

### IMPORTANT TELEPHONE NUMBERS

Customer services	0844 826 2785
24-hour emergency medical assistance	020 8603 9929
24-hour motoring breakdown service and claims	020 8666 9226
Personal travel insurance claims	020 8666 9248

### SUMMARY OF COVER - PERSONAL TRAVEL

The following is only a summary of the main cover limits. **You** should read the rest of this policy for the full terms and conditions.

Section / Cover	Limit (up to)	Event excess	Page
1 Emergency medical and associated expenses	£2,500	£50	4
2 Personal possessions	£1,500	£50	4
3 Personal money	£500	£50	5
4 Personal accident	£15,000	No excess	5
5 Personal liability	£2 million	£100	5
6 Additional expenses	£500	No excess	5

#### Notes

- Some sections of cover also have extra sub limits, for example the **personal possessions** section has a single article and **valuables** limit.
- The **event excess** is deducted from each claim event.

### SUMMARY OF COVER - MOTOR BREAKDOWN

The following is only a summary of the main motor breakdown cover limits. **You** should read the rest of this policy for the full terms and conditions.

Section / Cover	Limit (up to)	Event excess	Page
1 Pre-travel motor breakdown	£300 - Labour charges £1,600 - Car hire	No excess	6
2 Labour charges	£300	No excess	6
3 Car hire, hotel accommodation and recovery costs	£1,600	No excess	6
4 Essential telephone costs	£5	No excess	6
5 Car hire	£100	No excess	6

#### Note

The maximum aggregate amount payable for sections 1-5 shall not exceed **£2,500**.

### IMPORTANT INFORMATION

Thank you for taking out Hoseasons insurance with us.

This insurance is valid for all persons who have paid the relevant premium to Hoseasons Holidays Ltd.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand, you should call Hoseasons Holidays Ltd on 0844 826 2785.

#### Insurer

Your **Hoseasons insurance** is underwritten by Mondial Assistance Europe NV (during 2011 the insurer will change to AGA International SA) and is administered in the **United Kingdom** by Mondial Assistance (UK) Limited. Mondial Assistance Europe NV customers will have their insurance policies automatically transferred to the new insurer AGA International SA and all terms and conditions of the policy will remain unchanged.

#### How your policy works

Your policy and confirmation of booking is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned the benefits and exclusions within each section, apply to each **person insured**.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

#### Motor breakdown

The motor breakdown element of this policy is an assistance-only service. When the motoring breakdown service has provided a replacement vehicle, **you** will be expected to leave a cash or credit card deposit and produce a clean driving licence.

If **we** are unable to verify **your** policy cover immediately, **we** may need to take a credit or debit card number in order to provide the required assistance. No payment will be taken without the prior consent of the card holder.

#### Note

- If **you** do not meet the requirements of the hire car company, **we** may be unable to arrange a hire car for **you**.

#### Telling us about relevant facts

**You** must tell **us** about anything that may affect **your** cover before **your** policy is issued and throughout the **period of insurance**. For motor breakdown, this includes any change or modifications to the **insured vehicle**. If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something that may be relevant, **your** cover may be refused and **we** may not cover any related claims.

#### Cancellation rights

If **your** cover does not meet **your** requirements, please notify Hoseasons Holidays Ltd within 14 days of receiving **your** policy and return all **your** documents for a refund of **your** premium.

**You** can contact Hoseasons Holidays Ltd on **0844 826 2785**.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim or asked **us** to perform or provide the services given under this policy then **we** can recover all costs that **you** have used for those services.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

#### Policy excess

Under some sections of **your** policy, **you** will have to pay an **event excess**. This means that **you** will be responsible for paying the first part of the claim for each single event or occurrence. The amount **you** have to pay is the **event excess**.

#### Data protection

Information about **your** policy may be shared between Hoseasons Holidays Ltd, **us** and the **insurer**, for underwriting and administration purposes.

**You** should understand that the sensitive health and other information **you** provide will be used by **us**, **our** representatives (if appropriate), the **insurer**, other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely.

**Your** information may be used by **us**, the **insurer** and members of the Mondial Assistance Group and shared with Hoseasons Holidays Ltd for marketing and research purposes, or to inform **you** from time to time about new products or services. If **you** do not want to receive marketing information please write to **us** at Mondial House, 102 George Street, Croydon CR9 1AJ. **You** have the right to access **your** personal records.

#### Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number **020 7892 7300**, or by visiting their website at **www.fscs.org.uk**.

#### Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

#### Contracts (Rights of Third Parties) Act 1999

**We**, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contract (Rights of Third Parties) Act 1999.

## DEFINITION OF WORDS

When the following words and phrases appear in the policy document, they have the meanings given below. These words are highlighted by the use of bold print.

### Accident

An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

### Area of cover

**You** will not be covered if **you** travel outside England, Scotland, Wales, Northern Ireland, Isle of Man and the **Channel Islands**.

### Breakdown

Electrical or mechanical breakdown, road accident, damage or destruction by fire or attempted theft or loss of keys which means the **insured vehicle** cannot be moved.

### Channel Islands

Jersey, Guernsey, Sark, Alderney and Herm

### Doctor

A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

### Event excess

The deduction **we** will make from the amount otherwise payable under this policy for a single event or occurrence.

### Hazardous activity

The following activities are automatically covered:

- banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parascending over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if **you** hold a certificate of proficiency or **you** are diving with a qualified instructor), snorkelling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for:

- any professional sporting activity; or
- any kind of racing except racing on foot; or
- any kind of manual work.

**We** may be able to cover **you** for other activities that are not listed. Please contact Hoseasons Holidays Ltd on **0845 826 2785**. An extra premium may need to be paid.

### Home

**Your** usual place of residence in the **UK**, the **Channel Islands** and the Isle of Man.

### Home Country

The country in the **UK**, **Channel Islands** or the Isle of Man where **you** are resident.

### Hoseasons insurance

UK personal travel and motor breakdown policies.

### Insured vehicle

The vehicle must be:

- A car (plus luggage or boat trailers where applicable), motorcycle over 120cc, motorised caravan, light van, minibus (not exceeding 35 CWT GVW), estate car or 4x4 sport utility vehicle, registered in the **UK** or the **Channel Islands**.
- Not carrying more than the recommended number of passengers (maximum being 12 including the driver).
- Kept in a roadworthy condition and regularly serviced in accordance with the manufacturers' recommendations.

### Insurer

Mondial Assistance Europe NV (during 2011 the insurer will be AGA International SA). All Mondial Assistance Europe NV customers will have their insurance policies automatically transferred to the new insurer AGA International SA and all terms and conditions of the policy will remain unchanged.

### Journey

A trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in the **your home country**, whichever is earlier.

- any other trip which begins after **you** get back is not covered.
- a trip which is booked to last longer than 31 days is not covered.

### Pair or set

A number of items of **personal possessions** that belong together or can be used together.

### Period of insurance

Pre-travel motor breakdown cover starts up to 7 days before the start of **your journey** and finishes when **you** begin **your journey**. Cover for all other sections finishes at the end of **your journey**, unless **you** cannot finish **your journey** as planned because of death, injury, illness or there is a delay to the public transport system, **breakdown** or theft of the **insured vehicle** that cannot be avoided. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish that **journey**.

### Personal money

Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets, and travel tickets, all held for private and not business purposes.

### Personal possessions

Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables** and **sports equipment**).

### Relative

**Your** mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

### Resident

A person who has their main **home** in the **UK**, **Channel Islands** or the Isle of Man and has not spent more than six months abroad during the year before the policy was issued.

### Travelling companion

Any person that has booked to travel with **you** on **your journey**.

### United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

### Sports equipment

Specialist equipment belonging to **you** and used specifically for a particular sport or leisure pursuit.

### Valuables

Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

### We, our, us

Mondial Assistance (UK) Limited which administers the insurance on behalf of the **insurer**.

### You, your, person insured

Each person for whom the appropriate insurance premium has been paid.

## 24-HOUR EMERGENCY MEDICAL ASSISTANCE

Phone **020 8603 9929** Fax **020 8603 0204** textphone **020 8666 9562**  
email **international\_dept@mondial-assistance.co.uk**

Please say that **you** have **Hoseasons insurance**.

## 24-HOUR MOTOR BREAKDOWN SERVICE

**Please tell us as quickly as possible about any motor breakdown during your journey. If you fail to do this, it is unlikely that your claim will be paid.**

Phone **020 8666 9226** Fax **020 8603 0204** textphone **020 8666 9562**  
email **international\_motor@mondial-assistance.co.uk**

Please tell **us** where **you** are, **your** exact location, contact telephone number and registration number of the **insured vehicle** and say that **you** are insured on **Hoseasons insurance**.

Whilst every effort will be made to provide the assistance services detailed in this policy, there may be occasions where due to circumstances beyond **our** control or due to the location of the **breakdown**, certain services may not be available.

## HEALTH EXCLUSIONS

These apply to the Emergency medical and associated expenses and Personal accident sections.

- 1 **You** will not be covered if **you** travel against the advice of a **doctor**.
- 2 **You** will not be covered if **you** are travelling specifically for the purpose of obtaining and/or receiving any consultation at any medical facility, elective surgery, procedure or hospital treatment.

### Note

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during **your journey**.

## GENERAL EXCLUSIONS

The following exclusions apply to the whole of **your** policy:

**We** will not cover **you** for any claim arising from, or relating to, the following:

- 1 A relevant fact that **you** knew about before **you** travelled, unless **we** agreed to it in writing.
- 2 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'état, terrorism (except under Emergency medical and associated expenses - Section 1, Personal Possessions - Section 2 and Personal Accident - Section 4, where terrorist activity takes place during **your journey**), weapons of mass destruction.
- 3 Any epidemic or pandemic.

- 4 **You** not following any suggestions or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the **period of insurance**.
- 5 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 6 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 7 The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
- 8 **You** acting in an illegal or malicious way.
- 9 **You** not enjoying **your journey** or not wanting to travel.
- 10 Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
- 11 **We** will not pay for the following.
  - a) Anything caused by the **insured vehicle** being used for:
    - i) carrying goods or materials;
    - ii) hire or reward; or
    - iii) motor racing, rallies, speed or other tests.
  - b) Anything caused by **you**:
    - i) causing damage or injury on purpose;
    - ii) breaking the law;
    - iii) deliberately putting yourself at risk (unless **you** were trying to save another person's life);
    - iv) being under the influence of alcohol or drugs (other than those prescribed by a registered doctor but not when prescribed for the treatment of drug addiction); or
    - v) not following the laws of the country or the local authorities.
- 12 **We** will not provide cover for any goods, services, advice or arrangements supplied, given or made by **us**, any insurer providing cover which forms part of this policy, or any agent acting for them.

## CONDITIONS

- 1 **You** are a **resident** of the **UK**, the **Channel Islands** or the Isle of Man.
- 2 **You** take reasonable care to protect **your insured vehicle** against **breakdown** or theft and yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
- 3 **You** have a valid confirmation of booking.
- 4 **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' on pages 3 - 4 for more information.
- 5 **You** must contact **our** motoring breakdown service when the **insured vehicle** has a **breakdown** or it is stolen. **We** will not provide cover if **we** have not authorised it. **You** must get **our** authorisation for service costs or hire of an alternative vehicle at the time the **insured vehicle** has a **breakdown** or it is stolen. This must be organised by **us** and carried out according to **our** instructions.
- 6 **You** must tell **us** immediately of any extra or replacement car **you** want to have insured. If **you** do not tell **us** and an incident happens with the car concerned, this will make the policy invalid.
- 7 **You** must tell the police as soon as possible, but within 24 hours, of loss or damage caused by theft. **You** should also tell the police if **you** are involved in a road accident.
- 8 **You** accept that **we** will not extend the **period of insurance** if the original policy plus any extensions have either ended, been in force for longer than 31 days or **you** know **you** will be making a claim.
- 9 **You** must keep the **insured vehicle** in a safe and roadworthy condition.
- 10 **You** must do everything necessary to get the repairs to the **insured vehicle** carried out quickly.
- 11 **You** must not abandon the **insured vehicle** or any vehicle parts to be dealt with by **us**.
- 12 **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
- 13 **You** send us every writ, summons or other communication to do with a claim as soon as **you** get it.
- 14 **You** do not admit liability or offer to pay any claim unless **you** have **our** written permission.

### We have the right to do the following

- 1 Cancel the policy if **you** do not tell **us** about a relevant fact or if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
- 2 Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.
- 3 Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
- 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 5 Take legal action in **your** name (but at our expense) and ask **you** to give **us** details and fill in any forms (including Department for Work and Pensions' forms), which will help **us** to recover any payment **we** have made under this policy.
- 6 With **your** or **your** Personal Representative's permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.

- 7 Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
- 8 Not accept liability for costs incurred after the date the treating **doctor** and **our** medical advisers agree **you** should return to **your home country**, if **you** refuse to be repatriated.
- 9 Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted Hoseasons Holidays Ltd on **0844 826 2785** within 14 days from the date **you** receive **your** policy and confirmation of booking. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- 10 Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance. In these circumstances **we** will only pay **our** share of the claim.
- 11 If **you** cancel or cut short **your journey** all cover provided will be cancelled without refunding **your** premium.
- 12 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.
- 13 Decide on the best way of dealing with **your** call for help. **We** will take account of **your** own wishes whenever possible as well as the conditions and rules in force in the country where **you** need help.
- 14 Not to provide help if the **insured vehicle** has an electrical or mechanical fault which keeps happening or has not been serviced to the manufacturer's recommendations and kept in a safe and roadworthy condition.
- 15 Not pay for any event which is covered by another insurance policy or any motoring organisation's service.

## MAKING A CLAIM

**You** will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

### For all claims

- **Your** original **journey** and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out of pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

### Personal travel insurance

To claim, phone **020 8666 9248** textphone **020 8666 9562** (Monday-Friday 8am-6pm and Saturdays 9am-12pm) and ask for a claim form or write to:

**Hoseasons insurance** personal travel claims department, PO Box 1900, Croydon CR90 9BA, or e-mail [travel\\_claims@mondialassistance.co.uk](mailto:travel_claims@mondialassistance.co.uk).

**You** should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

### Medical expenses

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised or require repatriation.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.

### Personal possessions and Personal money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel/apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase/ownership/ value for lost, stolen or damaged **personal possessions**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

### Personal accident

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the injury and treatment given including, hospital admission/discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

### Personal liability

- A detailed account of the circumstances surrounding the claim, including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

### Additional expenses

- Written confirmation from the relevant authority confirming the event in support of **your** claim.

### 24-hour motor breakdown service

Always contact **our** 24-hour motor breakdown service in the event of a **breakdown** otherwise **your** claim may be refused.

- Phone **020 8666 9226** textphone **020 8666 9562** in the event of a **breakdown**.  
Depending on the circumstances, they may ask **you** to write to: **Hoseasons insurance** motor breakdown claims department, UK Motor Operations, 102 George Street, Croydon, CR9 1AJ.
- Report any theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report. **You** should also make a report to the police if **you** are involved in a road traffic accident.

## MAKING A COMPLAINT

**We** aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

- **Complaints relating to the sale of the policy:**  
If **you** have a complaint regarding the sale of the policy, please contact: Hoseasons Holidays Ltd on **0844 826 2785** as **your** issuing agent.
- **Complaints relating to claims:**  
If **you** have a complaint regarding claims or the service offered by Mondial Assistance (UK) Limited, please contact:  
The Quality Standards Manager,  
Mondial Assistance (UK) Limited,  
Mondial House,  
102 George Street,  
Croydon, CR9 1AJ  
Telephone: **020 8603 9853**

Please supply **us** with **your** name, address and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time. If **you** are not satisfied with **our** final response **you** can refer the matter to the **UK** Financial Ombudsman Service

### Personal insurance

## EMERGENCY MEDICAL AND ASSOCIATED EXPENSES - SECTION 1

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your journey** because of illness, injury or accident, **we** must be told immediately - see under the heading '24-hour emergency medical assistance' on page 2 for more information.

### WHAT YOU ARE COVERED FOR

**We** will pay **you** or **your** Personal Representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured, have an accident or are taken ill during **your journey**.

Up to **£2,500** in total under this section for reasonable fees or charges **you** incur in:

- **Treatment**  
Up to **£250** for medical, surgical, medication costs, hospital, nursing home or nursing services.
- **Transport of deceased**  
Up to **£1,000** for the reasonable cost of transporting **your** body or ashes to **your home** (excluding burial or cremation costs).
- **Medical repatriation**  
If **you** are an in-patient for more than 48 hours in a hospital more than 25 miles away from **your home**, **we** will pay up to **£1,000** for:
  - medical repatriation costs to get **you** back **home** or to a hospital within 25 miles from **your home** ; and / or
  - transport costs to take **you** and a **relative** or **travelling companion home** following **your** discharge from hospital.
- **In-patient benefit**  
**£20** for each 24-hour period that **you** are in hospital as an in-patient up to **£600** in total during the **journey** as well as any fees or charges paid under **Treatment**.
- **Transport and accommodation**  
Up to **£200** for reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** and up to **£250** to enable a member of **your** family to visit **you** from within **your home country** on medical advice.

### WHAT YOU ARE NOT COVERED FOR

An **event excess** of **£50** (except In-patient benefit).

The cost of replacing any medication **you** were using when **you** began **your journey**.

Any claim if **you** were unable to comply with the terms stated under Health exclusions on page 2, at the date **your** policy was issued.

Extra transport and accommodation costs which are of a higher standard to those already used on **your journey**, unless **we** agree.

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **you** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- **you** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons insured** are wearing crash helmets;
- **you** taking part in any **hazardous activity** unless shown on **your** confirmation of booking.

Any costs incurred 6 months after the date of **your** death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section, unless **we** have agreed to pay them.

In-patient treatment or repatriation which **we** have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

**Your** burial or cremation within **your home country**,

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## PERSONAL POSSESSIONS - SECTION 2

### WHAT YOU ARE COVERED FOR

Up to **£1,500** in total for **your personal possessions** damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay for **valuables** is **£250** in total whether jointly owned or not. There is also a single article, **pair or set** limit of **£250**.

#### Note

It will be **our** decision to pay either:

- the cost of repairing **your** items; or
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted for items over 2 years old.

### WHAT YOU ARE NOT COVERED FOR

An **event excess** of **£50**.

More than the part of the **pair or set** that is stolen, lost or destroyed.

More than **£50** for tobacco, alcohol, fragrances and perfumes.

Breakage of or damage to:

**sports equipment** while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

A claim for more than one mobile phone per **person insured**.

The cost of replacing or repairing false teeth.

Loss or theft of, or damage to the following.

- Items for which **you** are unable to provide a receipt or other proof of purchase
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, other than for their value as unused material, unless purchased pre-recorded when **we** will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- **Valuables** left in a motor vehicle.
- **Valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time.
- **Valuables** unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- **Personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for **valuables**).
- **Personal money** (see section 3).

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## PERSONAL MONEY - SECTION 3

### WHAT YOU ARE COVERED FOR

Up to **£500** for loss or theft of **your personal money** but no more than **£250** in cash in total, whether jointly owned or not while on **your journey**.

### WHAT YOU ARE NOT COVERED FOR

An **event excess** of **£50**.

Compensation unless **you** can provide receipts of the amount **you** had from the place where **you** got the currency.

Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.

More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

## PERSONAL ACCIDENT - SECTION 4

### WHAT YOU ARE COVERED FOR

We will pay **you** or **your** Personal Representative one of the following amounts for an **accident** during **your journey**.

#### Death

**£15,000** for death. (We will not pay more than **£2,000** if **you** are aged 15 or under at the time of the **accident**.)

#### Permanent loss

**£15,000** for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

#### Physical disablement

**£15,000** for a permanent physical disability as a result of which there is no paid work which **you** are able to do. (We will not pay any compensation if **you** are aged 15 or under or 66 or over at the time of the **accident**.)

#### Note

Death benefit payments will be made to **your** Personal Representative.

### WHAT YOU ARE NOT COVERED FOR

Any claim if **you** were unable to comply with the terms stated under Health exclusions on page 2, at the date **your** policy was issued.

Any claim arising more than one year after the original **accident**.

Anything caused by:

- **your** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- **you** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons insured** are wearing crash helmets;
- **you** taking part in any **hazardous activity** unless shown on **your** confirmation of booking.

We will not pay more than one of the benefits resulting from the same injury.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

## PERSONAL LIABILITY - SECTION 5

If **you** are hiring a motorised or mechanical vehicle while on **your journey** **you** must make sure that **you** get the necessary insurance from the hire company. We do not cover this under **our** policy unless it is a Hoseasons organised boating or sailing holiday (see note below).

### WHAT YOU ARE COVERED FOR

We will pay up to **£2 million** plus any other costs we agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following.

- Bodily injury of any person.
- Loss of or damage to property which **you** do not own and **you** or a **relative** have not hired, loaned or borrowed.
- Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or a **relative**.

#### Note

- Inform **us** as soon as **you** or **your** Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section.
- Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written consent.
- If **your journey** is a Hoseasons organised boating or sailing holiday, cover will be provided under this section except where damage occurs as a result of **your** driving or steering.
- We will also pay for damage to the accommodation **you** are using on **your journey** described opposite, that **your** pet has caused during **your journey**.

### WHAT YOU ARE NOT COVERED FOR

An **event excess** of **£100** for damage to property or accommodation.

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories.

- Something which is caused by, or in connection with, the carrying on of any trade, business or profession.
- Something which is caused by something **you** deliberately did or did not do.
- Something which is caused by **your** employment or employment of a **relative**.
- Something which is caused by **you** using any firearm or weapon.
- Something which is caused by any horse, or by a dog which is defined under the Dangerous Dogs Act 1991 (and its subsequent amendments) that **you** own, look after or control.
- Something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any contractual liabilities.

Any liability for bodily injury suffered by **you**, a **relative** or **travelling companion**.

Compensation or other costs caused by accidents arising from **your** ownership or possession of any of the following.

- The use of any land or building except for the accommodation **you** are using on **your journey**.
- Aircraft; or
- Motorised watercraft or sailing vessels (see Note above, if **your journey** is a Hoseasons organised boating or sailing holiday).

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

## ADDITIONAL EXPENSES - SECTION 6

### WHAT YOU ARE COVERED FOR

#### Travel and accommodation

We will pay up to **£20** in total if the flight, international train or sea vessel **you** are booked on is delayed at its departure point by more than 6 hours from the time shown in **your** travel itinerary (plans), as a result of:

- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or structural defect.

#### Beach closure

We will pay **£75** in total (**£15** per day) if the beach at **your** resort is closed during **your journey** due to pollution.

#### Catastrophe

We will pay up to **£500** in total for extra accommodation and transport costs **you** need to pay to move to other accommodation of a similar standard to that **you** originally booked, if, as a result of fire, flood, earthquake, avalanche or storm during **your journey**, **you** cannot use **your** accommodation.

#### Holiday disturbance

We will pay up to **£500** in total for extra accommodation and transport costs **you** need to pay, to move to other accommodation of a similar standard to that **you** originally booked, if **you** experience excessive noise or any other significant nuisance, which is outside of the control of Hoseasons Holidays Limited.

### WHAT YOU ARE NOT COVERED FOR

#### Under Travel and accommodation

Any claim not supported by written confirmation from the carrier confirming the delay.

#### Under Beach closure

Any claim:

- not supported by written confirmation from the Coast Guard confirming the beach closure.
- where the beach had been closed before **your** policy was issued.

#### Under Catastrophe

Compensation which **you** can get from Hoseasons Holidays Limited or anywhere else.

Any expense which **you** would normally have expected to pay during **your journey**.

#### Under Holiday disturbance

Any claim not supported by confirmation from Hoseasons Holidays Limited that they were unable to provide alternative accommodation and transport.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

## Motor breakdown insurance

### PRE-TRAVEL MOTOR BREAKDOWN - SECTION 1

#### WHAT EACH INSURED VEHICLE IS COVERED FOR

In the event of a **breakdown** occurring to the **insured vehicle** within seven days of **you** beginning **your journey**, **we** will pay the following to allow **you** to continue **your journey**.

#### Labour charges

Up to **£300** in total for call out fees and labour charges (including recovery costs to the nearest garage) to repair the **insured vehicle**.

#### Car hire

Up to **£1,600** in total (**£80** per day) for the cost of hiring a replacement vehicle if the **insured vehicle** cannot be repaired before **your journey** begins.

#### WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any repairs to the **insured vehicle** that are not described in this section.  
Any claim where the **insured vehicle** has not been serviced to the manufacturer's recommendations and kept in a safe and roadworthy condition.  
Any claim where the **insured vehicle** has a recurring electrical or mechanical fault.  
Any help or payment if the breakdown service cannot reasonably get to **your insured vehicle** because of bad weather.  
The cost of essential spare parts or repair costs at a garage.  
The cost of any fuel or oil used.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

### LABOUR CHARGES - SECTION 2

#### WHAT EACH INSURED VEHICLE IS COVERED FOR

In the event of a **breakdown** occurring to the **insured vehicle** during **your journey** **we** will pay up to **£300** in total for call out fees and labour charges (including recovery costs to the nearest garage) to repair the **insured vehicle** to allow **you** to continue **your journey**.

#### WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any repairs to the **insured vehicle** that are not described in this section.  
Any claim where the **insured vehicle** which has not been serviced to the manufacturer's recommendations and kept in a safe and roadworthy condition.  
Any claim where the **insured vehicle** has a recurring electrical or mechanical fault.  
Any help or payment if the breakdown service cannot reasonably get to **your insured vehicle** because of bad weather.  
The cost of essential spare parts or repair costs at a garage.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

### CAR HIRE, HOTEL ACCOMMODATION & RECOVERY COSTS - SECTION 3

#### WHAT EACH INSURED VEHICLE IS COVERED FOR

**We** will help arrange and pay for the following if during **your journey** **you** cannot use the **insured vehicle** for at least 24 hours because of **breakdown** and it cannot be repaired or recovered within that time.

#### Note

- **We** will try to provide a vehicle of similar size to the **insured vehicle** subject to availability. Unfortunately motorcycles, motor caravans, minibuses, towbars, roof boxes, caravans and trailers generally cannot be provided.
- If **you** have a replacement vehicle, **you** must meet the requirements of the car hire company. For example, these could include **your** age, putting down cash or credit card deposits and having a clean relevant driving licence.

#### Car hire

Up to **£1,000** in total (**£80** per day) for the cost of hiring a replacement vehicle to enable **you** to continue to **your journey** destination and back again to collect the **insured vehicle** after the repair has been done or return to **your home**.

#### Hotel accommodation

Up to **£40** per day for each **person insured** for extra hotel accommodation to stay in the location where the **insured vehicle** was recovered, until the repairs have been done.

#### Transport costs

**We** will pay either:

- the reasonable costs of recovering the **insured vehicle** to **your home**; or
- the reasonable costs of rail or coach fares to travel to the scene of the **breakdown** to collect the **insured vehicle**, once the repairs have been done.

**We** will also help arrange and pay:

#### Chauffeur hire

Up to **£1,600** in total (**£90** per day) for the cost of hiring a chauffeur in the event of a serious illness or serious injury (not due to a road traffic accident) of the driver in **your** party.

#### WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any costs after the **insured vehicle** is available and can be driven (unless **we** have agreed to the hire of a chauffeur).  
Any sundry expenses resulting from an incident claimed for under this section. For example faxes, food and drink.  
Breakdowns due to a lack of petrol, oil, water or frost damage.  
Use of the **insured vehicle** for racing, pace-making or being in any contest or speed trial or any rigorous reliability testing.  
The cost of any repairs or charges incurred as a result of an accident involving the **insured vehicle**.  
The cost of any parts, components or materials used to repair the **insured vehicle**.

#### Under car hire

The cost of any fuel or oil used.

#### Under hotel accommodation

Any hotel arrangements if **your** main accommodation is a tent.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

### ESSENTIAL TELEPHONE COSTS - SECTION 4

#### WHAT EACH INSURED VEHICLE IS COVERED FOR

**We** will pay up to **£5** in total for each **insured vehicle** for essential telephone calls made as a result of a **breakdown** during **your journey**.

#### WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

### HOME CAR HIRE - SECTION 5

#### WHAT EACH INSURED VEHICLE IS COVERED FOR

**We** will help arrange and pay up to **£100** for the cost of hiring an equivalent vehicle in **your home country** if **your** own **insured vehicle** is still unusable on **your** return to **your home country** following a **breakdown** during **your journey**.

#### WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

The cost of any personal accident insurance.  
The cost of any fuel or oil used.  
The cost of returning the hired vehicle to the hire car company.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

This policy is available in large print, audio and Braille.  
Please contact us on Phone 0844 826 2785  
and we will be pleased to organise an alternative version for you.

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Mondial Assistance (UK) Limited acts as an agent for Mondial Assistance Europe NV and will act as an agent for AGA International SA with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.