

Czech Airlines (UK) Travel Insurance Policy Wording

This document is only valid when issued in conjunction with a Czech Airlines certificate of insurance and provided the appropriate insurance premium has been paid.

Tables of benefits

The following cover is provided for each insured person. It is important that you refer to the terms and conditions of the policy for full details of cover.

Section	Benefit	Cover provided up to:	Excess*
A	Cancelling your trip	£3,000	£50
B1	Medical and other expenses outside the United Kingdom	£10,000,000	£50
B2	Hospital benefit	£10 for every 24 hours up to £2,000	Nil
B3	Mugging benefit	£100	Nil
C	Cutting your trip short	£3,000	£50
D	Missed departure	£1,000	£50
E1	Travel delay	£20 for first 12 hours. £10 for each additional 12 hours up to £300	Nil
E2	Abandoning your trip	£3,000	£50
F1	Personal belongings and baggage Including: single article limit/pair or set of items limit Including: valuables limit	£1,500 £150 £150	£50
F2	Delayed baggage	£150	Nil
F3	Personal money Including: cash limit	£500 £250	£50
F4	Passport and travel documents	£300	Nil
G	Personal accident: Loss of limb or sight Permanent total disablement Death	£20,000 £20,000 £5,000	Nil Nil Nil
H	Personal liability	£2,000,000	£150
I	Legal expenses	£50,000	£150
J	Hijack	£30 for every 24 hours up to £2,000	Nil
K	Catastrophe	£500	£50
L	Pet care	£20 for every 24 hours up to £200	Nil

* Excess

When claiming under certain sections listed in the table above, you have to pay the first part of a claim. The excess will apply to each person claiming, and to each incident and to each section of the policy which a claim is made under.

Summary of important contact details

Helpline prior to travel
Phone: 0207 954 7898
E-mail: czechairlinesuk@aig.com
Phone lines are open Monday to Friday between 9am and 5pm

Medical Assistance – AIG Travel Assist
Phone: +44 (0) 1273 400 610
Fax: +44 (0) 1273 376 935
Phone lines are open 24 hours a day, 7 days a week

Claims – Czech Airlines Claims Department
AIG Travel Assist, PO Box 60108, London SW20 8US
Phone: 0845 603 9892
Fax: 01273 376 935
E-mail: travelassistclaims@aig.com
The claims department are open Monday to Friday between 9am and 5pm

Czech Airlines
Website: www.czechairlines.co.uk

General information about this insurance

Insurance providers

This insurance is provided by Czech Airlines and underwritten by AIG UK Limited. Czech Airlines is an appointed representative of AIG UK Limited which is authorised and regulated by the Financial Services Authority, FSA number 202628. AIG UK Limited is a member company of American International Group, Inc. (AIG). Czech Airlines Limited, 361 King Street, Sovereign House, Hammersmith, London W6 9NA.

Your travel insurance

This policy wording along with your certificate of insurance forms the basis of your contract of insurance. Together, these documents explain what you are covered for. The policy wording contains conditions and exclusions which you should be aware of. You must keep to all the terms and conditions of the insurance, otherwise any claims you make may not be paid. Please read this policy wording to make sure that the cover meets your needs and please check the details outlined within your certificate of insurance to make sure that the information shown is correct.

Law

This insurance will be governed by English Law, and you and we agree to submit to the exclusive jurisdiction of the courts of England and Wales, unless you reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction.

Your right to cancel the policy

If this cover is not suitable for you and you want to cancel your policy, you must contact us by e-mailing czechairlinesuk@aig.com or phoning **0207 954 7898** within 14 days of buying your policy or the date you receive your policy documents. We will refund the premium you have paid within 30 days of the date you contact us to ask to cancel the policy. However, we will not refund your premium if you have travelled or made a claim before you asked to cancel the policy within the 14-day period.

Our right to cancel the policy

We have the right to cancel this policy by giving at least 30 days notice in writing to the policyholder at their last known address. A pro rata refund of the premium paid will be made to the policyholder from the date we cancel the policy.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our financial obligations. A claim under this contract of general insurance is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit.

Further information can be obtained upon request, by visiting the FSCS's website at www.fscs.org.uk or by writing to the following address:

Financial Services Compensation Scheme
7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN.

If you have any questions

If you have any questions about the cover provided under this policy or you would like more information, please contact **0207 954 7898** or e-mail czechairlinesuk@aig.com

Important things you need to know about your policy before you travel

Health conditions

This policy contains conditions relating to your health, the health of people travelling with you and the health of others who might not be travelling with you but on whose health the trip may depend (this would include a relative or a close business associate). In particular, we do not cover medical problems which you or they had before the cover started.

If after you have paid your insurance premium you are diagnosed with a medical condition or if you receive in-patient medical

treatment or if you are placed on a waiting list for investigation or medical treatment, you must contact us by phoning **0207 954 7898** immediately. By making such a declaration, this will enable us to decide whether we can continue to provide cover for your change in circumstances under the existing terms of the policy. We have the right to alter the terms of cover in line with the change in risk by adding further terms and conditions to your policy or by excluding cover for the newly diagnosed condition.

If we are no longer able to provide cover for the newly diagnosed condition, you will be entitled to make a claim under section A (Cancelling your trip) for your unused costs if you decide you no longer wish to travel on the planned trip. Alternatively, you will be entitled to cancel your policy in which case we will refund your premium in its entirety.

Please see general exclusion number 1 on page 4 for further details.

Health agreements

If you are travelling to a country in the European Union, you should take a European Health Insurance Card (EHIC) with you. Application forms to obtain an EHIC are available from your local post office or you can download an application form from the following website: www.ehic.org.uk. This entitles European citizens to benefit from the health agreements which exist between countries in the European Union.

If you are travelling to Australia or New Zealand and you need medical treatment, you should enrol with Medicare or the equivalent scheme of these countries. Further information is available from the following website: www.hic.gov.au

If you present your EHIC to the treating doctor or hospital if you need medical treatment within the European Union or you enrol with Medicare when travelling to Australia or New Zealand, this will save you paying the policy excess under section B1 (Medical and other expenses outside of the United Kingdom) if your medical costs are reduced as a result of using your EHIC or Medicare being involved.

Residency

You and all other persons insured on this policy must have lived in the United Kingdom for at least six of the last 12 months before you bought this policy.

Sports and activities

You may not be covered when you take part in certain sports or activities. For certain activities, cover under section G (Personal accident) and section H (Personal liability) will not apply. If you intend to take part in a sport or activity during your trip, please note that cover is available for the activities listed in the two following tables provided:

- You follow the safety guidelines for the activity concerned and where applicable you use the appropriate and recommended safety equipment;
- The activity is not the main purpose of your trip;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

If you have any questions or if you wish to take part in an activity not shown in the tables below, please contact Czech Airlines Insurance on **0207 954 7898** or e-mail czechairlinesuk@aig.com before taking part to make sure that cover is provided.

Amateur athletics, angling, archery, badminton, banana boating, basketball, boardsailing, bowling, bridge walking (supervised by a fully trained guide), bungee jumps (three jumps), cave tubing or river tubing, cricket, curling, cycling, fell walking, gymnastics, handball, husky sledge driving, jogging (not including marathons), mountain biking (not including downhill racing and extreme terrain), netball, orienteering, parasailing, parascending (over water), rambling, ringos, roller blading (inline skating and skateboarding), running (not including marathons), safari trekking in a vehicle or on foot (only as part of an officially organised tour and not including the personal use of firearms), sand boarding, scuba diving (qualified, maximum depth 30 metres) under 14 days, sleigh rides (as part of an officially arranged excursion), snorkelling, squash, surfing, swimming, swimming with dolphins (as part of an officially arranged excursion), table tennis, tennis, ten pin bowling, trekking (under 2,000 metres altitude), triathlons, volleyball, wake boarding, water polo, waterskiing and white or black water rafting (grades 1 to 4).

Cover is provided for the activities listed in the table below, however, no cover is available under section G (Personal accident) and section H (Personal liability).

Baseball, camel or elephant riding (supervised by a fully trained guide), canoeing, canopy walking or tree top walking, conservation or charity work (educational and environmental – working with hand tools only), cycle touring, dragon boat racing, dune and wadi bashing, football, go karting, golf, hiking (over 2,000 metres but under 6,000 metres altitude), hockey, horse riding (not polo, hunting, jumping), hot-air ballooning (officially organised pleasure rides only), jet boating, jet skiing, kayaking, kite surfing (over water), mud bugging, paintballing (wearing eye protection), passenger (in private or small aircraft or helicopter), rowing, trekking (over 2,000 metres but under 6,000 metres altitude), windsurfing and yachting (not racing or crewing) inside territorial waters and zip lining.

Cover options available

Trip options and durations

• Single Trip – Europe

This provides cover for one trip to anywhere in Europe for up to 31 days.

• Single Trip – Worldwide

This provides cover for one trip to anywhere in the world apart from Afghanistan, Cuba, Liberia or Sudan for up to 31 days.

• One-Way Trips

This provides cover for a single one-way trip for up to 31 days. Cover ends 24 hours after you first leave immigration control in your final country of destination or at the end of the period shown on your certificate of insurance, whichever is the earlier.

Please note:

- It does not matter how long you buy cover for. It ends when you return to the United Kingdom.
- If you travel for longer than the trip duration limits, cover will cease on the final day of the trip limit unless your trip cannot be completed within the period of insurance due to reasons beyond your control which fall within the conditions of this insurance.
- If, due to unexpected circumstances beyond your control which fall within the conditions of this cover, your holiday cannot be completed within the period of insurance outlined in your certificate of insurance, cover will be extended for you at no extra cost for up to 30 days. This also applies to one person travelling with you who is authorised to stay with you by AIG Travel Assist if the extension is due to medical reasons. All requests for more than 30 days must be authorised by AIG Travel Assist.

Age limits

• Single Trip

All persons must be 64 years of age or under at the date of buying this policy.

The main applicant must be 18 years of age or over at the date of buying this policy.

Geographical areas

• Europe

The continent of Europe, including all countries west of the Ural Mountains, islands in the Mediterranean, Madeira, Turkey, the Azores and Iceland.

• Worldwide

Anywhere in the world apart from the following countries: Afghanistan, Cuba, Liberia or Sudan.

Trip

Cover under section A (Cancelling your trip) starts at the time you book the trip or pay the insurance premium, whichever is later.

Cover under all other sections starts when you leave your home address in the United Kingdom (but not earlier than 24 hours before the booked departure time) or from the start date shown on your certificate of insurance, whichever is the later.

Cover ends when you return to your home address in the United Kingdom (but not later than 24 hours after your return to the United Kingdom) or at the end of the period shown on your certificate of insurance, whichever is earlier.

If you have arranged a One-Way policy, cover ends 24 hours after you first leave immigration control in your final country of destination or at the end of the period shown on your certificate of insurance, whichever is earlier.

Cover cannot start after you have left the United Kingdom.

All trips must begin and end in the United Kingdom.

Unless you have bought a One-Way policy, each trip must begin and end in the United Kingdom.

Important claim information

Medical and other emergencies

The Medical Emergency Assistance Company, AIG Travel Assist, will provide immediate help if you are ill, injured or die outside the United Kingdom. They provide a 24-hour emergency service 365 days a year. The contact details are as follows:

Phone: +44 (0) 1273 400 610

Fax: +44 (0) 1273 376 935

E-mail: travelassist@aig.com

Please advise the Medical Emergency Assistance Company that you have arranged your insurance policy with Czech Airlines and have the following information available when you contact them so that your case can be dealt with swiftly and efficiently:

- Your name and address;
- Your contact phone number abroad;
- Your policy number shown on your certificate of insurance; and
- The name, address and contact phone number of your GP.

Please note: This is not a private medical insurance. If you go into hospital abroad and you are likely to be kept as an inpatient for more than 24 hours or if your outpatient treatment is likely to cost more than £500, someone must contact the Medical Emergency Assistance Company for you immediately. If they do not, we may provide no cover or we may reduce the amount we pay for medical expenses.

If you have to return to the United Kingdom under section C (Cutting your trip short) or section B1 (Medical and other expenses outside of the United Kingdom) the Medical Emergency Assistance Company must authorise this. If they do not, we may provide no cover or we may reduce the amount we pay for your return to the United Kingdom.

If you need to make a claim

You must register a claim by contacting the following company:

Czech Airlines Claims Department

AIG Travel Assist, PO Box 60108, London SW20 8US

Phone: 0845 603 9892

Fax: 01273 376 935

E-mail: travelassistclaims@aig.com

Please note: All claims must be notified as soon as it is reasonably practical after the event which causes the claim. If our position is prejudiced by the late notification of a claim then this may affect our acceptance of a claim.

The Czech Airlines Claims Department are open Monday to Friday between 9.00am and 5.00pm. A claim form will be sent to you as soon as you tell them about your claim.

To help us prevent fraudulent claims, we store your personal details on computer and we may transfer them to a centralised system. We keep this information in line with the conditions of the Data Protection Act.

Fraud

This contract of insurance is based on mutual trust. We provide cover and we assume that any claims you make are genuine. Our experience in handling claims enables us to detect many of those which are fraudulent and this includes those which are exaggerated. We investigate every claim and if we believe that a fraudulent claim is being made we will inform the police. This may result in criminal prosecution.

Customer service

Every effort is made to ensure you receive a high standard of service. If you are not satisfied with the service you have received, please contact:

In relation to sales and administration matters:

The Customer Services Manager

Czech Airlines Travel Insurance, AIG Travel Assist

PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH

Phone: 0207 954 7898

E-mail: czechairlinesuk@aig.com

In relation to claims matters:

The Customer Care Manager

Czech Airlines Claims Department, AIG Travel Assist,

PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH

Phone: 0845 603 9892

E-mail: travelassistclaims@aig.com

To help us deal with your comments quickly, please quote your certificate of insurance/claim number and the policyholder/insured person's name.

We will do our best to resolve any difficulty directly with you, but if we are unable to do this to your satisfaction you may be entitled to refer any dispute to the Financial Ombudsman Service who will review your case. This will not affect your right to take legal action against us. The address is:

The Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London E14 9SR
Phone: 0845 080 1800
E-mail: complaint.info@financial-ombudsman.org.uk

General definitions

Wherever the following words or phrases appear in the policy wording they will always have the meanings shown under them. Please also refer to the section details on pages 7 and 8 for further definitions.

Business associate

Any person who works at your place of business and who, if you were both away from work at the same time, would prevent the business from running properly.

Certificate of insurance

The document showing the names and other details of all the people insured under this policy and any special conditions that apply.

Home

Your usual place of residence within the United Kingdom.

Manual labour

Work involving physical labour, for example, but not limited to, construction, installation and assembly. This does not include bar and restaurant staff, music and singing, or fruit picking (not involving machinery).

Pair or set of items

A number of items associated as being similar or complementary or used together.

Partner

A person who you live with who is either your husband or wife, civil partner, fiancé or fiancée, boyfriend or girlfriend.

Relative

Your partner and your or your partner's parent, brother, sister, son, daughter, (including adopted or fostered children), grandparent, grandchild, step-parent, stepchild, stepbrother, stepsister or next of kin.

Valuables

Photographic, audio, video and electrical equipment (including cds, dvds, video and audio tapes and electronic games), MP3 players, computer equipment, binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals.

War

War, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other goals.

We, us, our

Czech Airlines Limited as an appointed representative of AIG UK Limited.

You, your, yourself

Each insured person named on the certificate of insurance. Each person must have lived in the United Kingdom for at least six of the last 12 months and have paid the appropriate premium.

General conditions

The following conditions apply to all sections of this insurance.

1. You must tell us if you know about anything which may affect our decision to accept your insurance (for example, if you are planning to take part in a dangerous activity while you are on holiday). If you are not sure whether to tell us, let us know anyway.
2. You must take all reasonable steps to avoid or reduce any loss which may mean that you have to make a claim under this insurance.
3. You must give the Czech Airlines Claims Department all the documents they need to deal with any claim. You will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim you will need to supply proof that you were unable to travel, such as a medical certificate completed by your doctor.

4. You must help us get back any money that we have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving us all the details we need and by filling in any forms.
5. If you try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this policy may become void and the premium you have paid may be forfeited. Any benefits already paid to you must be repaid in full.
6. You must agree to have a medical examination if we ask. If you die, we are entitled to have a post-mortem examination.
7. You must pay us back any amounts that we have paid to you which are not covered by the insurance.
8. After a claim has been settled, any salvage you have sent into the Czech Airlines Claims Department will become our property.

General exclusions

General exclusions apply to all sections of this policy. We will not cover the following.

1. Any claim arising as a result of the following.
 - a. The claim relates to a medical condition or an illness related to a medical condition which you or any person who your trip depends on (this would include a relative or a close business associate) knew about before you bought this insurance. You must make sure you tell us about any change in the state of health of yourself, anyone travelling with you, a relative or close business associate occurring after you have bought this policy but before you travel. Please refer to the Health conditions section on page 2 for further details.
 - b. You are travelling against the advice of a medical practitioner.
 - c. You are travelling with the purpose of receiving medical treatment abroad.
 - d. You or any person who your trip depends on are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms at the time of taking out this insurance and/or at the time of commencing travel.
 - e. You or any person who your trip depends on have been given a terminal prognosis at the time of taking out this insurance and/or before commencing travel.
2. Any claim relating to an incident which you were aware of at the time you took out this insurance and which could reasonably be expected to lead to a claim.
3. Any claim if you, or any person whose condition may give rise to a claim, are suffering from or have suffered from any diagnosed psychological or psychiatric disorder, anxiety or depression which you knew about within the two years before you bought this insurance.
4. You are not covered under this policy for any trip in, to or through the following countries: Afghanistan, Cuba, Liberia or Sudan.
5. You are not covered under this policy if you are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
6. Any claim arising out of war, civil war, invasion, revolution or any similar event.
7. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when you booked your trip).
8. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
9. Any claim if you already have a more specific insurance covering this (for example, if an item you are claiming for under section F1 (Personal belongings and baggage) is a specified item on your household contents insurance policy).
10. Any claim arising from using a two-wheeled motor vehicle as a driver or passenger if you are not wearing a crash helmet, or the driver does not hold an appropriate driving licence.
11. Any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses which are not listed under the headings 'What you are covered for' in sections A to L, for example, loss of earnings if you cannot work after you have been injured or the cost of replacement locks if your keys are stolen).

12. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to you.
13. Any claim resulting from you travelling to a specific country or to an area where, prior to your trip commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.
14. Any claim arising from you being involved in any deliberate, malicious, reckless, illegal or criminal act.
15. Motor racing, rallying or vehicle racing of any kind.
16. Any claim involving you taking part in manual labour or in any sport or activity unless the activity has been authorised by us. Please see the Sports and activities section on pages 2 and 3 for further details.
17. Any claim relating to winter sports.
18. Any claim arising from
 - your suicide or attempted suicide; or
 - you injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
19. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a doctor) or you are affected by any sexually transmitted disease or condition.
20. Any costs which you would have been liable to pay had the reason for the claim not occurred (for example, the cost of food which you would have paid for in any case).
21. Any claim arising as a result of you failing to get the inoculations and vaccinations that you need.
22. Any claim arising from you acting in a way which goes against the advice of a medical practitioner.

Sections of cover

Section A – Cancelling your trip

What you are covered for

We will pay up to £3,000 for:

- travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
- the cost of excursions, tours and activities which you have paid for and which you cannot get back; and
- the cost of visas which you have paid for and which you cannot get back.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cancellation of your trip is necessary and unavoidable as a result of the following.

1. You dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a relative, close business associate, a person who you have booked to travel with or a relative or friend living abroad who you had planned to stay with. The incident giving rise to the claim must have been unexpected and not something you were aware of when you took out this insurance.
3. You being made redundant, as long as you are entitled to payment under the current redundancy payments law and that, at the time of booking your trip, you had no reason to believe that you would be made redundant.
4. You or a person who you have booked to travel with being called for jury service (and your request to postpone your service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the police or relevant authority need you to stay in the United Kingdom after a fire, storm, flood, burglary or vandalism to your home or place of business within seven days before you planned to leave on your trip.
6. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to stay in the United Kingdom due to an unforeseen emergency or if you are posted overseas unexpectedly.
7. If after the time you booked your trip the Foreign and Commonwealth Office advises against all (but essential) travel to your intended destination.
8. If you become pregnant after the date you arranged this insurance cover and you will be more than 26 weeks pregnant at the start of or during your trip. Or, if you become pregnant after the date you arranged this insurance cover and your

doctor advises that you are not fit to travel due to complications in your pregnancy.

What you are not covered for under section A

1. The excess of £50 for each insured person.
2. Cancelling your trip because of a medical condition or an illness related to a medical condition which you knew about before you bought this insurance and which could reasonably be expected to lead to a claim. This applies to you, a relative, business associate or a person who you are travelling with, and any person you were depending on for the trip.
3. You not wanting to travel.
4. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your trip.
5. You being unable to travel due to your failure to obtain the passport or visa you need for the trip.
6. Airport taxes and associated administration fees shown in the cost of your flights.
7. Costs which have been paid for on behalf of a person who has not taken out insurance cover with Czech Airlines.

Claims evidence required for section A

- Certificate of insurance
- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming whether any refund is due
- A medical certificate which we will supply for your doctor to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for you to remain in the United Kingdom
- Summons for jury service

Please note: We may request other evidence to support your claim dependent upon the circumstances.

Section B1 – Medical and other expenses outside of the United Kingdom

Please note: If you are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on your behalf immediately (please see the Medical and other emergencies section on page 3 for further details).

What you are covered for

We will pay up to £10,000,000 for the necessary and reasonable costs as a result of you becoming ill, being injured or dying during your trip. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Up to £200 for emergency dental treatment as long as it is for the immediate relief of pain only.
3. The cost of your return to the United Kingdom earlier than planned if this is medically necessary and the Medical Emergency Assistance Company approve this.
4. If you cannot return to the United Kingdom as you originally planned and the Medical Emergency Assistance Company approve this, we will pay for:
 - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow you to return to the United Kingdom; and
 - Extra accommodation (room only) for someone to stay with you and travel home with you if this is necessary due to medical advice; or
 - Reasonable expenses for one relative or friend to travel from the United Kingdom to stay with you (room only) and travel home with you if this is necessary due to medical advice.
5. Up to £5,000 for the cost of returning your body or ashes to the United Kingdom or up to £2,000 for the cost of the funeral and burial expenses in the country in which you die if this is outside the United Kingdom.

Please note: If the claim relates to your return travel to the United Kingdom and you do not hold a return ticket, we will deduct from your claim an amount equal to your original carriers published one way airfare (based on the same class of travel as that paid by you for your outward trip) for the route used for your return.

What you are not covered for under section B1

1. The excess of £50 for each insured person and for each incident. The excess will be reduced to nil if your medical expenses have been reduced by you using the European Health Insurance Card or Medicare or equivalent schemes (please refer to the Health agreements section on page 2 for further details).
2. Any medical treatment that you receive because of a medical condition or an illness related to a medical condition which you knew about at the time of taking out this insurance and/or at the time of commencing travel and which could reasonably be expected to lead to a claim.
3. Any costs relating to pregnancy, if you are more than 26 weeks pregnant at the start of or during your trip.
4. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until you return to the United Kingdom. The decision of the Medical Emergency Assistance Company is final.
5. The extra cost of a single or private hospital room unless this is medically necessary.
6. Any search and rescue costs (costs charged to you by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include medical evacuation costs by the most appropriate transport).
7. Any costs for the following:
 - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
 - taxi fares (unless a taxi is being used in place of an ambulance to take you to or from a hospital); or
 - food and drink expenses (unless these form part of your hospital costs if you are kept as an inpatient).
8. Any medical treatment and associated costs you have to pay when you have refused to come back to the United Kingdom and the Medical Emergency Assistance Company considered you were fit to return home.
9. Any treatment or medication of any kind that you receive after you return to the United Kingdom.

Section B2 – Hospital benefit

What you are covered for

We will pay a benefit of £10 for each complete 24-hour period that you are kept as an inpatient, up to £2,000 in total, if you are admitted to hospital overseas as a result of an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom) of this insurance.

Please note: This benefit is only payable for the time that you are kept as an inpatient abroad and ceases if you go into hospital upon your return to the United Kingdom. This amount is meant to help you pay any extra expenses such as taxi fares and phone calls.

Section B3 – Mugging benefit

What you are covered for

We will pay a benefit of £100 if you are injured as a result of a mugging and you go into hospital overseas as an inpatient for more than 24 hours. A mugging is a violent, unprovoked attack by someone not insured on this policy which results in physical bodily harm, as shown in the police report.

Please note: You must report the incident to the local police within 24 hours of the attack and get a written police report. Payment under this section is in addition to the benefit payable under section B2 (Hospital benefit).

Claims evidence required for sections B1 to B3

- Certificate of insurance
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your expenses
- Proof of your hospital admission and discharge dates and times (for claims under sections B2 and B3)
- A police report to confirm the incident (for claims under section B3)

Please note: We may request other evidence to support your claim dependent upon the circumstances.

Section C – Cutting your trip short

Please note: If you need to return home to the United Kingdom earlier than planned, you must contact the Medical Emergency Assistance Company immediately (please see the Medical and other emergencies section on page 3 for further details).

What you are covered for

We will pay up to £3,000 for:

- travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
- the cost of excursions, tours and activities which you have paid for either before you left the United Kingdom or those paid for locally upon your arrival overseas and which you cannot get back; and
- reasonable additional travel costs to return back to the United Kingdom if it is necessary and unavoidable for you to cut short your trip.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cutting short of your trip is necessary and unavoidable as a result of the following.

1. You dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a relative, close business associate, a person who you are travelling with or a relative or friend living abroad who you are staying with.
3. If the police or relevant authority need you to return home to the United Kingdom after a fire, storm, flood, burglary or vandalism to your home or place of business.
4. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to return home to the United Kingdom due to an unforeseen emergency or if you are posted overseas unexpectedly.

What you are not covered for under section C

1. The excess of £50 for each insured person and for each incident.
2. Cutting short your trip because of a medical condition or an illness related to a medical condition which you knew about at the time of taking out this insurance and/or at the time of commencing travel and which could reasonably be expected to lead to a claim. This applies to you, a relative, business associate or a person who you are travelling with, and any person you were depending on for the trip.
3. Any claims where the Medical Emergency Assistance Company have not been contacted to authorise your early return back to the United Kingdom.
4. You being unable to continue with your travel due to your failure to obtain the passport or visa you need for the trip.
5. The cost of your intended return travel to the United Kingdom if we have paid additional travel costs for you to cut short your trip.

Please note: We will calculate claims for cutting short your trip from the day you return to the United Kingdom or the day you go into hospital as an inpatient. Your claim will be based solely on the number of complete days you have not used.

If you have to cut short your trip and you do not return to the United Kingdom we will only be liable for the equivalent costs which you would have incurred had you returned to the United Kingdom.

Claims evidence required for section C

- Certificate of insurance
- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for your expenses
- An official letter confirming: the need for your return to the United Kingdom, emergency posting overseas

Please note: We may request other evidence to support your claim dependent upon the circumstances.

Section D – Missed departure

Definition relating to this section

Public transport

Bus, coach, ferry, sea vessel, scheduled airline or train which operates according to a published timetable.

What you are covered for

We will pay up to £1,000 for the reasonable extra costs of travel and accommodation you need to arrive at your booked holiday destination if you cannot reach the final international departure point on the outward or return trip from or to the United Kingdom because:

- public transport services (please refer to the definition of 'public transport' above) fail due to poor weather conditions, a strike, industrial action or mechanical breakdown; or
- the vehicle in which you are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include your vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

What you are not covered for under section D

1. The excess of £50 for each insured person and for each incident.
2. Any claims where you have not allowed enough time to reach your final booked international departure point at or before the recommended time.
3. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
4. Any claims relating to your own vehicle suffering a mechanical breakdown if you are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Claims evidence required for section D

- Certificate of insurance
- Proof of travel (confirmation invoice, flight tickets)
- Invoices and receipts for your expenses
- An official letter confirming the reason for your late arrival and the length of the delay

Please note: We may request other evidence to support your claim dependent upon the circumstances.

Section E1 – Travel delay

Please note: You are entitled to claim under section E1 or E2 but not both sections.

What you are covered for

We will pay a benefit if your final international departure from or to the United Kingdom by aircraft, sea vessel, coach or train is delayed for more than 12 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown. We will pay a benefit of £20 for each insured person for the first complete 12 hour period that you are delayed and we will pay a benefit of £10 for each insured person for each further 12 hour period that you are delayed as long as you eventually go on the holiday.

Section E2 – Abandoning your trip

What you are covered for

We will pay up to £3,000 if it is necessary for you to cancel your trip if your final international departure from the United Kingdom by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown. We will pay the following costs which you have already paid for and cannot get back:

- travel and accommodation expenses;
- excursions, tours and activities; and
- visas.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

What you are not covered for under sections E1 and E2

1. The excess of £50 for each insured person (this only applies if you are claiming under section E2).
2. Any claims where you have not checked in for your trip at the final international departure point at or before the recommended time.

3. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

Claims evidence required for sections E1 and E2

- Certificate of insurance
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that your pre paid expenses cannot be refunded (for claims under section E2)

Please note: We may request other evidence to support your claim dependent upon the circumstances.

Section F1 – Personal belongings and baggage

What you are covered for

We will pay for items which are usually carried or worn by travellers for their individual use during a trip. We will pay up to £1,500 in total for items owned (not borrowed or rented) by you which are lost, stolen or damaged during your trip.

Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount we will pay for any one item, pair or set of items is £150. Please refer to the definition of 'pair or set of items' on page 4.
- The maximum amount we will pay for valuables in total is £150. Please refer to the definition of 'valuables' on page 4.
- The maximum we will pay for property which is lost or stolen from an unattended motor vehicle is £100 for each insured person as long as the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there is evidence of forced and violent entry to the vehicle.

Section F2 – Delayed baggage

What you are covered for

We will pay up to £150 for buying essential items if your baggage is delayed in reaching you on your outward international journey for more than 24 hours.

Please note: You must get written confirmation of the length of the delay from the appropriate airline or transport company and you must keep all receipts for the essential items you buy.

If your baggage is permanently lost we will take any payment we make for delayed baggage from your overall claim for baggage.

Section F3 – Personal money

What you are covered for

We will pay up to £500 for the loss or theft of the following if you can provide evidence you owned them and evidence of their value (this would include receipts, bank statements or cash-withdrawal slips):

- Cash; and
- Travellers cheques (if these cannot be refunded by the provider).

Please note: The maximum amount we will pay for cash carried by one person, whether jointly owned or not, is £250 (or £50 for children under 16 years of age).

Section F4 – Passport and travel documents

What you are covered for

We will pay up to £300 for the cost of replacing the following items belonging to you if they are lost, stolen or damaged during your trip:

- Passport;
- Travel and admission tickets; and
- Visas.

Please note: The cost of replacing your passport includes the necessary and reasonable costs you pay overseas associated with getting a replacement passport to allow you to return back to the United Kingdom (this would include travel costs to the local Embassy as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date – depending upon how many years there were left to run on the original passport, an unused pro-rata refund would be made of its original value.

What you are not covered for under sections F1, F2, F3 and F4

1. The excess of £50 for each insured person and for each incident (this does not apply if you are claiming under section F2 or section F4).
2. Property you leave unattended in a public place.
3. Any claim for loss or theft to personal belongings and baggage, personal money or passports and travel documents which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your property is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss or theft of your passport which you do not report to the consular representative of your home country within 24 hours of discovering it and get a written report for.
6. Any loss, theft or damage to valuables which you do not carry in your hand luggage while you are travelling.
7. Money, passports and travel documents which you do not carry with you unless they are being held in locked safety deposit facilities.
8. Claims arising due to an unauthorised person fraudulently using your credit or debit cards.
9. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Breakage of fragile objects or breakage of sports equipment while being used.
11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Shortages due to variations in exchange rates.
13. If your property is delayed or held as a result of Customs, the police or other officials legally holding it.
14. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within your baggage.
16. Loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Claims evidence for sections F1 to F4

- Certificate of insurance
- Loss or theft of property or money – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport – police report, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property and money

Please note: We may request other evidence to support your claim dependent upon the circumstances.

Important information:

- **You must** act in a reasonable way as if uninsured to look after your property and not leave it unattended or unsecured in a public place;
- **You must** carry valuables and money with you when you are travelling. When you are not travelling, keep your money and passport with you at all times or leave them in a locked safety deposit box;
- **You must** report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident; and
- **You must** provide the Czech Airlines Claims Department with all the documents they need to deal with your claim, including a

police report, a property irregularity report, receipts for the items being claimed as applicable.

Section G – Personal accident

Definitions relating to this section

Accident

A sudden, unexpected, unusual, specific and external event which occurs at a specific time during your trip and does not result from illness.

Illness

Sickness or disease of an insured person which manifests itself during a trip and results in their death or disablement.

What you are covered for

We will pay up to the following amounts to you or your executors or administrators if you are involved in an accident during your trip which solely and independently of any other cause results in one or more of the following within 12 months of the date of the accident.

- Complete loss of limb (meaning permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb). A limb means an arm, hand, leg or foot - £20,000;
- Loss of sight in one or both eyes (meaning physical loss of an eye or the loss of a substantial part of sight of an eye). A substantial part means the degree of sight after the accident is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale something can be seen at 3 foot which should be seen at 60 foot) - £20,000;
- Permanent total disablement (meaning a disability which prevents you from working in any job which you are suitably qualified for and which lasts 12 months from the date of the accident and, at the end of those 12 months, is in our medical advisor's opinion, not going to improve) - £20,000; or
- Accidental death - £5,000.

Please note: We will only pay for one personal accident benefit for each insured person during the period of insurance shown on your certificate of insurance. If you are under 16 years of age a reduced benefit of £1,000 will apply.

What you are not covered for under section G

1. Any claim arising from illness which develops or worsens during your trip and results in your death or disablement.

Claims advice for section G

- Please phone the Czech Airlines Claims Department on **0845 603 9892** to ask for advice

Section H – Personal liability

What you are covered for

We will pay up to £2,000,000 if, within your trip, you are legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property.

What you are not covered for under section H

1. The excess of £150 for each incident.
2. Any liability arising from an injury or loss or damage to property:
 - a. owned by you, a member of your family or household or a person you employ; or
 - b. in the care, custody or control of you or of your family or household or a person you employ.
3. Any liability for death, disease, illness, injury, loss or damage:
 - a. to members of your family or household, or a person you employ;
 - b. arising in connection with your trade, profession or business;
 - c. arising in connection with a contract you have entered into;
 - d. arising due to you acting as the leader of a group taking part in an activity;
 - e. arising due to you owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the trip; or
 - f. arising due to you owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than horses, domestic cats or dogs), firearms or weapons.

Important information:

- **You must** give the Czech Airlines Claims Department notice of any cause for a legal claim against you as soon as you know about it, and send them any documents relating to a claim;
- **You must** help the Czech Airlines Claims Department and give them all the information they need to allow them to take action on your behalf;
- **You must not** negotiate, pay, settle, admit or deny any claim unless you get the Czech Airlines Claims Department's permission in writing; and
- **We will** have complete control over any legal representatives appointed and any proceedings, and we will be entitled to take over and carry out in your name your defence of any claim or to prosecute for our own benefit any claims for indemnity, damages or otherwise against anyone else.

Claims advice for section H

- Do not admit liability, offer or promise compensation
- Give details of your name, address and travel insurance
- Take photographs and videos, and get details of witnesses if you can
- Tell the Czech Airlines Claims Department immediately about any claim that is likely to be made against you and send them all the documents that you receive

Section I – Legal expenses

What you are covered for

We will pay up to £50,000 for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from your death, illness or injury during your trip.

What you are not covered for under section I

1. The excess of £150 for each insured person and for each incident.
2. Any claim which we have not agreed to accept beforehand in writing.
3. Any claim where we or our legal representative believe that an action is not likely to be successful or if we believe that the costs of taking action will be greater than any award.
4. The costs of making any claim against us, our agents or representatives, or against any tour operator, accommodation provider, carrier or any person who you have travelled with or arranged to travel with.
5. Any fines, penalties or damages you have to pay.
6. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with your trade, profession or business, under contract or arising out of you possessing, using or living on any land or in any buildings.
7. Any claims arising out of you owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
8. Any claim reported more than 180 days after the incident took place.

Important information:

- **We will** have complete control over any legal representatives appointed and any proceedings;
- **You must** follow our advice or that of our agents in handling any claim; and
- **You must** get back all of our expenses where possible. You must pay us any expenses you do get back.

Claims advice for section I

- Please phone the Czech Airlines Claims Department on **0845 603 9892** to ask for advice as soon as you need to make a claim

Section J – Hijack

What you are covered for

We will pay a benefit of £30 for every 24-hour period, up to £2,000 in total, if the aircraft or sea vessel in which you are travelling is hijacked for more than 24 hours.

Please note: You must get written confirmation from the appropriate transport company stating how long the hijack lasted.

Claims evidence required for section J

- Certificate of insurance
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the length of the hijack

Please note: We may request other evidence to support your claim dependent upon the circumstances.

Section K – Catastrophe

What you are covered for

We will pay up to £500 if after you have commenced your trip you pay or agree to pay overseas for travel expenses and providing other similar accommodation to allow you to continue with your trip if you cannot live in your booked accommodation because of fire, flood, earthquake, storm, lightning, explosion, hurricane or major outbreak of infectious disease.

Please note: You must get written confirmation from the appropriate authority stating the nature of the disaster and how long the disaster lasted. You must keep all receipts for the extra expenses you pay.

What you are not covered for under section K

1. The excess of £50 for each insured person and for each incident.
2. Any expenses that you can get back from your tour operator, airline, hotel or other service provider.
3. Any claim resulting from you travelling against the advice of the appropriate national or local authority.

Claims evidence required for section K

- Certificate of insurance
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause of the disaster and how long it lasted
- Invoices and receipts for your expenses

Please note: We may request other evidence to support your claim dependent upon the circumstances.

Section L – Pet care

What you are covered for

We will pay up to £20 for every 24-hour period, up to £200 in total, for extra kennel or cattery fees if your final booked return international journey back to the United Kingdom by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

Please note: You must get written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted. You must keep all receipts for the extra kennel or cattery fees you pay.

What you are not covered for under section L

1. Any kennel or cattery fees you pay outside the United Kingdom as a result of quarantine regulations.
2. Any claims where you have not checked in for your trip at the final international departure point at or before the recommended time.

Claims evidence required for section L

- Certificate of insurance
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Invoices and receipts for your extra kennel or cattery fees

Please note: We may request other evidence to support your claim dependent upon the circumstances.