

Your

cover



explained

Policy Document

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Introduction

Welcome to Argos Travel Insurance

Thank you for choosing Argos Travel Insurance. This booklet contains everything you need to know about your Argos Travel Insurance policy. Please read it carefully in conjunction with your Statement of Insurance (which came in the envelope with this booklet). This policy is only valid when issued in conjunction with an Argos Statement of Insurance and provided the appropriate insurance premium has been paid.

This cover is introduced to Chartis Europe Limited by Argos Limited who is an appointed representative of Home Retail Group Insurance Services Limited (HIS). HIS is authorised and regulated by the Financial Services Authority (FSA Register Number 314050).

If you have any queries about anything contained in this policy please contact Argos Travel Insurance Customer Services on the number provided below.

Summary of important contact details

CUSTOMER SERVICES – Argos Travel Insurance

Phone: 0845 640 0728 E-mail: enquiries@argotravelinsurance.co.uk

**Phone lines are open: Monday to Friday between 8.00am and 8.00pm
Saturday between 9.00am and 5.00pm, Sunday between 10.00am and 5.00pm**

MEDICAL ASSISTANCE – Travel Guard

Phone: +44 (0) 1273 765 360 Fax: +44 (0) 1273 376 935

E-mail: assistance@argotravelinsurance.co.uk

Phone lines are open 24 hours a day, 7 days a week

CLAIMS – Argos Travel Claims Department

Address: PO Box 60108, London SW20 8US

Phone: 0845 603 9477 Fax: 01273 376 935 E-mail: claims@argotravelinsurance.co.uk

The claims department are open Monday to Friday between 9.00am and 5.00pm

TALKING NURSES (see page 46)

Phone: 0800 975 0463 from within the United Kingdom

Phone: +44 (0) 2084 817 789 from outside the United Kingdom

Phone lines are open 24 hours a day, 7 days a week

CONCIERGE SERVICE – Travel Guard

Phone: +44 (0) 1273 765 360 Fax: +44 (0) 1273 376 935

E-mail: assistance@argotravelinsurance.co.uk

Phone lines are open 24 hours a day, 7 days a week

Table of benefits for Value policyholders

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

	Benefits	Single trip Sum insured to:	Multi-trip Sum insured to:	Excess*
A	Cancelling your trip**	£1,000	£1,000	£50
B1	Medical and other expenses outside of the United Kingdom	£2,000,000	£2,000,000	£75
B2	Medical and other expenses within the United Kingdom	£5,000	£5,000	£75
C	Cutting your trip short	£1,000	£1,000	£50
D	Missed departure	£300	£300	£50
F1	Personal belongings and baggage** Including: Single article limit/pair or set of items limit Including: Valuables and electronic/other equipment limit	£500 £100 £100	£500 £100 £100	£50
F2	Delayed baggage	£150	£150	Nil
F3	Personal money Including: Cash limit	£150 £100	£150 £100	£50
F4	Passport and travel documents	£150	£150	£50
G1	Personal accident	£10,000	£10,000	Nil
H	Personal liability	£500,000	£500,000	£250
I	Legal expenses	£5,000	£5,000	£250

Winter sports cover is only available on Single Trip and Multi-Trip Value policies if you pay the appropriate extra premium.

	Benefits	Single trip Sum insured to:	Multi-trip Sum insured to:	Excess*
M1	Winter sports equipment Including: Single article limit	£500 £100	£500 £100	£50
M2	Winter sports equipment hire	£25 per day up to £200	£25 per day up to £200	Nil
M3	Lift pass	£200	£200	Nil
N1	Ski pack	£200	£200	Nil
O	Piste closure	£20 per day up to £200	£20 per day up to £200	Nil
P	Avalanche cover	£250	£250	£50

* Excess

When claiming under certain sections listed in the tables above and opposite, 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. When dealing with claims under section A where policyholders are claiming for cancelling more than one trip due to one incident, an excess for each person claiming and for each trip will be deducted.

** Cover under section A (Cancelling your trip) and/or section F1 (Personal belongings and baggage) can be deleted by paying a reduced premium if you are a Value policyholder.

Table of benefits for Classic policyholders

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

	Benefits	Single trip Sum insured to:	Multi-trip Sum insured to:	Gap Year Sum insured to:	Excess*
A	Cancelling your trip	£5,000	£5,000	£1,000	£50
B1	Medical and other expenses outside of the United Kingdom	£10,000,000	£10,000,000	£2,000,000	£50
B2	Medical and other expenses within the United Kingdom	£10,000	£10,000	Nil	£50
B3	Hospital benefit	£25 per day up to £1,500	£25 per day up to £1,500	£25 per day up to £500	Nil
B4	Mugging benefit	£75 per day up to £1,000	£75 per day up to £1,000	£75 per day up to £500	Nil
C	Cutting your trip short	£5,000	£5,000	£1,000	£50
D	Missed departure: Europe Worldwide	£300 £1,000	£300 £1,000	Nil Nil	£50 £50
E1	Travel delay	£25 per 8 hours up to £300	£25 per 8 hours up to £300	£25 per 8 hours up to £300	Nil
E2	Abandoning your trip	£5,000	£5,000	£1,000	£50
F1	Personal belongings and baggage Including: Single article limit/pair or set of items limit Including: Valuables and electronic/other equipment limit	£2,000 £350 £400	£2,000 £350 £400	£500 £200 £200	£50
F2	Delayed baggage	£400	£400	Nil	Nil
F3	Personal money Including: Cash limit within Europe Including: Cash limit outside Europe	£500 £150 £300	£500 £150 £300	£250 £100 £200	£50
F4	Passport and travel documents	£300	£300	£200	£50
G1	Personal accident	£30,000	£30,000	£10,000	Nil
G2	Travel accident	£100,000	£100,000	Nil	Nil
H	Personal liability	£2,000,000	£2,000,000	£2,000,000	£150
I	Legal expenses	£50,000	£50,000	£25,000	£150
J	Hijack	£30 per day up to £2,000	£30 per day up to £2,000	£30 per day up to £2,000	Nil
K	Catastrophe	£500	£500	£500	£50
L	Pet care: UK holidays Holidays outside the UK	£25 per day up to £100 £25 per day up to £250	£25 per day up to £100 £25 per day up to £250	Nil Nil	Nil Nil

Table of benefits for Classic policyholders

Winter sports cover is only available on Single Trip and Multi-Trip Value policies if you pay the appropriate extra premium.

	Benefits	Sum insured to:	Excess*
M1	Winter sports equipment Including: Single article limit	£500 £250	£50
M2	Winter sports equipment hire	£30 per day up to £300	Nil
M3	Lift pass	£200	Nil
N1	Ski pack	£300	Nil
N2	Inability to ski due to an accident	£25 per day up to £150	Nil
O	Piste closure	£50 per day up to £250	Nil
P	Avalanche cover	£250	£50

Business cover is only available on Single Trip and Multi-Trip Classic policies if you pay the appropriate extra premium.

	Benefits	Sum insured to:	Excess*
Q1	Business equipment Including: Single article limit	£1,000 £500	£50
Q2	Business samples and documents	£1,500	£50
Q3	Business money Including: Cash limit	£500 £300	£50
R	Replacing staff	£3,000	Nil

Golf cover is only available on Single Trip and Multi-Trip Classic policies if you pay the appropriate extra premium.

	Benefits	Sum insured to:	Excess*
S1	Golf equipment Including: Single article limit	£1,500 £500	£50
S2	Golf equipment hire	£50 per day up to £500	Nil
T	Green fees	£40 per day up to £400	Nil

Wedding cover is only available on Single Trip and Multi-Trip Classic policies if you pay the appropriate extra premium.

	Benefits	Sum insured to:	Excess*
U1	Ceremonial attire	£2,000	£50
U2	Wedding gifts Including: Single article limit Including: Valuables and electronic/other equipment limit	£1,500 £250 £250	£50
U3	Wedding rings Including: Single article limit	£1,000 £500	£50

* Excess

When claiming under certain sections listed in the tables 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.

General information about this insurance

Insurance providers

This insurance is provided for Home Retail Group Insurance Services Limited by Chartis Europe Limited. It is underwritten by Chartis Europe Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register).

Registered in England: company number 1486260. Registered address: The Chartis Building, 58 Fenchurch Street, London EC3M 4AB.

The sale of this policy is administered by UNAT Direct Insurance Management Limited.

The claims and assistance services are provided by Travel Guard.

Your travel insurance

This policy wording along with your Statement 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 Statement 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 within 14 days of purchase

If this cover is not suitable for you and you want to cancel your policy, you must return your policy documents to Argos Travel Insurance within 14 days of buying your policy or the date you receive your policy documents. In line with the conditions below we will refund the premium you have paid within 30 days of the date you contact Argos Travel Insurance to ask to cancel the policy.

If you are a Single Trip policyholder, 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.

If you are a Multi-Trip or Gap Year policyholder and you have travelled or made a claim before you asked to cancel the policy within the 14-day period, we will only refund a proportionate amount of your premium.

Please contact Argos Travel Insurance by phoning **0845 640 0728** or by writing to **Argos Travel Insurance, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH** to obtain this refund or if you have any queries about refunds by e-mailing enquiries@argostravelinsurance.co.uk

Your right to cancel the policy outside the 14 day cooling off period

If you decide this cover is no longer suitable for you and you want to cancel your policy after the 14 day cooling off period, you must contact us by phoning **0845 640 0728** or by writing to **Argos Travel Insurance, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH** or by e-mailing **enquiries@argotravelinsurance.co.uk**. In line with the conditions below we will refund a proportion of the premium you have paid within 30 days of the date you contact us to ask to cancel the policy.

If you are a Single Trip policyholder and you have not travelled or made a claim before you asked to cancel the policy, you will be entitled to a refund of the premium paid, subject to deduction of 30% of the premium initially paid to represent the period during which you have been on risk for cancellation cover plus a £15 administration fee.

If you are a Multi-Trip policyholder and you have not made a claim before you asked to cancel the policy, you will be entitled to a refund, subject to a deduction for the time for which you have been covered on a pro rata basis plus a £15 administration fee.

If you are a Gap Year policyholder and you have not made a claim before you asked to cancel the policy, you will be entitled to a refund, subject to deduction of 30% of the premium initially paid to represent the period during which you had been on risk for cancellation, plus a deduction for the period of time in which you have used the policy for travel (if applicable), plus a £15 administration fee.

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 FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

For this type of insurance, 90% of your claim is covered, without any upper limit.

Further information about compensation scheme arrangements is available at **www.fscs.org.uk** and on **0207 892 7300**, or **0800 678 1100**.

Data Protection

Home Retail Group Insurance Services Limited, a company incorporated in England, is a member of the Home Retail Group Limited ('the Group'). The Group also includes Argos Limited, Home Retail Group Card Services Limited, ARG Personal Loans Limited, Homebase Limited and their associated companies from time to time. A list is available on request from the Data Protection Compliance Manager, Insurance Services, Home Retail Group Limited, Avebury, 488-499 Avebury Boulevard, Milton Keynes MK9 2NW.

Use of Your Personal Information

The Group may use information about you as follows:

- to fulfil their agreement with you, including administering any accounts, processing and obtaining payment;
- for fraud prevention and detection;
- to administer any prize draws or competitions you may enter; and
- to analyse and profile your shopping preferences so the Group can review, develop and improve the services they offer, and provide you and other customers with relevant information through their marketing programme. The Group may use this information to automatically select and tailor products or services appropriate to your particular preferences. The Group may use it to inform you about products and services (including those of other companies and organisations) which they consider may be of interest to you. The Group may also give it to other organisations to use in the same way for their marketing. When you provide the Group with your information, you will be given the opportunity to say if you do not wish them to use or share it for marketing.

Disclosure of your personal information

The Group may give information about you as follows:

- to companies and organisations whose products they provide to you, e.g. product, home and motor, financial and travel services;
- to third party administrators, solicitors and agencies, whereby it may be checked against centralised information held and shared with other insurers in order to investigate and settle claims;
- to their agents and employees to do any of the above things on our behalf;
- to anyone to whom they transfer their rights and duties under their agreement with you;
- if they have a duty to do so or the law allows them to do so; and
- if required to do so by any relevant regulatory body.

The Group may also monitor and/or record your telephone conversations to ensure consistent service levels, to prevent/detect fraud and for training purposes.

In carrying out the activities specified in this section, the Group may transfer data outside the European Economic Area to countries which may not necessarily afford the same level of protection regarding the use of your personal information.

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 Argos Travel Insurance on 0845 640 0728 or e-mail enquiries@argostravelinsurance.co.uk

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.

Please see general exclusion number 1 on page 19 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.

Sports and activities

You may not be covered when you take part in certain sports or activities. If you have arranged a Gap Year policy, for certain activities, you may have to pay an additional premium for cover to be available. If you intend to take part in a sport or activity during your trip, please see the following two tables for a full list of activities which are covered by this policy. For certain activities, cover under section H (Personal liability) will not apply. If you have any questions or if you wish to take part in an activity not shown in the tables, please contact Argos Travel Insurance on **0845 640 0728** or e-mail enquiries@argotravelinsurance.co.uk before taking part to make sure that cover is provided.

Cover is available for the activities listed 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 part of a competition or tournament; and
- The activity is not on a professional basis.

Angling, Amateur athletics, Archery, Badminton, Banana boating, Baseball, Basketball, Biathlon, Boardsailing (no personal liability cover), Bowling, Bowls, Bungee jumping (maximum 3 jumps any one trip), Camel riding (supervised, no personal liability cover), Canoeing (river - not white water), Catamaran sailing (no personal liability cover), Clay pigeon shooting (no personal liability cover), Cricket, Cross country running, Curling, Cycling, Deep sea fishing, Dinghy sailing (no personal liability cover), Dog sledding, Elephant trekking (supervised, no personal liability cover), Fell walking, Fishing, Go karting (no personal liability cover), Golf, Gymnastics, Handball, Hiking up to 4,000 metres, Hot air ballooning (organised pleasure rides only), Jet skiing (no personal liability cover), Kayaking (up to grade 4 rivers only), Netball, Orienteering, Paintballing (wearing eye protection, no personal liability cover), Parachute jumping (tandem), Parascending (supervised, over water), Pony trekking, Racket ball, Rackets, Rambling, Rifle shooting (no personal liability cover), Ringos, Roller skating/blading (wearing pads and helmet), Rounders, Rowing, Running (not marathon running), Safari trekking in a vehicle (must be organised by a bona fide tour operator), Safari trekking on foot (must be organised tour), Sail boarding (no personal liability cover), Sailing/yachting inshore (no personal liability cover), Scuba diving (up to 30 metres depth if qualified or with an instructor), Sea kayaking, Shooting (no personal liability cover), Skateboarding, Snorkelling, Softball, Squash, Surfing, Swimming, Table tennis, Tennis, Ten pin bowling, Trampoline, Trekking up to 4,000 metres, Volleyball, Wake boarding, Walking up to 4,000 metres, Water polo, Water skiing (no personal liability cover), White water canoeing, White water rafting, Windsurfing (no personal liability cover), Zorbing.

Cover is available for the following activities if you have arranged a Gap Year policy and you have paid the appropriate additional premium

Abseiling (with professional organisers), American football, Bamboo rafting, BMX riding - stunt /obstacle, Cave tubing, Caving, Climbing up to 4,000 metres, Dry slope skiing/boarding, Equestrian events, Fencing (no personal liability cover), Fives, Flying (supervised by a qualified instructor and no personal liability cover), Football - English, Gaelic football, Gliding (no cover for crewing or piloting and no personal liability cover), Heptathlon, High altitude trekking, Hiking (4,000 metres to 5,000 metres), Hockey, Horse riding (excluding racing/jumping/eventing), Hurling (no personal liability cover), Jet boating (no personal liability cover), Judo, Karate, Kendo, Lacrosse, Martial arts, Micro lighting, Modern pentathlon, Mountain biking, Organised safari with guns, Parachute jumping (static line), Paragliding, Parapenting (supervised or with an instructor), Parascending (over land), Pistol shooting (no personal liability cover), Reenacting (excludes use of live ammunition, no personal liability cover), Roller hockey, Rugby, Sailing/yachting offshore (no personal liability cover), Sand dune surfing / skiing, Scrambling, Scuba diving between 30m - 50m (if qualified or with an instructor), Shark diving (in a cage), Shinty, Shooting (no personal liability cover), Small bore target shooting (no personal liability cover), Soccer, Speed skating, Street hockey (wearing pads and helmet), Summer tobogganing, Tae kwon do, Trekking (4,000 metres to 5,000 metres), Trekking high altitude, Triathlon, Tug-of-war, War games, White water canoeing (up to grade 4 only).

Residency

You and all other persons insured on this policy must have your main home in the United Kingdom and have a UK National Insurance number and be registered with a doctor in the United Kingdom at the time you buy or renew this policy.

Channel Island residents must have their main home in the Channel Islands and be registered with a local doctor.

Cover options available

Trip options and durations

Single Trip – On Classic policies, cover is available for any one trip of up to 122 days. On Value policies, cover is available for any one trip of up to 31 days.

Multi-Trip – This gives you cover to travel as many times as you like within the period of insurance. On Classic policies, no single trip may last longer than 45 days. On Value policies, no single trip may last longer than 31 days. Under both Classic cover and Value cover, adults are entitled to travel independently. Children under 18 years of age are only entitled to travel separately to the main insured person if they are travelling with a relative, guardian or person with a legal duty of care. Cover is only provided in the United Kingdom if you stay in pre-booked accommodation for at least two nights away from where you usually live.

Gap Year – One trip of up to 12 months. (This type of cover is only available on Classic policies.)

Please note:

- Unless you have bought a Multi-Trip policy, 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.

Age limits

Single Trip – All persons must be 70 years of age or under at the date of buying a Classic policy, or 59 years of age or under at the date of buying a Value policy.

Multi-Trip – All persons must be 65 years of age or under at the date of buying a Classic policy, or 59 years of age or under at the date of buying a Value policy.

Gap Year – All persons must be 35 years of age or under at the date of buying this policy. (This type of cover is only available on Classic policies.)

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

Policy options

Individual – One person aged 18 years or over.

Couple – An individual and his or her partner provided they live together. A partner would include a civil partner.

Family – An individual and his or her partner provided they live together and up to four of their dependent children (which can include fostered or adopted children) who are under 18 years of age at the date of buying this policy.

Single parent family – An individual and up to four of his or her dependent children (which can include fostered or adopted children) who are under 18 years of age at the date of buying this policy.

Policy upgrades

By paying an additional premium, the following upgrades are available by contacting Argos Travel Insurance on **0845 640 0728**

Winter sports cover – For both Classic and Value Single Trip policies you can buy winter sports cover for the duration of your trip. For both Classic and Value Multi-Trip policies you can buy cover for up to 17 days in total within the period of insurance. Please see page 36 for a full list of winter sports activities which are covered by this policy. If the winter sport you intend to take part in is not shown in the list, please check that cover will be provided by contacting Argos Travel Insurance.

Golf cover – For Classic Single Trip and Multi-Trip policies you can buy golf cover for up to 21 days within the period of insurance. (This upgrade is not available on Value policies.)

Business cover – For Classic Single Trip and Multi-Trip policies you can buy business cover for up to 21 days within the period of insurance. (This upgrade is not available on Value policies.)

Wedding cover – For Classic Single Trip and Multi-Trip policies you can buy wedding cover for up to 21 days within the period of insurance. (This upgrade is not available on Value policies.)

Please see pages 36 to 45 of this policy wording for full details of cover.

Geographical areas

United Kingdom

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man. Cover is only provided if you stay in pre-booked accommodation for at least two nights away from where you usually live.

Europe

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

Worldwide excluding USA, Canada and the Caribbean

Worldwide including USA, Canada and the Caribbean

Please note:

- No cover is provided under this policy for any trip in, to or through Afghanistan, Cuba, Liberia or Sudan.
- No cover is provided for claims arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office where you have travelled 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.

Period of insurance

Cover under section A (Cancelling your trip) starts at the time you book the trip or pay the insurance premium, whichever is later. If you have arranged a Multi-Trip policy, cover under section A (Cancelling your trip) starts at the time that you book the trip or the start date shown on your Statement of Insurance, whichever is later. In both cases, cancellation cover ends as soon as you start your trip.

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

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

Cover cannot start after you have left the United Kingdom.

Each trip must begin and end in the United Kingdom and does not include one-way journeys.

Trip extensions

If, once you have left the United Kingdom and before the end of the period of insurance, you decide you want to extend your policy, please contact Argos Travel Insurance. Extensions can usually only be considered if there has been no change in your health (or that of a relative or close business associate), you are not waiting for a claim to be settled and you do not know of a reason for a claim to arise. However, should there have been a change in health or a claim arose under the original policy then we may still be able to consider the extension provided full details are passed to Argos Travel Insurance for consideration.

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 Statement 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 Travel Guard if the extension is due to medical reasons. All requests for more than 30 days must be authorised by Travel Guard.

Multi-Trip policyholders – auto renewal service

If your annual premium is collected by credit or debit card, your policy will be automatically renewed at the end of the period of insurance unless we hear otherwise. Each year we will write to you before the renewal (anniversary) date of your policy to tell you about any changes to the premium or the policy terms and conditions. If you do not wish to autorenew your policy, all you have to do is contact Argos Travel Insurance on **0845 640 0728** or e-mail **enquiries@argotravelinsurance.co.uk**

Unless you have advised otherwise, the renewal premiums will again be collected from your specified credit or debit card to make sure that you are always covered.

You should also be aware that we can only guarantee automatic renewal when:

- you have made us aware of any changes to your policy details, if any;
- your credit or debit card details have not changed; and
- the credit or debit card holder has given his or her explicit consent for his or her card being charged at renewal.

Argos Travel Insurance are entitled to assume at renewal that your details have not changed and you have the consent of the credit or debit card holder, unless you inform them otherwise. Argos Travel Insurance will through their administrative bank charge the payment details to the credit or debit card held on record for the renewal premium due. You may inform us of any change to your policy details or opt out of automatic renewal at any time by contacting Argos Travel Insurance on **0845 640 0728** or e-mail **enquiries@argotravelinsurance.co.uk**

Important claim information

Medical and other emergencies

The medical emergency assistance company, Travel Guard, 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 765 360

Fax: +44 (0) 1273 376 935

E-mail: assistance@argostravelinsurance.co.uk

Please have the following information available when you contact Travel Guard 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 Statement of Insurance
- 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 Travel Guard 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) Travel Guard 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:

Argos Travel Claims Department, PO Box 60108, London SW20 8US

Phone: 0845 603 9477

Fax: 01273 376 935

E-mail: claims@argostravelinsurance.co.uk

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 Argos Travel Claims Department are open Monday to Friday between 9am and 5pm. 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.

How to make a complaint

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 Service Manager, Argos Travel Insurance,
PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH
Phone: 0845 640 0728 E-mail: enquiries@argotravelinsurance.co.uk**

In relation to claims matters:

**The Customer Care Manager, Argos Travel Claims Department,
PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH
Phone: 0845 603 9477 E-mail: claims@argotravelinsurance.co.uk**

To help us deal with your comments quickly, please quote your Statement 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**

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.

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 27, 32, 36, 40 and 42 for further definitions.

Channel Islands

Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Close business associate

Any employee whose level of responsibility in the business is such that if both you and they were absent from the business for a period of ten full working days or more this would have a detrimental impact on the running of the business.

Doctor

A registered medical practitioner who is not you or related to you, who is currently registered with the General Medical Council in the United Kingdom (or foreign equivalent) to practice medicine.

Home

An insured person's usual place of residence within the United Kingdom or Channel Islands.

Insured person

The person or persons shown on the Statement of Insurance.

Manual labour

Work involving physical labour (which does not include office and clerical work, bar and restaurant work, music performance and singing, or fruit picking which doesn't involve machinery).

Pair or set of items

Items of personal property which are substantially the same, complementary or designed to be used together.

Partner

A person who is either an insured person's husband or wife, civil partner, fiancé or fiancée, boyfriend or girlfriend and who permanently lives at the same address.

Policyholder

The person who has paid for this policy and is shown on the Statement of Insurance.

Relative

Your or your partner's parent, brother, sister, child, grandparent, grandchild, step-parent, step child, stepbrother, stepsister or next of kin.

Statement of Insurance

The document showing details of the cover and which should be read with this policy.

Trip

Your holiday or journey starting from the time that you leave your home in the United Kingdom or Channel Islands or from the start date shown on your Statement of Insurance, whichever is the later, until arrival back at your home address in the United Kingdom or Channel Islands.

Valuables and electronic/other equipment

Photographic, audio, video, electronic, 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

Military action, either between nations or resulting from civil war or revolution.

We, us, our

Chartis Europe Limited.

You, your, yourself

An insured person.

General conditions

The following conditions apply to all sections of this insurance.

1. You must tell Argos Travel Insurance 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 Argos Travel Insurance, tell them 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 Argos Travel Claims 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 Argos Travel Claims will become our property.

General exclusions

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

1. Any claim where the following apply.
 - 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.
 - 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.
 - e. You or any person who your trip depends on have been given a terminal prognosis.
2. Any claim relating to a set of circumstances 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 relating to any diagnosed psychological or psychiatric disorder, anxiety or depression which you or any person whose condition may give rise to a claim, have suffered from, required medication for or needed treatment for in 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 over 50cc 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 U, 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 arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office where you have travelled 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 9 and 10 of this policy wording for further details.
17. Any claim relating to winter sports unless you have paid the necessary premium to extend your policy to provide cover for this.
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 if 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

Please note: Cover under this section can be deleted on Value policies by paying a reduced premium.

What you are covered for under section A

We will pay up to the amount shown in the table of benefits 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. An accident to the vehicle in which you were planning to travel which happens within seven days before the date you planned to depart which leaves the vehicle unusable (this only applies to self drive holidays).
6. 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.
7. 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.
8. If after the time you booked your trip the Foreign and Commonwealth Office advises against all (but essential) travel to your intended destination.
9. If you become pregnant after the date you arranged this insurance cover (or booked your trip, whichever is earlier, if you are a Multi-Trip policyholder) 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 as shown in the table of benefits. The excess will apply for each trip that you have booked and 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 at the time of taking out 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 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 Argos.

Claims evidence required for section A

- Statement 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 the appropriate doctor to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for you to remain in the United Kingdom, the accident to your vehicle in which you intended to travel
- Summons for jury service

Please note: We may request other evidence to support your claim dependent upon your 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 Travel Guard on your behalf immediately (please see the medical and other emergencies section on page 14 for further details).

What you are covered for under section B1

We will pay up to the amount shown in the table of benefits 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 Travel Guard approve this.
4. If you cannot return to the United Kingdom as you originally planned and Travel Guard 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 Travel Guard) 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.
 6. **Channel Island and Isle of Man residents only.** Emergency medical, surgical and hospital treatment costs or expenses levied by an NHS run medical facility whilst travelling within the United Kingdom (excluding travel within the Channel Islands or Isle of Man respectively) which are not covered by any provision of emergency medical treatment agreements between the Channel Island's or the Isle of Man's and the United Kingdom's national health services.

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 as shown in the table of benefits 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 8 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 Travel Guard thinks is not immediately necessary and can wait until you return to the United Kingdom (or Channel Islands if you permanently reside there).
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 Travel Guard 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); and
 - 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 Travel Guard 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 – Medical and other expenses within the United Kingdom

Please note: No cover is provided under this section if you are a Gap Year policyholder.

What you are covered for under section B2

We will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of you becoming ill, being injured or dying during your trip. This includes:

1. The cost of your return home earlier than planned if this is medically necessary and the treating hospital doctor approves this.
2. If you cannot return home as you originally planned and the treating doctor approves this, we will pay for:
 - Extra accommodation (room only) and travel expenses (of the same mode of transport and class of travel as that used by you on your outward trip) to allow you to return home; 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 their home in the United Kingdom to stay with you (room only) and travel home with you if this is necessary due to medical advice.
3. Up to £1,000 for the cost of returning your body or ashes to your home town if you die during your trip.

Please note: If your trip is within the Channel Islands cover is also provided for emergency medical, surgical and hospital treatment but only if you do not reside in the Channel Islands.

What you are not covered for under section B2

1. The excess as shown in the table of benefits for each insured person and for each incident.
2. Any claim arising from 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.

Section B3 – Hospital benefit

Please note: No cover is provided under this section if you are a Value policyholder or if your travel is within the United Kingdom.

What you are covered for under section B3

We will pay up to the amount shown in the table of benefits if, after an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom) of this insurance, you go into hospital as an inpatient. We will pay a benefit of £25 for each complete 24-hour period that you are kept as an inpatient.

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 B4 – Mugging benefit

Please note: No cover is provided under this section if you are a Value policyholder or if your travel is within the United Kingdom.

What you are covered for under section B4

We will pay up to the amount shown in the table of benefits if you are injured as a result of a mugging and you go into hospital 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. We will pay a benefit of £75 for each complete 24-hour period that you are kept as an inpatient.

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 B3 (Hospital benefit).

Claims evidence required for sections B1 to B4

- Statement of Insurance
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your expenses
- An official letter from the treating doctor in the resort to confirm the additional expenses were medically necessary (for claims under section B2)
- Proof of your hospital admission and discharge dates and times (for claims under sections B3 and B4)
- A police report to confirm the incident (for claims under section B4)

Please note: We may request other evidence to support your claim dependent upon your 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 Travel Guard immediately (please see the medical and other emergencies section on page 14 for further details).

What you are covered for under section C

We will pay up to the amount shown in the table of benefits 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 as shown in the table of benefits for each insured person.
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 Travel Guard have not been contacted to authorise your early return back to the United Kingdom.
4. 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.
5. You being unable to continue with your travel due to your failure to obtain the passport or visa you need for the trip.
6. 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.

Claims evidence required for section C

- Statement 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 your circumstances.

Section D – Missed departure

Please note: No cover is provided under this section if you are a Gap Year policyholder or if your travel is within the United Kingdom.

Definition relating to this section

Public transport

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

What you are covered for under section D

We will pay up to the amount shown in the table of benefits 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 journey 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); or
- you miss a flight connection due to the airline with whom you are booked to travel being unable to deliver you in sufficient time to your connecting airport to meet your connecting flight due to poor weather conditions, a strike, industrial action or mechanical breakdown.

What you are not covered for under section D

1. An excess as shown in the table of benefits 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

- Statement 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 your circumstances.

Section E1 – Travel delay

Please note: No cover is provided under this section if you are a Value policyholder. If you are a Classic policyholder you are entitled to claim under section E1 or E2 but not both sections.

What you are covered for under section E1

We will pay up to the amount shown in the table of benefits if your final international departure from or to the United Kingdom by aircraft, sea vessel, coach or train is delayed for more than eight hours due to poor weather conditions, a strike, industrial action or mechanical breakdown. We will pay a benefit of £25 for each complete eight hour period that you are delayed, as long as you eventually go on the holiday.

Section E2 – Abandoning your trip

Please note: No cover is provided under this section if you are a Value policyholder.

What you are covered for under section E2

We will pay up to the amount shown in the table of benefits 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 as shown in the table of benefits for each insured person 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

- Statement 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 (abandoning your trip only)

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

Section F1 – Personal belongings and baggage

Please note: Cover under this section can be deleted on Value policies by paying a reduced premium.

What you are covered for under section F1

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 the amount shown in the table of benefits 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 shown in the table of benefits. Please refer to the definition of 'pair or set of items' on page 16.
- The maximum amount we will pay for valuables and electronic/other equipment in total is shown in the table of benefits. Please refer to the definition of 'valuables and electronic/other equipment' on page 17.
- 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

Please note: No cover is provided under this section if you are a Gap Year policyholder.

What you are covered for under section F2

We will pay up to the amount shown in the table of benefits 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 under section F3

We will pay up to the amount shown in the table of benefits 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 the cash limit as shown in the table of benefits (for children under 16 years of age a limit of £50 applies on Value policies or £100 applies on Classic policies).

Section F4 – Passport and travel documents

What you are covered for under section F4

We will pay up to the amount shown in the table of benefits 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 as shown in the table of benefits for each insured person and for each incident (this does not apply if you are claiming under section F2).
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 and electronic/other equipment 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 (unless your claim is for damage to winter sports equipment or golf equipment and the appropriate premium for winter sports or golf cover has been paid).
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 (unless the appropriate premium for business cover has been paid), 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 required for sections F1 to F4

- Statement 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: If you are unable to provide any of the reports referred to above, you may still be eligible to make a claim dependent upon the circumstances which have prevented you from obtaining the necessary documentation. Please contact Argos Travel Claims to discuss why you have been unable to obtain the relevant reports and to obtain a claim form so your claim can be considered.

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
- **You must** provide Argos Travel Claims 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 G1 – Personal accident

Definitions relating to this section

Accident

A sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.

Loss of sight

Physical loss of one or both eyes or the loss of a substantial part of the sight of one or both eyes. A substantial part means that the degree of sight remaining 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 a person can see at 3 feet something that a person who has not suffered loss of sight should be able to see at 60 feet.)

Permanent total disablement

The inability of an insured person to continue in any occupation for which they are fitted by way of training, education or employment which in all probability will continue for the rest of their life.

What you are covered for under section G1

We will pay up to the amount shown in the table of benefits 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.
- Loss of sight in one or both eyes.
- Permanent total disablement.
- Death.

Section G2 – Travel accident

Please note: No cover is provided under this section if you are a Value policyholder or a Gap Year policyholder.

What you are covered for under section G2

We will pay up to the amount shown in the table of benefits if you have an accident which results in your death while you are travelling as a fare-paying passenger in or on any conveyance which operates according to a published timetable which shows departure and arrival times or specific operation frequencies.

Please note: We will only pay for one personal accident benefit for each insured person during the period of insurance shown on your Statement of Insurance.

What you are not covered for under sections G1 and G2

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

Claims evidence required for section G1 and G2

- Please phone Argos Travel Claims on **0845 603 9477** to ask for advice

Section H – Personal liability

What you are covered for under section H

We will pay up to the total amount shown in the table of benefits 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 as shown in the table of benefits for each insured person and 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 Argos Travel Claims 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 Argos Travel Claims 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 Argos Travel Claim's permission in writing
- **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 Argos Travel Claims 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 under section I

We will pay up to the amount shown in the table of benefits 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 as shown in the table of benefits 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 representatives 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, Argos Limited, 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 leading to the claim 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
- **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 Argos Travel Claims on **0845 603 9477** to ask for advice as soon as you need to make a claim

Section J – Hijack

Please note: No cover is provided under this section if you are a Value policyholder.

What you are covered for under section J

We will pay up to the amount shown in the table of benefits if the aircraft or sea vessel in which you are travelling is hijacked for more than 24 hours. We will pay a benefit of £30 for each complete 24-hour period that you are hijacked.

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

Claims evidence required for section J

- Statement 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 your circumstances.

Section K – Catastrophe

Please note: No cover is provided under this section if you are a Value policyholder.

What you are covered for under section K

We will pay up to the amount shown in the table of benefits 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 as shown in the table of benefits 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

- Statement 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 your circumstances.

Section L – Pet care

Please note: No cover is provided under this section if you are a Value policyholder or a Gap Year policyholder.

What you are covered for under section L

We will pay up to the amount shown in the table of benefits for extra kennel or cattery fees if you are hospitalised for medical treatment which is covered by this policy during your insured trip which results in a delay to your planned return journey to the United Kingdom of more than 24 hours, or if your final booked return international journey 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: In the event you should need to submit a claim due to a delay in your return travel due to transport failure, 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 relating to transport delays 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

- Statement 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 your circumstances.

Winter sports cover

Please note: Sections M, N, O and P only apply if you have paid the appropriate premium for winter sports cover and this is shown on your Statement of Insurance.

Definitions relating to winter sports cover

Winter sports

Bigfoot skiing, cat skiing, cross country skiing, glacier walking (up to 4,000 metres), heli skiing, ice skating, langlauf, mono skiing, off piste skiing or snowboarding (in un-groomed areas that run directly alongside or within access of a fully groomed piste and lie within the official ski area as designated by the piste map provided by the Resort Management), skiing, sledging, snowboarding, snow mobile (no personal liability cover) and tobogganing.

Winter sports equipment

Skis and snowboards and their bindings, ski poles, ski or snowboard boots, ski helmets and ice skates.

Section M1 – Winter sports equipment

What you are covered for under section M1

We will pay up to the amount shown in the table of benefits for winter sports equipment owned or hired by you which is lost, stolen or damaged during your trip.

Please note:

- An allowance will be made for wear, tear and loss of value on claims made for winter sports equipment owned by you as follows.
 - Up to 12 months old – 90% of the purchase price
 - Up to 24 months old – 70% of the purchase price

Up to 36 months old – 50% of the purchase price
Up to 48 months old – 30% of the purchase price
Up to 60 months old – 20% of the purchase price
Over 60 months old – 0%

- The maximum amount we will pay for any one item, pair or set of items is shown in the table of benefits. Please refer to the definition of 'pair or set of items' on page 16.
- You must bring any damaged winter sports equipment you own back to the United Kingdom for inspection.

Section M2 – Winter sports equipment hire

What you are covered for under section M2

We will pay up to the amount shown in the table of benefits for the cost of hiring winter sports equipment if winter sports equipment owned by you is:

- delayed in reaching you on your outward international journey for more than 12 hours; or
- lost, stolen or damaged during your trip.

Please note: You must keep all receipts for the winter sports equipment that you hire. You must bring any damaged winter sports equipment back to the United Kingdom for inspection.

Section M3 – Lift pass

What you are covered for under section M3

We will pay up to the amount shown in the table of benefits for the loss or theft of your lift pass. Claims would be calculated according to the expiry date of the lift pass – depending upon how many days there were left to run on the original lift pass, an unused pro-rata refund would be made of its original value.

What you are not covered for under sections M1, M2 and M3

1. The excess as shown in the table of benefits for each insured person and for each incident (this only applies if you are claiming under section M1).
2. Any claim for loss or theft 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.
3. Any claim for loss, theft, damage or delay to winter sports equipment 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 winter sports equipment 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.
4. Winter sports equipment you have left unattended in a public place unless the claim relates to skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.
5. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections M1 to M3

- Statement of Insurance
- Loss or theft – 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 the hire of winter sports equipment
- Proof of value and ownership

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

Section N1 – Ski pack

What you are covered for under section N1

We will pay up to the amount shown in the table of benefits for the unused percentage of your ski pack which you have already paid for and cannot get back if you become ill or are injured during your trip and cannot take part in the winter sports activities as planned. A ski pack includes ski school fees or ski tuition fees, your lift pass and winter sports equipment that you have hired.

Please note: Your claim will be based on the number of complete days you have not used. You must get written confirmation of the nature of your illness or injury from the treating doctor in the resort along with confirmation of how many days you were unable to ski.

Section N2 – Inability to ski due to an accident

Please note: No cover is provided under this section if you are a Value policyholder.

What you are covered for under section N2

We will pay up to the amount shown in the table of benefits if you are unable to ski or snowboard due to an accident, but you are not kept as a hospital inpatient. We will pay a benefit of £25 for each complete 24-hour period that you are unable to take part in the planned winter sport activity.

Please note: You must get written confirmation of the nature of your illness or injury from the treating doctor in the resort along with confirmation of how many days you were unable to ski.

Claims evidence required for sections N1 and N2

- Statement of Insurance
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your prepaid ski pack
- An official letter from the treating doctor in the resort to confirm your inability to take part in the planned winter sports activities

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

Section O – Piste closure

Please note: This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.

What you are covered for under section O

We will pay up to the amount shown in the table of benefits if, as a result of not enough snow, too much snow or high winds in your booked holiday resort, all lift systems are closed for more than 24 hours. We will pay for either:

- the cost of transport to the nearest resort; or
- a benefit for each complete 24-hour period that you are not able to ski and there is no other ski resort available.

Please note: You must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

Claims evidence required for section O

- Statement of Insurance
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the closure
- Receipts for your travel expenses if you travel to the nearest resort

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

Section P – Avalanche cover

What you are covered for under section P

We will pay up to the amount shown in the table of benefits for the necessary and reasonable travel and accommodation expenses that you pay or agree to pay overseas if you are prevented from arriving at or leaving your booked ski resort for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

Please note: You must get written confirmation from the appropriate authority stating the reason for the delay and how long the delay lasted.

What you are not covered for under section P

1. The excess as shown in the table of benefits for each insured person and for each incident.

Claims evidence required for section P

- Statement 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 travel and accommodation expenses

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

Business cover

Please note: Sections Q and R only apply if you are a Classic policyholder and you have paid the appropriate premium for business cover and this is shown on your Statement of Insurance.

Definition relating to business cover

Business equipment

Computer equipment, communication devices and other business-related equipment which you need in the course of your business and which is not insured elsewhere. The equipment must be owned by your employer or if you are self-employed it must be owned by you.

Section Q1 – Business equipment

What you are covered for under section Q1

We will pay up to the amount shown in the table of benefits for business equipment which is lost, stolen or damaged during your trip. Please refer to the table of benefits for the maximum amount we will pay for any one item, pair or set of items (please also refer to the definition of 'pair or set of items' on page 16).

Please note: You must bring any damaged business equipment back to the United Kingdom for inspection.

Section Q2 – Business samples and documents

What you are covered for under section Q2

We will pay up to the amount shown in the table of benefits for business samples (meaning demonstration goods or goods sold by your company) and documents which are lost, stolen or damaged during your trip.

Section Q3 – Business money

What you are covered for under section Q3

We will pay up to the amount shown in the table of benefits for the loss or theft of business money (meaning cash or traveller's cheques) which is the property of you (if self-employed) or your employer while it is being carried with you or it is held in locked safety deposit facilities.

Please note: The maximum amount we will pay for cash is £300.

What you are not covered for under sections Q1, Q2 and Q3

1. The excess as shown in the table of benefits for each insured person and for each incident.
2. Business equipment you leave unattended in a public place.
3. Any claim for loss or theft 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 or damage to business equipment 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 business equipment 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, theft or damage to photographic, audio, video, electrical and computer equipment not carried in your hand luggage while you are travelling.
6. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections Q1 to Q3

- Statement of Insurance
- Loss or theft – police report
- Loss, theft, damage by an airline – property irregularity report, flight tickets and baggage check tags
- Proof of value and ownership

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

Section R – Replacing staff

What you are covered for under section R

We will pay up to the amount shown in the table of benefits if after an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom) you are prevented from going to a planned business meeting during your trip. We will pay for necessary and reasonable travel and accommodation expenses for a replacement business associate to travel from the United Kingdom to go to the meeting.

Claims evidence required for section R

- Statement of Insurance
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your business associates expenses
- An official letter from the treating doctor in the resort to confirm your inability to take part in the planned business meeting

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

Golf cover

Please note: Sections S and T only apply if you are a Classic policyholder and you have paid the appropriate premium for golf cover and this is shown on your Statement of Insurance.

Definition relating to golf cover

Golf equipment

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

Section S1 – Golf equipment

What you are covered for under section S1

We will pay up to the amount shown in the table of benefits for golf equipment owned by you (not borrowed or hired) which is lost, stolen or damaged during your trip.

Please note:

- The maximum amount we will pay for any one item, pair or set of items is shown in the table of benefits. Please refer to the definition of 'pair or set of items' on page 16.
- You must bring any damaged golf equipment back to the United Kingdom for inspection.
- Our liability is solely based upon the golf equipment which has been lost, stolen or damaged and would not extend to the replacement of your whole set of woods, or irons in the event of a claim being made for one item.

Section S2 – Golf equipment hire

What you are covered for under section S2

We will pay up to the amount shown in the table of benefits for the cost of hiring golf equipment for each complete 24-hour period if golf equipment owned by you is:

- delayed in reaching you on your outward international journey for more than 12 hours; or
- lost, stolen or damaged during your trip.

Please note: You must keep all receipts for the golf equipment that you hire. You must bring any damaged golf equipment back to the United Kingdom for inspection.

What you are not covered for under sections S1 and S2

1. The excess as shown in the table of benefits for each insured person and for each incident (this only applies if you are claiming under section S1).
2. Golf equipment you leave unattended in a public place.
3. Any claim for loss or theft 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 golf equipment 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 golf equipment 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. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections S1 and S2

- Statement of Insurance
- Loss or theft – 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 the hire of golf equipment
- Proof of value and ownership

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

Section T – Green fees

What you are covered for under section T

We will pay up to the amount shown in the table of benefits for the unused percentage of your green fees, golf tuition fees or golf equipment hire which you have already paid for and cannot get back if:

- you become ill or are injured during your trip and cannot take part in the golf activities as planned; or
- loss of theft of documents prevents you from taking part in the prepaid golfing activity.

Please note: Your claim will be based on the number of complete days you have not used. You must get written confirmation of the nature of your illness or injury from the treating doctor in the resort along with confirmation of how many days you were unable to take part in the golfing activities. You must report the loss or theft of documents to the local police within 24 hours of discovery and get a written police report.

Claims evidence required for section T

- Statement of Insurance
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your prepaid golf expenses
- An official letter from the treating doctor in the resort to confirm your inability to take part in the planned golfing activities
- Loss or theft of documents – police report

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

Wedding cover

Please note: Section U only applies if you are a Classic policyholder and you have paid the appropriate premium for wedding cover and this is shown on your Statement of Insurance.

Section U1 – Ceremonial attire

What you are covered for under section U1

We will pay up to the amount shown in the table of benefits for clothing and accessories owned by the bride and groom (not borrowed or hired) which are lost, stolen or damaged during your trip. Payment will be based on the value of the attire 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 attire.

Section U2 – Wedding gifts

What you are covered for under section U2

We will pay up to the amount shown in the table of benefits for wedding gifts which are lost, stolen or damaged during your trip.

Please note: The maximum amount we will pay for any one item, pair or set of items is shown in the table of benefits. Please refer to the definition of 'pair or set of items' on page 16. The maximum amount we will pay for valuables and electronic/other equipment in total is shown in the table of benefits. Please refer to the definition of 'valuables and electronic/other equipment' on page 17.

Section U3 – Wedding rings

What you are covered for under section U3

We will pay up to the amount shown in the table of benefits for the bride and grooms wedding rings which are lost, stolen or damaged during your trip. The maximum amount we will pay for any one ring is shown in the table of benefits.

What you are not covered for under sections U1, U2 and U3

1. The excess as shown in the table of benefits for each insured person and for each incident.
2. Property you leave unattended in a public place.
3. Any claim for loss or theft of items 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 or damage to items 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, theft or damage to valuables and electronic/other equipment which you do not carry in your hand luggage while you are travelling.
6. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
7. Breakage of fragile objects or breakage of sports equipment while being used.

8. Damage due to scratching or denting unless the item has become unusable as a result of this.
9. Shortages due to variations in exchange rates.
10. If your property is delayed or held as a result of Customs, the police or other officials legally holding it.
11. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
12. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within your baggage.
13. 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 required for sections U1 to U3

- Statement of Insurance
- Loss or theft of property – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Proof of value and ownership for property

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

24-hour Concierge service

In addition to providing 24-hour medical advice and help through Travel Guard, Argos Travel Insurance also gives you the unique benefit of a concierge service which you may call upon 24 hours a day, 365 days a year, to help you in any non-medical difficulties that you may come across.

Phone: +44 (0) 1273 765 360

Fax: +44 (0) 1273 376 935

E-mail: assistance@argotravelinsurance.co.uk

Talking Nurses

A friendly voice when you're in a foreign land

Becoming ill while you are abroad can be a daunting experience - you might not speak the language, understand the medical process or know what medication you need to buy. So, just in case you find yourself in this situation, Argos Travel Insurance has introduced an assistance service, Talking Nurses.

Talking Nurses is a telephone-based service available to all policyholders and gives you access to medical advice from qualified nurses, with doctor support if required, 24 hours a day, 7 days a week. Services include providing guidance on health problems, information on foreign hospitals and clinics, details of foreign brand names and what your medication is called in the country you are travelling to, and advice for parents travelling with children.

The Talking Nurses service is provided to help with your medical questions, before and during travel, and is complimentary to both our existing and new policyholders.

To contact Talking Nurses please call:
0800 975 0463 from within the United Kingdom
or
+44 (208) 481 7789 from outside the United Kingdom

Scenario 1

We went on holiday with our baby daughter for the first time. I was really nervous about what we'd do if something went wrong. I'm so used to having the local nurses nearby. When I heard about Talking Nurses it was reassuring to know there was someone there who could give me advice if required whilst we were away.

Scenario 2

I was in Kenya and had an insect bite that became infected. The local doctor gave me a prescription for a drug I'd never heard of. I didn't want to take it without checking what it was. I phoned Talking Nurses and they assured me it was a commonly prescribed antibiotic which has a different name in Kenya and even told me about common side effects that weren't even mentioned by the doctors. After getting the re-assurance I took the drug and the infection cleared up in a few days, I could then go on Safari without any worries.

Scenario 3

I was swimming in the sea in Goa when I got stung by a jelly fish. I rang Talking Nurses and they were able to give me the telephone number and address of the local medical centre. It is so reassuring to know that there is somebody there to help when you need it.

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