Theft of your passport and/or visa within the 72 hours before your scheduled time of departure or during your trip meaning you are unable to continue your trip



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Cover for cancelling a trip	Cover for having to cut short your trip	Cover for the following events:
Cover Included	Not Included	Failing to arrive at the international departure point in time to board the public transport on which you are booked to travel, and you are unable to arrange alternative public transport which results in you missing 50% or more of your trip. Covered reasons for missed departure are: a) the failure of other public transport or b) an accident to or breakdown of the vehicle in which you are travelling or c) an accident, breakdown or an unexpected traffic incident happening which causes an unexpected delay or d) adverse weather conditions
Cover Included	Not Included	Your public transport provider rearranging your departure or return within 7 days of your original planned departure and the new schedule means you missing 50% or more of your trip.

Special conditions relating to claims

These special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

- You** must get the prior approval of the Healix Medical Assistance Service to confirm it is necessary to return **home** prior to having to **cut short your trip** for any of the reasons listed above.
- If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
- You** must provide a written police report as evidence if a claim is made due to the theft of **your** passport and/or visa.
- Claims will be calculated on the number of nights of **your trip** **you** missed due to **your** early return or the number of nights which **you** were hospitalised, quarantined or confined to **your** accommodation.
- Claims under part b), above, will only be paid for the ill/injured/quarantined/confined **insured person**, but where **we** or the Emergency Medical Assistance Service agree for another **insured person** (including any children travelling with them) to stay with **you**, **we** will also pay for that **insured person's** proportion only of any unused travel and accommodation costs and expenses they have not used by remaining with **you**.

What is not covered

- The **excess**.
- Costs which are recoverable elsewhere, for example from **your** tour operator or transport provider.
- Any claim where **you** have been unable to evidence **your** loss.
- If **you** have not purchased a return ticket, **we** will not cover any costs incurred whilst returning **you** to **your home** unless agreed by the Emergency Medical Assistance Service.

Have any of your circumstances changed since you purchased? Let Urban Jungle know ASAP.



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5. The cost of **Air Passenger Duty (APD)** at the rate published by HMRC, whether irrecoverable or not.
6. Any claims for **redundancy** that are voluntary, including compromise agreement or resignation. **We** will also not cover misconduct or dismissal.
7. Costs paid for using any reward scheme (for example Avios or supermarket loyalty points) unless evidence of specific monetary value can be provided.
8. Any cancellation claims relating to loss or theft of **your** passport or visa if left **unattended** at any time, unless stored securely in **your home**. During **your trip** **you** will not be covered to **cut short your trip** due to loss of **your** passport unless it was deposited in a safe, safety deposit box or left in locked accommodation.
9. Any unused or additional costs incurred by **you** which are recoverable from:
 - a) The providers of the accommodation, their booking agents, travel agent or compensation scheme.
 - b) The providers of the transportation, their booking agents, travel agent, compensation scheme or ATOL.
 - c) **Your** credit or debit card provider or Paypal.
10. Any costs for **your package** holiday if it was cancelled by **your** travel provider or **you** were unable to travel due to a change in FCDO travel advice.
11. Pregnancy, without any accompanying pregnancy complication. This policy excludes any costs incurred as a result of normal pregnancy or childbirth.
12. Any claim from **you** not wanting to travel.



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SECTION 2 - Medical emergency and repatriation expenses

Introduction

The purpose of this section is to help **you** if **you** require unforeseen emergency medical treatment whilst on a **trip**. Under certain circumstances, **you** may be covered by a reciprocal health agreement, **you** can find out more about these under the Reciprocal Health Agreement Section.

This section only applies to **trips** outside of the UK, Channel Islands and Isle of Man. Please read this section together with the 'Pre-existing medical conditions' section.

What is covered

We will pay **you** up to the amount shown in the Table of Benefits for the following expenses which occur during a **trip** as a result of **you** suffering unexpected injury or illness:

1. Emergency medical expenses incurred during **your trip**.
2. Emergency dental treatment for the immediate relief of pain only.
3. Up to the amount shown in the Table of Benefits for every complete 24 hour period **you** are in hospital or confined to **your** accommodation on the advice of a **medical practitioner**.
4. The cost of taxi fares for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments and/or for collection of medication prescribed for **you**.
5. If **you** die during **your trip** the cost of funeral expenses abroad plus the cost of returning **your** ashes or **your** body to **your home**.
6. Additional transport and/or accommodation expenses incurred, up to the standard of **your** original booking, if it is medically necessary for **you** to stay beyond **your** scheduled return date. This includes, with the prior authorisation of the Emergency Medical Assistance Service:
 - a) Reasonable additional transport and/or accommodation expenses for someone to stay with **you** or travel to **you** or escort **you home**.
 - b) Additional travel expenses to return **you** to **your home** or a suitable hospital nearby.
 - c) Reasonable taxi or hire car costs for **your** travel to and from the hospital only.
7. With the prior authorisation of the Emergency Medical Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home** if it is medically necessary. These expenses will be for the identical class of travel used on the outward journey unless the Emergency Medical Assistance Service agree otherwise.

Special conditions relating to claims

These special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must tell the Emergency Medical Assistance Service as soon as possible of any injury or illness which requires **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
2. **We** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation **home** at any time during the **trip**. **We** will do this, if in the opinion of the Emergency Medical Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), **you** can be moved safely and/or travel safely **home** or a suitable hospital nearby to continue treatment.
3. This is not a private medical insurance policy. The intention of this section is to pay for emergency medical treatment only and not for treatment or surgery that can be reasonably delayed until **your** return **home**.



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Our decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your home**) will be based on this.

What is not covered

1. The **excess** where applicable.
2. Any claim where **you** have been unable to evidence **your** loss.
3. Any claim caused by participating in a sport or activity where the policy doesn't cover the sport or activity which **you** are taking part in. Please see the section 'Sport and other activities' for the list of covered activities.
4. Any claim caused by participating in a winter sports activity unless **you** have purchased the upgrade and it is shown as purchased in **your policy schedule**.
5. Pregnancy, without any accompanying unexpected pregnancy complication. This policy excludes any costs incurred as a result of normal pregnancy or childbirth. This section is designed to provide cover for unforeseen events, **accidents** and illnesses. Normal childbirth would not constitute an unforeseen event.
6. If **you** have not purchased a return ticket, **we** will deduct the cost of an economy flight (based on the cost on the date **you** come **home**) from any costs **we** have incurred whilst returning **you** to **your home**.
7. Any claims arising directly or indirectly from:
 - a) The cost of treatment or surgery, including exploratory tests, which are not related to the injury or illness which necessitated **your** admittance into hospital.
 - b) Any expenses which are not usual, reasonable or customary to treat **your** injury or illness.
 - c) Any form of treatment or surgery which in the opinion of the Emergency Medical Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return **home**.
 - d) Expenses incurred in obtaining, replenishing or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued whilst on **your trip**. Where possible and with the agreement of **your medical practitioner**, **you** should always travel with extra medication in case of travel delays.
 - e) Additional costs arising from single or private room accommodation.
 - f) Treatment or services provided by a health spa, convalescent, physiotherapist or nursing home or any rehabilitation centre unless agreed by the Emergency Medical Assistance Service.
 - g) Any costs incurred by **you** to visit another person in hospital or costs incurred by others to visit **you** in hospital.
 - h) Any medical expenses incurred after **you** have returned **home**.
 - i) Any expenses incurred after the date on which **we** attempt to move **you** from one hospital to another and/or arrange for **your** repatriation but **you** decide not to be moved or repatriated.
8. Expenses incurred for medical tests required in the area **you** are travelling to/in/from or returning to **your home**, or by the **public transport** provider (unless specifically needed for a repatriation arranged by **our** Emergency Assistance Line).
9. Expenses incurred in the UK, Channel Islands or Isle of Man.



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SECTION 3 - Disruption or delay to travel plans

Introduction

The purpose of this section is to help **you** if **you** experience certain disruptions to **your** travel plans and **you** are left out of pocket. However, under certain circumstances, **your** tour operator or transport provider may be responsible for providing assistance and compensation. If the loss **you** have suffered is covered by the compensation scheme of **your** tour operator or transport provider **we** will not provide the same cover under this policy. **You** may also be covered by **your** credit/debit card provider if the services **you** have paid for are not provided as agreed e.g. if a company becomes insolvent.

For further information on the cover provided by **your** tour operator, **your** airline or **your** credit/debit card provider please contact them directly.

The Denied Boarding Regulation (Regulation 261/2004 EC)

You may be entitled to compensation from **your** airline under The Denied Boarding Regulation (Regulation 261/2004 EC) if **your** flight:

- a) Departs from an EU airport, it can be operated by any airline, and/or
- b) Arrives at an EU airport and is operated by an EU airline Full details of **your** entitlements are described here: [Delays and cancellations | UK Civil Aviation Authority \(caa.co.uk\)](https://www.caa.co.uk/Travel/Travel-Insurance/Travel-Insurance-FAQs/Travel-Insurance-FAQs-Page-2.aspx)

What is covered

Missed departure

If **you** fail to arrive at the departure point in time to board the **public transport** on which **you** are booked to travel as a result of:

- a) the failure of other **public transport** or
- b) an **accident** to or breakdown of the vehicle in which **you** are travelling or
- c) an **accident**, breakdown or an unexpected traffic incident happening which causes an unexpected delay or
- d) strike or adverse weather conditions,

Then **we** will pay **you** up to the amount shown in the Table of Benefits for reasonable additional accommodation (room only) and **public transport** costs (economy only) so that **you** may continue **your trip**.

Delayed arrival

If **you** arrive later than planned at **your** destination due to a delay of **public transport** **we** will pay **you** up to the amount shown in the Table of Benefits for:

1. Each period of delay up to the maximum shown *(to help **you** pay for telephone calls, meals and refreshments purchased during the delay)*
2. A proportion of any unused travel and accommodation costs.

Special conditions relating to claims

These special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must seek financial compensation, assistance or a refund of **your** costs from **your** travel provider and invoke **your**



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rights under EU Air Passenger Rights legislation in the event of cancellation or delay of flights if applicable.

2. **You** must allow enough time to arrive at the departure point and check in for **your** outward or return journey.

What is not covered

1. The **excess** where applicable.
2. Any claim where **you** have been unable to evidence **your** loss.
3. The cost of **Air Passenger Duty (APD)** at the rate published by HMRC, whether irrecoverable or not.
4. Any strike or adverse weather that was publicly announced prior to **you** purchasing **your** policy or within 7 days of booking any **trip**.

An example of publicly announced adverse weather would be the point which an impending weather event is officially named by the Met Office, Environment Agency or any similar body.

5. Any unused or additional costs incurred by **you** which are recoverable from:
 - a) The providers of the accommodation, their booking agents, travel agent or compensation scheme.
 - b) The providers of the transportation, their booking agents, travel agent, compensation scheme or ATOL.
 - c) **Your** credit or debit card provider or Paypal.
6. Claims arising from any inbound **public transport** cancelled by a provider due to **you** missing **your** outbound **public transport**.
7. Any costs associated with rearranging **your** travel plans due to the **public transport** provider changing their scheduled timings which in turn impacts **your** planned itinerary.
8. Any claim where **you** were unable to take **your public transport** due to delays in security and/or customs.
9. Any costs for **your package** holiday if it was cancelled by **your** travel provider or **you** were unable to travel due to a change in FCDO travel advice.



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SECTION 4 - Personal belongings & money

Introduction

The purpose of this section is to help **you** in the event of something happening to **your** personal belongings including **sports equipment** and **your personal money**. Below explains the cover **we** provide if **your** belongings are lost, stolen or damaged.

What is covered

1. **We** will pay **you** up to the amount shown in the Table of Benefits for the following items if they are **accidentally** lost, damaged or stolen whilst on **your trip**.

- a) **Baggage**
- b) **Valuables**
- c) Replacement of essential items if lost in transit due to carrier error during the outward journey
- d) **Personal money**
- e) **Sports equipment**

If **you** have to claim **you** will be entitled to the full replacement cost of **your** items, with no depreciation or deductions for wear and tear.

Sports equipment is only covered if in connection with a sport or activity which this policy covers **you** to participate in.

2. **We** will pay **you** up to the amount shown in the Table of Benefits to obtain a replacement of **your important documents** which have been lost, damaged or stolen whilst outside on a **trip**. This is to enable **you** to return **home** or continue **your trip**.

The intention of this is to help pay for travel and accommodation costs in getting to the embassy to obtain suitable replacements. You must check whether any temporary documentation will enable you to continue your planned trip.

Special conditions relating to claims

These special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must report any theft to the police in the country where the theft occurred as soon as possible and get a crime reference number or incident report.
2. **You** must report any loss, theft or damage while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.
3. If any items are lost, stolen or damaged whilst in the care of an airline **you** must report this within the time limit contained in their terms and conditions and get a Property Irregularity Report (PIR).

What is not covered

1. The **excess**.
2. Any claim where **you** have been unable to evidence **your** loss.
3. Any claim for **ski equipment** unless **you** have paid the premium for the additional winter sports cover.
4. Loss, theft of or damage to **valuables, important documents** or **personal money** left **unattended** at any time unless deposited in a safe, safety deposit box or left in locked accommodation.



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5. Loss, theft of or damage to **baggage** and **sports equipment** contained in an **unattended** vehicle unless it is locked out of sight in a secure **baggage** area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack) and entry has been gained by unauthorised access.
6. Loss, theft of or damage to **sports equipment** that are used in connection with a sport or activity which **your** policy does not cover **you** to participate in.
7. Loss, theft or damage:
 - a) Due to delay, confiscation or detention by customs or any other authority,
 - b) To motor accessories (excluding keys which are covered only for a car which is owned by **you**),
 - c) To tobacco products, tobacco substitutes and perishable goods (such as food and drinks),
 - d) Caused by wear and tear, or
 - e) Caused by mechanical or electrical breakdown.

SECTION 5 - Legal and Liability

Introduction

This section is split into two parts.

The purpose of Section 5a - Legal expenses and assistance is to help **you** in the event **you** need to claim compensation if someone else causes **you** bodily injury or death.

The purpose of Section 5b - Personal liability is to help **you** in the event **you** are found liable for damage to someone else's property or cause another person bodily injury or death.

SECTION 5a - Legal expenses and assistance

Definitions in this section (which are shown in *italics*)

Lawyer - means the legal representative or other appropriately qualified person acting for **you**. **You** have the right to choose the lawyer acting for **you** in the following circumstances:

- a) Where the commencement of court proceedings to pursue **your** claim is required.
- b) Should any conflict of interest or dispute over settlement arise.

What is covered

We will pay up to the amount shown in the Table of Benefits for legal costs to pursue a civil action for compensation, against someone else who causes **you** bodily injury or death.

Where there are two or more **insured persons** insured by this policy, then the maximum amount **we** will pay for all such claims shall not exceed the amount shown in the Table of Benefits.

Prospects of success

We will only provide cover where **your** claim or any appeal **you** are pursuing or defending has a greater than 50% chance of success. If **you** are seeking damages or compensation, it must also be more likely than not that any judgement obtained will be enforced.

If **we** consider **your** claim is unlikely to be successful or any judgement will not be enforced, **we** or **you** may request a second opinion from an independent **lawyer**. If **you** seek independent legal advice any costs incurred will not be covered by this policy.



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If the independent *lawyer* agrees **your** claim is unlikely to be successful or any judgement is unenforceable then **you** cannot make a claim under this section.

Special conditions relating to claims

These special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **We** shall have complete control over the legal case through agents **we** nominate, by appointing agents of **our** choice on **your** behalf with the expertise to pursue **your** claim.
2. **You** must follow **our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** permission.
4. **We** may include a claim for **our** legal costs and other related expenses.
5. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any legal costs incurred under this policy. **You** must give **us** any assistance **we** require from **you** and any amount recovered shall belong to **us**.

What is not covered

1. Legal costs and expenses incurred in pursuit of any claim against **us**, **our** appointed agents, someone **you** were travelling with, a person related to **you**, or another **insured person**.
2. Legal costs and expenses incurred prior to **our** written acceptance of the case.
3. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
4. Any claim where legal costs and expenses are variable depending on the outcome of the claim.
5. Legal costs and expenses incurred if an action is brought in more than one country.
6. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
7. The costs of any appeal.

SECTION 5b - Personal liability

What is covered

We will pay **you** up to the amount shown in the Table of Benefits (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event for:

1. **Accidental** death or injury of any person who is not in **your** employment or a **close relative** or a person residing with **you**.
2. **Accidental** loss of or damage to property that does not belong to **you**, a person in **your** employment, a **close relative** or a person residing with **you**.
3. **Accidental** damage to **your** temporary holiday accommodation that is not owned by **you**, a person in **your** employment, a **close relative** or a person residing with **you**.



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Special conditions relating to claims

These special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must give **us** written notice of any incident, which may result in a claim as soon as possible.
2. **You** must send **us** every court claim form, summons, letter of claim or other document as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against any third party. **We** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** will give **us** all necessary information and assistance which **we** may require.
5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered

1. The **excess** where applicable.
2. Any claim where **you** have been unable to prove **your** loss.
3. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership, possession or use of a firearm, mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
 - d) The transmission of any contagious or infectious disease or virus.
 - e) **Your** ownership, care, custody or control of any animal.



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SECTION 6 - Personal accident

Introduction

The purpose of this section is to provide **you** with a financial lump sum in the event **you** suffer death, *loss of sight*, *loss of a limb* or *permanent total disablement*, as a result of an **accident** during **your trip**. This section is not applicable if **you** suffer any of the above as the result of an illness.

Definitions in this section (which are shown in *italics*)

Loss of limb - loss by permanent severance of an entire hand or foot or the total, complete and permanent loss of use of an entire hand or foot.

Permanent total disablement - a condition which is of a permanent and irreversible nature which is shown by medical evidence to be likely to continue for the remainder of **your** life and as certified by a registered **medical practitioner**, to the reasonable satisfaction of **our** Chief Medical Officer, and which prevents **you** from engaging in any work or occupation for remuneration or profit.

Loss of sight - the total and irrecoverable loss of sight which shall be considered as having occurred:

- a) in both eyes, if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what **you** should see at 60 metres).

What is covered

We will pay one of the benefits shown in the Table of Benefits below if **you** sustain injury due to an **accident** which shall solely and independently of any other cause, result within two years either in

- a) **your** death,
- b) *loss of limb and/or loss of sight*,
- c) *permanent total disablement*.

Special conditions relating to claims

These special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. An independent **medical practitioner**, which **we** select, may examine **you**, and where deemed necessary, **you** may be referred to a specialist for further consultation.
2. Benefit 1 will be paid to the deceased **insured person's** estate.

What is not covered

1. Any claim where **you** have been unable to evidence **your** loss.
2. Benefit is not payable to **you**:
 - a) Under more than one of benefit 1, 2 or 3 above.
 - b) Under benefit 2 if the permanent loss of use of an entire hand or foot is only partial and not total and complete (being 100%).
 - c) Under benefit 3 until one year after the date **you** sustain injury due to an **accident**.
3. Any claim which is caused by either:
 - a) Medical or surgical procedures or



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- b) Illness (physical or mental), infection or bacteria or
 - c) Any gradually developing bodily deterioration.
4. Any claim which is related to suicide.



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SECTION 7 - Winter sports

The cover listed in this section only applies if **you** have specifically chosen the cover, **you** have paid the extra premium, and this cover is shown on **your policy schedule**.

Introduction

This section can be included on **your** policy as an optional add-on.

The purpose of this section is to provide cover whilst **you** are on a winter sports **trip** that involves activities or sports that are on snow or ice. It's important to check the sports and other activities section of the wording to ensure that any activities that **you** plan to participate in as part of **your** winter sports **trip** are covered. The policy will not cover any professional sports or entertainment and racing events.

Cover is available only if the winter sports section is shown as purchased in **your policy schedule** and the additional premium has been paid.

For this annual multi trip policy the maximum number of days **you** are covered to participate in winter sports activity is dependent upon the level of cover **you** have selected.

Essential and Deluxe: 24 days

Basic: 17 days

There is no cover provided in this section for any **insured person** aged 66 and over.

What is covered

We will pay **you** up to the amounts shown in the Table of Benefits for:

1. The **accidental** loss of, theft of or damage to **your** own **ski equipment** (reduced to the amount shown in the Table of Benefits for hired **ski equipment**).
2. The cost of hiring replacement **ski equipment** if **your** owned **ski equipment** is lost, stolen or damaged (including temporary loss in transit for more than 24 hours).
3. For the unused portion for **your ski pack** and ski pass following **your accident**, bodily injury or illness.
4. If a lack of snow, too much snow or an avalanche results in the skiing facilities (excluding cross country skiing) in **your** resort being closed. This only applies to **trips** taken outside of the UK during the published ski season for **your** resort.
5. Reasonable additional accommodation (room only) and transport if **you** are delayed by 24 hours or more by avalanche or landslide.

Special conditions relating to claims

These special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must report any theft to the police in the country where the theft occurred as soon as possible and get a reference number or incident report of the loss, theft or attempted theft of **your** own **ski equipment**.
2. **You** must report any loss, theft or damage while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.

What is not covered

1. The **excess**.
2. Any claim where **you** have been unable to evidence **your** loss.
3. Loss, theft or damage to **ski equipment** left **unattended** at any time.



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4. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle at any time unless it is locked out of sight in a secure **baggage** area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack) or locked in a dedicated **ski equipment** storage rack and entry has been gained by unauthorised access.
5. Loss, theft or damage:
 - a) due to delay, confiscation or detention by customs or any other authority
 - b) due to depreciation (loss in value) or variations in exchange rate
 - c) caused by wear and tear, or
 - d) caused by mechanical or electrical breakdown.
6. The closure or impending closure of the skiing facilities in **your** resort existing or being publicly announced by **your** tour operator, resort or the media by the date **you** purchased this insurance or at the time of booking **your trip**, whichever is the later.
7. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.

The following sports and activities are only covered if the winter sports option is shown as purchased in **your policy schedule**. There is no cover under Section 5b – Personal Liability for those sports or activities marked with*

- Ice hockey
- Ice skating
- Kick sledging
- Ski-blading
- *Ski-dooing
- Skiing on piste**
- Skiing – mono
- Skiing Nordic
- Skiing – off piste within resort boundaries**
- Sledging
- *Sledging/sleigh riding as a passenger (pulled by dogs, horses or reindeer)
- Snow biking
- Snow boarding on piste**
- Snow boarding – off piste within resort boundaries**
- Snow bobbing
- *Snow carting
- *Snow mobiling
- Snow shoe walking
- Tobogganing

** A piste is a recognised and marked ski run within the resort boundaries.



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SECTION 8 – Cruise cover

The cover listed in this section only applies if **you** have specifically chosen the cover, **you** have paid the extra premium, and this cover is shown on **your policy schedule**.

Definitions for this section

The following additional key word has the same meaning wherever it appears in this section. This definition applies to this section only.

Formal cruise attire - means clothing which meets the **cruise** dress code for formal dining, which may include evening gowns, cocktail dresses, suits, tuxedos, dress trousers, dress shirts, sports jacket and ties.

Note: **you** must refer to the 'Definitions' section of this policy, which will also apply.

Event A - Missed embarkation

We will pay up to the limit shown in the 'Table of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule**:

1. Where **you** are joining **your cruise** ship at a UK embarkation point, to enable **you** to reach **your cruise** ships next port of call if **you** arrive at the original UK embarkation point after the ship has departed due to the vehicle in which **you** are travelling to the original UK embarkation point suffering from a mechanical breakdown or failure or being involved in an **accident** or a delay involving **your** own vehicle because of unexpected and unforeseen heavy traffic or road closures that were sufficiently severe to warrant reporting on a recognised motoring association website, Highways Agency website, in the news or **your public transport carrier** is delayed, preventing **you** from being able to embark on time, or
2. Where **you** are joining **your cruise** ship at an embarkation point outside the UK, for alternative transport to get **you** to **your cruise** ships overseas embarkation point, or next port of call if **you** are unable to reach **your** departure point and check-in on time for **your** outbound departure either because **your public transport carrier** is delayed, or the vehicle in which **you** are travelling suffers from a mechanical breakdown or failure or being involved in an **accident** or a delay involving **your** own vehicle because of unexpected and unforeseen heavy traffic or road closures that were sufficiently severe to warrant reporting on a recognised motoring association website, Highways Agency website, or in the news, causing **you** to miss **your** outbound departure.

Conditions applying to Event A

Please refer to the section conditions under Section 3: Disruption or delay to travel plans, which will apply.

Event A - What is not covered

We will not pay for

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. Anything mentioned under the heading 'What is not covered' within Section 3: Disruption or delay to travel plans.
3. Any compensation when **your cruise** operator has rescheduled **your** flight itinerary.
4. Additional expenses where **your** planned arrival time at the port is less than 3 hours in advance of the sail departure time if **you** are travelling independently and not part of an integrated **cruise package**.

Event B - Formal cruise attire

We will pay up to the limit shown in the 'Table of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule**:

Have any of your circumstances changed since you purchased? Let Urban Jungle know ASAP.



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1. For the **accidental** loss of, theft of or damage to **your formal cruise attire**. At **our** option, **we** will settle any claim by payment or replacement. **We** will pay claims for *formal cruise attire* based on their value at the time of loss. **We** will not pay more than the original purchase price of any lost or damaged item.
2. For the purchase or hire of replacement items of *formal cruise attire* if **your** own is misplaced, lost, or stolen on **your** outward journey from **your home area** for over 8 hours from the time **you** boarded **your cruise** ship and provided written confirmation is obtained and sent to **us** confirming the delay. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

Conditions applying to Event B

Please refer to the section conditions under Section 4: Personal belongings and money, which will apply.

Event B - What is not covered

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** shown in the 'Table of Benefits' within this policy.
3. Anything mentioned under the heading 'What is not covered' within Section 4: Personal belongings and money.

Event C - Cruise itinerary changes

We will pay up to the limit shown in the 'Table of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule**, for each missed port, if a scheduled port visit is cancelled during **your cruise** due to adverse weather conditions or timetable restrictions and no alternative port can be offered.

Conditions applying to Event C

You must obtain a written report from the **cruise** operator, carrier or their handling agents confirming the itinerary change and the reason for it.

Event C - What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. A missed port caused by strike or industrial action.
3. Claims arising from a missed port caused by strike or industrial action existing or publicly declared by the date **you** purchased this insurance or at the time of booking any **trip**.
4. **Your** failure to attend the excursion as per **your** itinerary.
5. If **your cruise** ship cannot put people ashore due to a scheduled tender operation failure.
6. Where a monetary amount (including on board credit) of compensation has been offered by the **cruise** ship or **your** tour operator.

Event D - Additional emergency medical assistance and expenses

We will pay up to the limit shown in the 'Table of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule**, in addition to cover provided for a claim under Section 2: Medical emergency and repatriation, as a result of **your injury or illness** sustained abroad during the period of **your trip**:

1. Ship to shore repatriation - emergency air evacuation if necessary and with the prior approval of the emergency medical assistance service, as a result of **you** suffering unforeseen injury, illness (unless this was related to a **pandemic and/or epidemic**, including, for example, Coronavirus, excluded under point 37.



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of 'Exclusions which apply to the whole policy' on page 18) or complications as a direct result of pregnancy outside **your home** area.

2. Cabin confinement benefit - (unless this was related to a **pandemic and/or epidemic**, including, for example, Coronavirus, excluded under point 37. of 'Exclusions which apply to the whole policy' on page 18) for each full day that **you** are confined to **your** cabin by the ship's **medical practitioner** as an in-patient during the period of the **trip**
3. Loss of shore excursions - that **you** pre-booked and pre-paid for in **your home** area and are unable to take because **you** are confined to bed in **your** cabin by the ship's **medical practitioner** and on which **you** are unable to obtain a refund (unless this was related to a **pandemic and/or epidemic**, including, for example, Coronavirus, excluded under point 37. of 'Exclusions which apply to the whole policy' on page 18)

Conditions applying to Event D

Please refer to the section conditions under Section 2: Medical emergency and repatriation, which will apply.

Event D - What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** shown in the 'Table of Benefits' within this policy.
3. Anything mentioned under the heading 'What is not covered' within Section 2: Medical emergency and repatriation.
4. **You** must obtain written confirmation of any confinement to **your** cabin in writing by the ship's **medical practitioner**.



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Regulatory Information

Safeguarding your premium and claim Payments

All premium payments from **you** and due to **us** for this policy will be held by **Urban Jungle** on **our** behalf. **Urban Jungle** will also hold any premium refund that is due to **you** from **us**.

Any claim payments that are due to **you** from **us** will be paid to **you** by Claims Consortium Group.

In these roles, **Urban Jungle** and Claims Consortium Group are acting as **our** agents. This means that once a premium is paid to the **agent** it is considered to have been received by **us** and that all claim payments and premium refunds are not considered to have been paid until **you** have actually received them.

Several Liability

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Data protection and Privacy notice

To comply with data protection regulations, **we** and **Urban Jungle** are committed to processing personal data fairly and transparently. This section is designed to provide an understanding of how **we** and **Urban Jungle** collect and use this data.

Our Data Protection Notice

We are the data controller (as defined by the Data Protection Act 1998 and all applicable laws which replace or amend it, including the General Data Protection Regulation) who may collect and process **your** personal information.

For full details of what data **we** collect about **you**, how **we** use it, who **we** share it with, how long **we** keep it and **your** rights relating to **your** personal data, please refer to **our** Privacy Notice which is available on **our** website (www.canopi.us.com).

If **you** do not have access to the Internet, please write to the Group Data Protection Officer (address below) with **your** address and a copy will be sent to **you** in the post.

In summary:

We may, as part of **our** agreement with **you** under this contract, collect personal information about **you**, including:

- Name, address, contact details, date of birth and cover required
- Financial information such as bank details
- Details of any claim

We will also collect personal information about any additional people who **you** wish to be insured under the policy.

We collect and process **your** personal information for the purpose of insurance and claims administration.

All phone calls may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

Your personal information may be shared with third parties which supply services to **us** or which process information on **our** behalf (for example, premium collection and claims validation, or for communication purposes).



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related to **your** cover). **We** will ensure that they keep **your** information secure and do not use it for purposes other than those that **we** have specified in **our** Privacy Notice.

Some third parties that process **your** data on **our** behalf may do so outside of the European Economic Area ("EEA"). This transfer and processing is protected by EU Model Contracts which aim to provide the equivalent level of data protection to that found in the EU.

We will keep **your** personal information only for as long as **we** believe is necessary to fulfil the purposes for which the personal information was collected (including for the purpose of meeting any legal obligations).

We will share **your** information if **we** are required to by law. **We** may share **your** information with enforcement authorities if they ask **us** to, or with a third party in the context of actual or threatened legal proceedings, provided **we** can do so without breaching data protection laws.

If **you** have any concerns about how **your** personal data is being collected and processed, or wish to exercise any of **your** rights detailed in **our** Privacy Notice, please contact

Group Data Protection Officer
Canopus Managing Agents Limited
Gallery 9
One Lime Street
London EC3M 7HA
UK
privacy@canopus.com
T +44 20 7337 3700

Urban Jungle's Data Protection and Privacy Notice

Urban Jungle may collect personal details including name, address, date of birth, email address and dependent on the type of cover provided, sensitive data such as medical records. This is for the purpose of managing the products and services in place and this may include underwriting, risk management and claims handling. **Urban Jungle** will obtain personal data either directly from **You** or from the solicitors or insurance brokers dealing with **your** claim.

How Urban Jungle will use your data

Urban Jungle may need to send personal data to other parties such as lawyers or other experts, the Court, insurance intermediaries, insurance companies, appointed service providers, specialist agencies so they may contact **you** for feedback.

Urban Jungle will take all reasonable steps to ensure the personal data is treated securely and in accordance with this Privacy Notice.

Urban Jungle will not disclose the personal data to any other person or organisation unless **we** or **Urban Jungle** are required to by **our** legal and regulatory obligations. **Urban Jungle** 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.

Full details of **Urban Jungle's** privacy policy can be found here:

www.myurbanjungle.com/legal/privacy_policy.

If **you** have any questions relating to **Urban Jungle's** data policy, **you** can contact **Urban Jungle's** data officer on:

dataofficer@myurbanjungle.com.



Your Contract with Urban Jungle

Our Terms and Conditions

Thank you for choosing **Urban Jungle** Travel Insurance. Please read this section of the document carefully as it forms a contract between **you** (the policyholder) and **us** (**Urban Jungle** Services Limited, who arrange and administer **Urban Jungle** Travel insurance) acting as an insurance intermediary. This section explains the products and services **we** provide, as well as any charges **we** apply.

1. Who We Are and Who Regulates Us

We are a general insurance intermediary and are authorised and regulated by the Financial Conduct Authority to market and sell consumer insurance products, which do not have an investment component, and as a credit broker. **Our** registration number is 782061. **You** can check **our** registration on the FCA's register by visiting the FCA website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768 (free from landlines) or 0300 500 8082 (mobiles).

Urban Jungle Services Ltd is a company registered in England and Wales (Registration No. 10414152) at 20-22 Wenlock Road, London, N1 7GU. Under the "Your Contract with Urban Jungle" section of these Terms and Conditions, "**we**", "**us**" or "**our**" refers to the above named company.

2. Our Products and Services

We offer a range of general insurance policies, together with optional extras to run alongside **your** policy.

We operate as an independent online insurance intermediary. **We** run a service which enables **you** to get a quote for travel insurance, and other insurance products or services provided by a number of **insurers**. **Our** quote service is free for **you** to use. **We** can also arrange the policy with the **insurer** on **your** behalf. By taking out a **Urban Jungle** Travel Insurance policy **you** are agreeing to enter into two separate contracts.

The first contract is with **us** for arranging and administering **your** insurance policy on **your** behalf ("Administration Contract"), and the terms and conditions of this first contract are included within this section.

We perform a number of services on behalf of **your insurer**. This includes the administration of **your** policy, premium collection and the handling of claims. **Urban Jungle** will charge a Policy Administration Fee each contract period to administer **your** policy. The Policy Administration Fee is identified separately on **your Policy Schedule**, and any price **you** see quoted will always be for the full amount **you** are required to pay.

The second contract will be between **you** and the **insurer** and this will be for the provision of **your** insurance cover ("Insurance Contract"). The **insurer's** terms and conditions are set out in the Insurance Policy Document. They will charge **you** a separate premium inclusive of Insurance Premium Tax, as applicable. If **you** purchase any optional extra products **you** may enter into further contracts with each **insurer** on the same basis as the second contract.

We act on **your** behalf when arranging **your** policy. For this **we** receive commission from **your insurer(s)**. This is a percentage of the insurance premium paid and is included in the premium **you** pay.

We may also receive additional payments from **our insurers** by sharing any profit that they make on the policies arranged and administered by us.

3. Payment Responsibilities

You are responsible for paying premiums by the due date, and it is important that **you** keep up with payments to ensure that **your** cover does not lapse. **We** have no obligations to fund premiums on **your** behalf and have no responsibility for any loss **you** may suffer as a result of the policy being cancelled in the event of non-payment.

4. How We Hold Your Money

All money received by **us** for insurance premiums is held in trust on behalf of the relevant **insurer**. No interest will be paid to **you** from the account used.



Your Contract with Urban Jungle

5. Governing Law

Unless **we** have agreed otherwise with **you**, these Terms and Conditions are governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England. **We** may vary the terms of **your** contract with **us** at each renewal of **your** insurance policy. If **you** choose not to renew **your Urban Jungle Travel Insurance** policy this contract will automatically terminate.

6. Cancellation

You can cancel **your** contract with **us** at any time, provided that **you** also cancel **your** insurance contract at the same time.

If **you** cancel within 14 days of **your** policy start date, **we** will give **you** a full refund – as long as there hasn't been a claim (or an incident that might lead to a claim).

If **you** cancel after 14 days of **your** policy start date, as long as there hasn't been a claim (or an incident that might lead to a claim), **we** will refund any administration fees paid to **us** for unused months of cover. If **you** have already made a claim **you** will not receive any refund of administration fees.

To cancel, log in to the My Account section of the website at <https://myurbanjungle.com/login>. Click "Manage and Update Policy" and then "Cancel Policy".

7. Renewal

For **your** convenience and protection, at renewal **we** may automatically continue **your** insurance (including any optional extras) unless **you** ask **us** not to. **We** will send you details of **your** renewal invitation in good time before **your** policy comes to an end. This will contain details of **your** renewal premium and any associated fees, any changes to the terms and whether **you** need to contact **us** to complete **your** renewal.

8. How to Complain

If **you** are unhappy with **our** service for any reason, please contact **us** (contact details in section 12).

We will aim to send **you** an acknowledgement of **your** complaint within 48 hours and to resolve it as soon as possible. If **you** aren't satisfied with **our** response, **you** may have the right to refer **your** case to the Financial Ombudsman Service. Please contact them via details provided at <http://www.financial-ombudsman.org.uk/>.

9. The Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme ("FSCS"). **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim.

Insurance arranging is covered for 90% of the claim, with no upper limit. Further information about compensation scheme arrangements is available from the FSCS. **You** can find out more about FSCS at www.fscs.org.uk or by calling 0800 678 1100.

10. Your Demands and Needs

This section sets out **your** demands and needs and how **Urban Jungle** intends to meet them.

This policy is designed to provide travel insurance cover for permanent UK residents.

When choosing **your** insurance policy and **your** level of cover, **you** will not receive any advice or personal recommendations from **Urban Jungle**. **Urban Jungle** will provide **you** with a quote, based on the information that **you** provide, and the level of cover that **you** select.

You must answer all questions honestly and in full for this quote to be accurate.



Your Contract with Urban Jungle

Urban Jungle also provide **you** with full details of the level of cover being offered. Before purchasing, full information on the policy can be found in the Quote Summary Document. Once **you** have purchased, details of the cover **you** have selected will be available in **your** Policy Document, which will be emailed to **you**, and also available on the 'My Account' section of **Urban Jungle's** website (<https://myurbanjungle.com/login>).

It will be **your** responsibility to ensure that the cover is suitable for **your** circumstances and provides sufficient level of cover, and to advise **us** immediately of any changes in circumstances. If **you** subsequently feel that the cover is no longer suitable for **your** needs, **you** can cancel the policy subject to the Cancellation Rights set out in **your** Travel insurance Policy Document.

11. Contact Us

If at any time **you** would like to contact **Urban Jungle**, please either email support@myurbanjungle.zendesk.com, call +44 (0)800 808 5847, or click on the 'contact us' button on **our** homepage.

