



Travel Insurance policy wording

February 2022



Hi there!

Welcome to your location-activated travel insurance from Wapp.

This booklet has important information about your cover. Please read it carefully and check the cover levels and optional extras you chose. You'll find all your policy information in the app, including this booklet, so you can access it whenever you need to.

The fastest way to change your cover and start a claim is through the app. There's also a handy FAQ section in there, which is worth checking out before you travel.

How we can help



Customer Service

Monday to Friday, 8:30am - 7pm

Saturday 9am - 5pm

Sunday 10am - 4pm

Tel: 0333 006 8020

+44 (0) 333 006 8020 (if calling from outside of the UK)

Email: customerservice@wapp.com



Wapp Claims Service (non-emergency claims)

Monday to Friday, 9am - 5pm

Tel: +44 (0) 1403 286 532

Email: wappclaims@ergo-travel.co.uk



Wapp Gadget Claims

Monday to Friday, 9am - 5pm

Tel: +44 (0) 1403 286 534



24 hour Medical Emergency Assistance

24 hours, 7 days a week

Tel: +44 (0) 1403 286 533 (from anywhere except the USA, Canada or Mexico)

+1 877 866 6864 (from the USA or Canada)

+1 819 569 7887 (from Mexico)

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The insurance contract

About Your insurance Policy

This **policy** contains bolded words which have special meanings, these are explained in the definitions section.

To be eligible for cover, **you** must be in the **United Kingdom** when **you** download the app and complete **your** registration; and;

- Live at a permanent address in the **United Kingdom**; and
- Have lived in the **United Kingdom** for at least 6 of the last 12 months; and
- Are registered with a General Practitioner in the **United Kingdom**.
- be 85 years of age or under when starting any **trip**

The maximum duration of cover available per **trip** is 35 days and **you** must not spend more than 183 days outside of the **United Kingdom** in any 12 month period.

If **you** have any queries about **your** cover, **you** can call **our** Customer Services on 0333 006 8020.

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

- Read **your policy** carefully and make sure that it meets **your** needs.
- Make sure **you** have declared any **pre-existing medical conditions**.
- Contact **us** if there are any changes to **your** health or medical conditions.
- Understand the conditions and exclusions in this **policy**.

If **you** do not meet the **policy** conditions, **you** fail to declare **your pre-existing medical conditions** correctly, or advise **us** of any changes it may affect any claim that **you** make.

This could lead to a claim being rejected, or a claims payment being reduced.

Remember, no policy covers everything. **We** do not cover certain things such as:

- **Pre-existing medical conditions** (unless shown as covered on **your policy schedule**).
- **Activities and sports**. **you** will not be covered when taking part in certain **activities and sports**. Please see the **app**, or wapp.com for details.
- Anyone travelling independently from the main Wapp account holder.
- Any **insured person** travelling without the mobile device on which the Wapp **app** is downloaded and activated.
- Uninsured losses e.g. the cost of obtaining a Police or medical report.

Each section of the **policy** has a limit on the amount **we** will pay under that section, called the sum insured. Some sections also include inner limits e.g. for a single item or for **valuables** in total. The sums insured and inner limits for each section are shown on **your policy schedule**.

Unless **you** have chosen to reduce **your excess** to zero, then claims under most sections of the **policy** will be subject to an **excess**, which applies per claim, per section for each **insured person**. Where **we** are making a claims payment to **you**, **we** will deduct the **excess** from the payment amount. Where **we** are settling a claims invoice directly with a medical provider or other supplier, **you** will be responsible for paying the **excess**. The amount of **excess** per person for each section of cover is shown on **your policy schedule**.

The things which are not covered by **your policy** are stated in:

- The "General Exclusions"
- "What is not covered" in each section of cover

About Your contract

Your policy is a legal contract between **you** and **us**. The two parts – **your policy** wording and **your policy schedule** – make one legal document and **you** should read them together.

This **policy** will be governed by the law of country where **your home** is within the **United Kingdom**.

If there is any disagreement, **we** will use **your policy** over any other assurances or statements, unless they are confirmed in writing and form part of the **policy**.

All communication will be in English.

Your cover is based on the information **you** gave when registering. It covers **you** (and any additional person(s) named on **your policy schedule**). **Your policy schedule** will be updated every time a change is made.

We will remind **you** of the details of **your** insurance at least every 12 months. This will allow **you** to check that **your policy** still meets **your** needs.

The Insurers

All sections of cover are underwritten by ERGO Travel Insurance Services Ltd (ETI) on behalf of Great Lakes Insurance SE (GLISE). Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: 10 Fenchurch Avenue, London, EC3M 5BN, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. Deemed authorised by the Prudential Regulation Authority register number 769884. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

ERGO Travel Insurance Services Ltd is registered in the UK, company number 11091555. Registered office: 10 Fenchurch Avenue, London, EC3M 5BN. Authorised and regulated by the Financial Conduct Authority, register number 805870.

Compensation Scheme

You are protected by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under their policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

Our part of the contract is as follows

We provide the cover set out in this **policy**. **Your policy schedule** shows any additional sections of cover **you** have chosen to purchase. Cover will only apply to the **insured person(s)**, during the **policy period** and within the geographical limits all shown on **your policy schedule**.

Your part of the contract is as follows

You must pay the premium for each **policy period**. **You** can pay the premium with a debit or credit card or any other agreed method.

Start & end of cover

Where applicable, cover for the cancellation of **your trip** starts on the cancellation cover start date shown on **your policy schedule** or from the date the **trip** is booked (whichever is later) and ends when **you** leave **your home** to start **your trip**, when **you** remove cancellation cover, or at the end of the **policy period** (whichever is sooner).

All other cover under this **policy** starts when **you** leave **your home** to start **your trip** no sooner than 24 hours before **you** confirm using the **app** that cover is required following a geolocation notification that **you** have left the **United Kingdom**, or after **you** successfully register for the **app**, whichever is later. **You** cannot register for cover after **you** have left the **United Kingdom**.

Cover ends when **you** return to **your home** but no longer than 24 hours after **your** return to the **United Kingdom**, or at the end of the **policy period** (whichever is sooner).

Automatic extension of cover

If **you** have to extend **your trip** as a result of an event covered by this **policy**, **you** must notify The 24 Hour Medical Emergency Assistance. If **you** do, cover will be automatically extended until **you** can return to **your home** or to a medical or care facility in the **United Kingdom** (whichever is sooner).

If **you** have a medical emergency abroad, The 24 Hour Medical Emergency Assistance, in consultation with the treating **medical practitioner**, will determine when **you** are medically fit to be repatriated. If **you** decline to return **home** at this time, all cover will end.

If **your** return is delayed by another covered event, and **you** decline to return **home** at the first reasonable opportunity, then all cover will end.

Cancelling or amending Your Policy

Please tell **us** immediately if **your policy** does not meet **your** needs. If **you** cancel within 14 days of registering, **you** have not started a **trip** or made or intend to make a claim, **we** will give **you** a full refund of any premium paid. Following this 14 day period, **you** continue to have the right to cancel **your policy** at any time by contacting **us**.

If **you** cancel the **policy** outside of the 14 day cooling-off period no premium will be refunded. **We** may cancel **your policy** by giving **you** 14 days' notice in writing. If this happens **we** will refund the premium **you** have paid for the rest of the **policy period**.

Once **your policy** has been cancelled **your** cover will end and **you** will not be able to make a claim for anything occurring after the **policy** is cancelled.

Your policy will continue automatically until **you** or **we** give notice that cover shall end. Any premium due to **us** will be deducted on a monthly basis using the payment details **you** have given **us**.

Please contact **us** immediately if **you** wish to pay using a different payment method.

If **your pre-existing medical conditions** or personal circumstances have changed **you** must tell **us**. If **you** do not, **you** may not be covered.

Fraud

The contract between **you** and **us** is based on mutual trust.

However, if **you**, or anyone acting for **you** provides false information or documentation or withholds important information in order to submit a claim, obtain cover under this **policy** for which **you** do not qualify, or to obtain cover at a reduced premium, then **your policy** may be voided, and **we**:

- Will not pay any part of a claim and will be entitled to recover from **you** the amount of any claim already paid to **you**; and
- Will, at **our** option, cancel **your policy**; and
- Will not return any premium paid; and
- Will inform the Police and criminal proceedings may follow.

Conditions which apply to Your Policy

You must meet certain conditions as part of the cover provided. If **you** do not meet the conditions shown in the "General Conditions", in "Claims conditions" and within each section of cover as "Additional conditions applying to this section", **we** may not pay **your** claim.

You must declare all medical conditions & other circumstances

To make sure **your policy** fully covers **you**, it is important that **you** tell **us** about any medical condition affecting the health of anyone travelling. **We** will assess the condition and confirm whether **we** can issue a **policy** to cover claims for that particular condition or any associated condition(s).

Changes in health

If, after **you** purchase **your policy** or before booking any new **trips** or before starting a **trip**, any of the following happens:

- **You** are diagnosed with a new medical condition; or
- **You** experience new or recurring symptoms or have an undiagnosed condition; or
- **Your** doctor or consultant adds to, or changes **your** prescribed medication; or
- **You** receive inpatient medical treatment; or
- **You** are referred for investigation, medical treatment, or surgery;

You must update **your** medical declaration using the **app**, or call **our** Customer Services on 0333 006 8020. A member of the team will ask **you** specific questions about **your** medical condition(s).

A change in declaration may result in **you** needing to pay an additional premium to allow cover to continue for **your pre-existing medical conditions** and associated conditions.

If **your** health changes and:

- **We** are unable to continue to provide cover, or
- **You** do not wish to pay the additional premium, and **you** have opted into cancellation cover, **you** can make a claim under the "Cancellation" section for **your** costs, which cannot be recovered elsewhere, for **trips** booked before **your** change in health.

Alternatively, **you** will be entitled to cancel **your policy**, in which case **we** will refund a proportion of **your** premium.

Please note that **your** general practitioner or consultant telling **you** that **you** are well enough to travel does not mean that **you** will be covered for **your pre-existing medical condition(s)**.

If **you** have any concerns regarding whether or not **you** will be covered please contact **our** Customer Services on 0333 006 8020.

Reasonable care

You must take all reasonable care to avoid or prevent claims under this **policy**.

Failure to take reasonable steps to avoid or prevent **illness, bodily injury**, loss, theft or damage will result in a deduction from any claim payment, or may result in **your** claim not being paid.

Changes in health & other circumstances

You must tell **us** as soon as reasonably possible if:

- **Your** mobile device with this app installed is lost, stolen, damaged, or replaced.
- **Your** address or email address has changed; or
- **You** are no longer a resident in the **United Kingdom**; or
- There are any changes in **your** health.

We may reassess **your** cover and premiums when **we** are told about changes in **your** circumstances. If **you** do not tell **us** about a change in **your** circumstances, the wrong terms may be quoted, a claim might be rejected or payment could be reduced. In some circumstances **your policy** might be invalid.

Reciprocal health agreements

If **you** require medical treatment during **your trip** then in the first instance **you** must make use of any reciprocal health agreement between the United Kingdom, and the country **you** have travelled to.

We will not apply an **excess** to any valid medical expenses claim that has been reduced by the use of a reciprocal health agreement.

If **you** require medical treatment in Australia or New Zealand, reciprocal arrangements may apply.

Definitions

The following are defined terms which will have the same meaning wherever they appear in bold:

Accident

A sudden, unexpected, specific, violent, external, visible, chance event which occurs at a single identifiable place and time.

Activities and Sports

Any pursuit or activity where it is recognised that there is an increased risk of serious injury or where there is a reasonable expectation of aggravating any existing injury or condition. See “Appendix 1”.

App

The Wapp app which must be downloaded to **your** fully working mobile device. **You** must be logged into the app, with location settings on **your** device set to “always” and notifications turned on.

Bodily Injury

An injury caused solely by an **accident**, asphyxia, gases or vapours, immersion or submersion, self-defence or unavoidable exposure to the elements.

Business Trip

A journey undertaken in relation to **your** employment or usual occupation.

Cash

Valid coins, bank and currency notes.

Catastrophe

Avalanche, earthquake, explosion, fire, flood, hurricane, landslide, medical epidemic, tornado, tsunami or volcanic activity.

Colleague

Any person whose absence from the same business as **you** for one or more complete days prevents the effective continuation of that business.

Consent

- a. **Your** agreement on **your** own behalf; and,
- b. Where **you** are the legal parent or guardian of children under the age of 16 to be insured on the **policy**, on their behalf; and
- c. **Your** warranty that, **your** spouse or partner and any other children aged 16 and above to be insured on the **policy**, have given their agreement; and
- d. **Your** warranty that, where **you** are NOT the legal parent or guardian of children under the age of 16 to be insured on the **policy** but **your** spouse or partner is, that **your** spouse or partner has given his/her agreement on their behalf.

Curtailment / Curtail / Curtailing

Returning to **your home** in the **United Kingdom** before the scheduled return date.

Cyber-attack

The use, or the threat of, disruptive activities such as hacking, worms, viruses, trojan horses, blended threats, ransomware and other malware, against computers and/or networks, with the intention to cause real-world harm or severe disruption of systems or infrastructure.

ETI/We/Our/Us

ERGO Travel Insurance Services Ltd (**ETI**) on behalf of Great Lakes Insurance SE.

Excess

The first part of a claim **you** will have to pay per incident, per person, per section.

Gadget(s)

mobile/smart phones, satellite navigation systems (GPS), personal digital assistants (PDAs), computers, laptops, tablet computers, games consoles (including handheld consoles) and all accessories for these items.

Golf Equipment

Golf clubs, golf bag, non-motorised golf trolley and golf shoes.

Home

Your principal place of residence, which is used for domestic purposes, within the **United Kingdom**.

Illness

A sudden, acute and unexpected deterioration in health not caused by **bodily injury**.

Insured Person/You/Your

Any person named on the **policy schedule** who is eligible to be insured and for whom the premium has been paid.

Manual Work

Work involving the operation of plant or machinery, the use of power tools, or any work above or below ground level (except for work at floor level in a fully-constructed multi-storey building).

Medical Practitioner

A qualified medical physician, not being an **insured person, relative, colleague** or any other person with whom **you** are travelling or staying.

Personal Money

Credit, debit or charge cards, cheques, travellers cheques, **cash**, bonds, money orders, negotiable instruments, pre-paid phone cards or other securities belonging to **you**.

Personal Possessions

Baggage, clothing, **sports equipment** and personal effects, taken on, or acquired during, a **trip** by **you**, and which are owned by **you** including **valuables** and gifts purchased outside of **your** country of residence (but excluding **personal money** and **Gadgets**).

Policy

The contract of insurance consisting of the **policy** wording and **your policy schedule**.

Policy Period

For cancellation cover:

the period from the "Cancellation cover start date" on **your policy schedule**, until **you** choose to reduce **your** cancellation cover to zero, or **you** stop paying **your** monthly premium.

For all other sections of cover:

the period from when **you** leave **your home** to start **your trip**, after **you** have completed registration for this product and where **you** confirm (using the **app**) that cover is required following a geolocation notification that **you** have left the **United Kingdom**

Cover will not apply for any period prior to **your** registration for this product, or for any period more than 24 hours before **you** confirm (using the **app**) that cover is required following a geolocation notification that **you** have left the **United Kingdom**.

Cover will end after a maximum of 35 consecutive days, or when **you** return to the **United Kingdom** (whichever is sooner).

Policy Schedule

The certificate of insurance as amended or endorsed from time to time.

Pre-existing Medical Condition(s)

Any medical condition (whether diagnosed or not) for which **you**:

- have visited **your** GP Surgery; or
- have consulted a medical professional, or
- have been prescribed medication; or
- are awaiting surgery or a medical procedure; or
- are awaiting tests or investigations or the results of these; or
- have been given a terminal prognosis;

In the 2 years before **you**:

- completed **your** registration for this **policy**, or
- made an amendment to **your** cover, or
- booked or started a **trip**.

(whichever is later)

Private Accommodation

Securely lockable room(s) within a permanent building, for **you**, or **your** travelling companion's sole private use.

Public Transport

Any publicly licensed train, tram, bus, coach, ferry service or airline flight operating to a published timetable.

Relative

Your spouse or civil partner, or the person with whom **you** are permanently cohabiting in a marriage-like relationship, son, daughter (including adopted or foster child), mother, father, sister, brother, grandmother, grandfather, grandchild, fiancé(e) and next of kin, including the same in-law and step-relations.

Single Item Limit

The maximum amount **we** will pay for any one item, pair or set of items belonging to **you**. A pair or set is any number of items that belong together or can be used together.

Sports Equipment

Those articles which are usually worn, carried or held in the course of participation in a recognised sport, including **golf equipment** and **wintersports equipment**.

Strike or Industrial Action

Any form of industrial action taken by workers that is carried out with the intention of preventing, restricting, or otherwise interfering with the production of goods or the provision of services.

Terrorism/Terrorist Act

The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system or network, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following apply:

- The apparent intent or effect is to intimidate or coerce a government or business or to disrupt any segment of the economy; or
- The apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments; or
- The reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

Trip

A pre-booked leisure journey (**business trips** are not covered by this **policy**) which falls wholly within the **policy period**, starting and ending at **your home**, and travelling to a destination outside of the **United Kingdom**.

United Kingdom

England, Scotland, Wales and Northern Ireland.

Valuables

Jewellery, antiques, articles made of gold, silver or other precious metals, precious or semi-precious stones, musical instruments, furs, watches and binoculars.

War and Civil Unrest

- Any sort of war (whether declared or not), hostility, invasion, revolution, act of foreign enemy, civil war or unrest, rebellion, insurrection, mutiny, uprising or military usurped power, martial law, state of siege or United Nations or NATO enforcement action; or
- The explosion of war weapon(s), utilisation of nuclear, chemical or biological weapons or the hostile act of an enemy foreign to the nationality of the **insured person** or of the country in which the act occurs.

Wintersports Equipment

Skis, mono-ski, or snowboard, ski/snowboard boots, bindings and ski poles.

Geographical regions of travel

In order to charge a fair price for **our** insurance, **we** divide the world into areas of higher and lower risk. These areas are defined below.

You will see them on **your policy schedule**. Cover under the cancellation section only applies to **trips** wholly within the geographical area **you** have paid for.

European Countries

Albania, Andorra, Armenia, Austria, Azerbaijan, the Azores, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, the Channel Islands, Croatia, Cyprus, the Czech Republic, Denmark, Egypt, Estonia, the Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece (including the Greek Islands), Hungary, Iceland, Ireland (Republic), the Isle of Man, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Moldova, Monaco, Montenegro, the Netherlands, North Macedonia, Morocco, Norway, Poland, Portugal, Romania, the Russian Federation (west of the Ural mountains), San Marino, Serbia, Slovakia, Slovenia, Spain (including the Balearic Islands and the Canary Islands), Sweden, Switzerland, Tunisia, Turkey, Ukraine and the Vatican City.

USA, Canada, Mexico, Bermuda & the islands of the Caribbean.

Rest of the World

All countries of the world excluding the USA, Canada, Mexico, Bermuda & the islands of the Caribbean.

Some countries or areas are considered too dangerous for travel and **we** will not cover **you** if **you** choose to travel there. **We** define these to be areas which are subject to **war and civil unrest**

or where the Foreign, Commonwealth & Development Office has issued “**advice against all but essential travel**” or “**advice against all travel**”. **You** can find this Foreign Travel Advice about any country **you** are planning to travel to at www.gov.uk/foreign-travel-advice

Cruises

Leisure cruises can be covered by this **policy**. The premium payable will be based on the area of the world **you** are travelling in and also any ports **you** may be calling at.

Cruises are only covered where **you** are a fare paying passenger travelling on an ocean or river cruise-ship/boat operated solely for the purpose of leisure cruises

Activating cover & changing your Wapp policy

Activating your cover

Once **you** have registered, cover will commence automatically as soon as **your** mobile device geolocates outside of the **United Kingdom**, provided **you** are carrying it. Cover will not be provided for any **trip you** are already on when registering.

You can cancel **your** Wapp cover and incur no further cost as long as **you** cancel the activation within twelve (12) hours of being notified of activation by the **app**. Where cover is cancelled, **your** cover will cease immediately. **You** can also cease cover continuing at any time during a **trip** through the **app** or by contacting our customer service team. **You** will not be able to reactivate cover for the **trip you** are on.

You will not be able to cancel after the twelve (12) hours have elapsed, and **you** will be covered until **you** return to the **United Kingdom**, or the end of the 35th day (subject to the terms and conditions of this insurance contract).

Changing your policy before you travel

Prior to commencing **your trip**, **you** can change **your policy** by adding a Travel Companion(s) and/or any optional covers.

Claims conditions

Fraud

If **you** make any misrepresentation or concealment or dishonest statement in obtaining the **policy** or in support of any claim, the insurance will be void and all rights both in relation to that claim and otherwise under this **policy** will be lost.

Making a claim

You must notify Wapp Claims Service as soon as possible when something happens that will or might result in a claim.

Medical examination

You may be required to submit **yourself** to a medical examination and/or deliver or arrange delivery of a medical declaration or report issued by a **medical practitioner**.

For all claims

1. Check the **policy schedule** and **policy** wording to see whether the loss is covered.
2. Contact Wapp Claims Service (open Monday to Friday, 09.00 to 17.00), as soon as possible, quoting **your policy** number and tell **us** what has happened.

Email: wappclaims@ergo-travel.co.uk

Tel: +44 (0)1403 286 532

We can send **you** a claim form either by post or by email or **you** can download one from www.wapp.com/claims

3. For **Gadget** claims, please see Personal Possessions claims & for baggage delay claims conditions overleaf.

4. **You** must obtain, keep and produce at **your** own expense all receipts, invoices, reports and other documentary evidence required by **us** to support **your** claim. Original documents (not photocopies) will be required.

For Personal Possessions claims & for baggage delay claims

1. If **your** checked-in baggage is lost or damaged in transit or delayed, report to the airline, railway company, shipping line or their handling agent and get a written Property Irregularity Report from them before leaving the baggage reclaim area.
2. For all damage claims obtain an estimate for repairs.
3. **You** must report all theft or losses (except when checked-in baggage is lost by the carrier) to the Police within 24 hours of discovery and get a written Police Report.
4. In the event of baggage delay, retain receipts for the purchase of essential replacement items.

For medical emergency, medical related expenses, repatriation & evacuation claims

Please call the 24 Hour Medical Emergency Assistance at any time of the day or night:

Tel: +44 (0) 1403 286 533 (if **you** are anywhere except the USA, Canada, or Mexico)

Tel: +1 877 866 6864 (if **you** are in the USA or Canada)

Tel: +1 819 569 7887 (if **you** are in Mexico)

Please call The 24 Hour Medical Emergency Assistance as soon as possible if **you** are admitted to a hospital or clinic for any reason or if **you** need a medical referral.

1. **You** must obtain authorisation from The 24 Hour Medical Emergency Assistance before incurring any costs or making any repatriation or evacuation arrangements. If **you** are too ill to do this **yourself**, someone else can do it for **you**.
2. If any costs are incurred before notification, **we** will only be liable for the costs **we** would have incurred had such a notification taken place, based on existing price agreements and provided the claim is valid.
3. If **you** are travelling in a European Union country, Iceland, Liechtenstein, Norway or Switzerland and carrying the European Health Insurance Card, **you** should use the Card to reduce **your** medical claim. If **you** do so the **excess** will not apply to **your** medical claim.

For cancellation or curtailment claims

1. Contact Wapp Claims Service as soon as **you** know that there is a possibility of **your trip** not going ahead or having to be **curtailed**.
2. If **you** booked **your trip** through a tour operator or travel agency, **you** must notify them of **your** cancellation or **curtailment** as soon as possible.
3. Get authorisation from Wapp Claims Service or the 24 hour Medical Emergency Assistance before incurring any expenses in **curtailing your trip**.
4. If **you** cancel **your trip** for medical reasons, **your** GP should complete the Medical Certificate on the claim form.
5. If **you curtail your trip** for medical reasons, the treating **medical practitioner** in the locality where the **illness** or **bodily injury** occurred should complete the Preliminary Medical Certificate on the claim form.

For travel delay & abandonment claims

1. **You** must obtain a letter from the airline, carrier, or handling agent confirming the reason for the delay and detailing the scheduled and actual departure times.
2. **You** must apply in a timely manner in the event of flight delay, to the airline or their handling agent for the compensation **you** are entitled to under **EU Regulation No. 261/2004 Air Passengers Rights**. If **you** fail to do so **your** claim may be denied.

No interest

No interest shall be added to any claims payments.

Other insurance

If **you** claim under this **policy** for something which is also covered by another insurance policy, including credit card insurance, **you** must provide **us** with full details of the other insurance policy. **We** will only pay **our** proportionate share of any claim.

Rights and responsibilities

We will be entitled to take over and conduct in **your** name (at **our** expense) the defence or settlement of any claim or to prosecute in **your** name to **our** own benefit in respect of any claim for indemnity or damage or otherwise, and will have full discretion in the conduct of any proceedings or in settlement of any claim and **you** will give all such information and reasonable assistance as **we** require. This will include legal action to get compensation from anyone else and/or legal action to get back from anyone else any payments that have already been made. **You** may not settle, reject or negotiate any claim without written permission to do so from **us**.

In case of **illness** or **bodily injury**, **we** may approach any doctor who may have treated **you** during the period of three years prior to the claim and **we** may, at **our** own expense and upon reasonable notice to **you** or **your** legal personal representative, arrange for **you** to be medically examined as often as required, or in the event of **your** death, have a post mortem examination carried out on **your** body. **You** will supply, at **your** own expense, a certificate from a **medical practitioner** in the form required by **us** in support of any medical-related claim under the **policy**.

Helplines

24 hour Medical Emergency Assistance

Tel: +44 (0)1403 286 533 (if **you** are anywhere except the USA, Canada, or Mexico)

Tel: +1 877 866 6864 (if **you** are in the USA or Canada)

Tel: +1 819 569 7887 (if **you** are in Mexico)

Wapp Claims Service (non-emergency claims)

Claims forms and general claims enquiries, Monday to Friday, 09:00 – 17:00

Tel: +44 (0)1403 286 532

Wapp Gadget Claims Service (non-emergency gadget claims only)

Claims forms and general claims enquiries, Monday to Friday, 09:00 – 17:00

Tel: +44 (0)1403 286 534

Claims Forms

You can register **your** claim, or download the appropriate claim form(s) from: www.wapp.com/claims or call Wapp Claims Service on the number above.

1: Emergency medical & repatriation expenses

This section provides insurance for emergency medical expenses not covered under a reciprocal health agreement between the **United Kingdom** and the country in which **you** are travelling. It may impact **your** claim if **you** are not registered for these schemes where they are relevant.

This is not Private Medical Insurance.

This section of the **policy** sets out the cover **we** provide to each **insured person** in total, up to the sums insured shown in **your policy schedule**, in the event of a medical emergency during a **trip** as a result of **your** unforeseen:

1. **Illness**; or
2. **Bodily Injury**; or
3. Death.

What is covered

1. Emergency medical and repatriation expenses:
 - a. Reasonable and necessary medical expenses, including the cost of ambulance transport where medically necessary to take **you** to hospital; and
 - b. Returning **you** to the **United Kingdom** when it is medically safe and authorised by **us** or The 24 Hour Medical Emergency Assistance; and
 - c. The cost of a medical escort where this is deemed necessary by **us** or The 24 Hour Medical Emergency Assistance, in the event of **your** emergency repatriation to the **United Kingdom**; and
 - d. The cost of the repatriation of **your** remains or **your** ashes, in the event of **your** death; and
 - e. Taxi fares for **your** travel to and from hospital, relating to **your** covered medical emergency; and
 - f. The cost of **you** making or receiving necessary calls to **us** or The 24 Hour Medical Emergency Assistance for which **you** can provide an itemised bill or other evidence to show the cost of the call and the number dialled.
2. Emergency dental treatment for the immediate relief of pain or for the emergency repair of dentures or orthodontic appliances to alleviate distress in eating.
3. Reasonable additional travel and accommodation expenses (room only) for:
 - a. **You** to extend **your** stay until **you** are medically fit to return to the **United Kingdom**; and
 - b. A travelling companion to extend his or her stay to remain with **you** and return to the **United Kingdom** with **you**; or
 - c. A **relative** or friend to travel from the **United Kingdom** to stay with **you** and return to the **United Kingdom** with **you**; and
 - d. **Your** children under the age of 18, who are travelling with **you** and are **insured persons** on this **policy**, to return to the **United Kingdom** if **you** are incapacitated and there is no other responsible adult to supervise them. If no one is available a competent person will be provided to accompany them.
4. **Your** funeral expenses abroad or **your** cremation expenses abroad, in the event of **your** death.

What is not covered

1. Any claim arising directly or indirectly from a **pre-existing medical condition** unless accepted by **us** in writing.
2. Any costs arising from **your** pregnancy or childbirth if the expected date of delivery is less than 12 weeks (16 weeks for a multiple birth) after the scheduled end of the **trip**.
3. The cost of any medication which **you** knew **you** would need at the start of **your trip**.
4. The cost of any treatment, surgery, investigations or tests which are not directly related to the **illness** or **bodily injury** for which **you** went into a hospital or clinic abroad.
5. Any additional costs as a result of **you** arranging or accepting single or private room accommodation at a hospital, clinic or nursing home, except where this is necessary for **your** treatment and approved by **us** or the 24 hour Medical Emergency Assistance in advance.
6. Any provision of dentures, prosthetic limbs, hearing aids, contact or corneal lenses or prescription spectacles.
7. Any medical or repatriation expenses in excess of £500 which have not been authorised by **us** or the 24 hour Medical Emergency Assistance in advance.
8. The cost of any treatment, surgery, investigations or tests which, in the opinion of the **medical practitioner** treating **you** or of the 24 hour Medical Emergency Assistance can reasonably be delayed until **you** return **home**.
9. Any taxi fares other than those set out as covered in this Section. **We** will not pay taxi fares for **you** to visit another person in hospital.
10. The cost of any phone calls other than those set out as covered in this Section.

11. The cost of any food, drinks or toiletries.
12. Any expenses that arise after **we** or the 24 hour Medical Emergency Assistance have instructed **you** to return **home** if **our** medical advisers and the **medical practitioner** treating **you** decide **you** are fit to travel.
13. Any expenses incurred on a **trip** within the **United Kingdom**.
14. Any expenses incurred following **your** repatriation to the **United Kingdom**, once **you** are admitted to hospital or another rehabilitation facility or return **home**, whichever is sooner.
15. Any expenses that arise more than 12 months after the first occurrence of **your illness** or **bodily injury** resulting in the claim.
16. Any costs which are covered under a reciprocal health agreement between the **United Kingdom** and the country in which **you** are travelling such as costs covered by any European reciprocal health agreement, Medicare in Australia or by private medical insurance.
17. Any costs as a result of **your** failure to:
 - a. Obtain any recommended vaccinations, inoculations or preventative medications in a timely manner before a **trip**; or
 - b. Follow the medical advice, accept the treatment or take the prescribed medication recommended by a General Practitioner or Consultant, prior to or during a **trip**; or
 - c. Follow the medical advice, accept the treatment or take the prescribed medication recommended by a treating **medical practitioner** abroad.
18. Any costs incurred as a result of being airlifted from a cruise ship unless these have been authorised by **us** in advance
19. Anything mentioned in the General Exclusions.

Additional conditions applying to this section

1. For medical treatment to be covered, it must be prescribed or recommended by a **medical practitioner**.
2. If **you** know that **you** require admission as an in-patient in a hospital/clinic **you** must notify the 24 hour Medical Emergency Assistance prior to admission whenever possible and in any case immediately following admission and prior to incurring any medical costs. If costs are incurred without notification, then **we** are only liable for the costs **we** would have incurred had **you** notified **us**, based on existing price agreements and provided the claim is valid.
3. If **you** suffer **illness** or **bodily injury** during **your trip**, and **our** medical advisers and the **medical practitioner** treating **you** decide **you** are fit to travel, the 24 hour Medical Emergency Assistance may arrange:
 - a. to move **you** from one hospital to another; and/or
 - b. for **you** to return to the **United Kingdom** at any time.

If **you** choose not to move or be repatriated, **our** liability will end on the date it was deemed safe for **you** to be moved or repatriated to the **United Kingdom**.
4. If **you** are repatriated and **you** do not hold a valid return ticket, **we** will deduct from **your** claim an amount equal to **your** original carrier's one-way airfare, for the same class of ticket as **your** outward travel, for the route used for **your** return to the **United Kingdom**.
5. Any additional travel and accommodation expenses must be approved in advance by **us** or the 24 hour Medical Emergency Assistance. **We** will only pay for economy class travel where this is medically safe and available and for accommodation to a similar standard as the original booking.

We will not pay unreasonable or unnecessary medical and hospital expenses. For travel to the United States of America, reasonable and necessary medical and hospital expenses means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare.

2: Cancellation

PLEASE NOTE: this section of cover will only apply if **you** have paid the required monthly subscription premium and it is shown on **your policy schedule**.

This section sets out the cover provided per **trip**, up to the sum insured shown in **your policy schedule**, following necessary and unavoidable cancellation of a **trip** as a result of:

1. **Your death, bodily injury or illness**, or that of a **relative, colleague**, or travelling companion, or of a friend with whom **you** had arranged to stay; or
2. **You** having to attend court for Jury Service, or as a witness (except as an expert witness); or
3. **You** or a travelling companion being a member of the Armed Forces, Police, Ambulance, Fire or Nursing Service and all authorised leave is cancelled due to an unexpected emergency or a posting overseas at the time of **your trip**; or
4. **You** or a travelling companion being instructed to stay at **home** (in the 7 days before **your** departure date) by a relevant authority due to severe damage to **your** or their **home** or place of business in the **United Kingdom** caused by serious fire, explosion, storm, flood, subsidence or burglary; or
5. The Foreign, Commonwealth & Development Office (FCDO) advising against all, or all but essential travel to **your trip** destination as a result of:
 - a. earthquake; or
 - b. fire; or
 - c. flood; or
 - d. hurricane.
6. **You**, a **relative**, or a travelling companion being notified of compulsory redundancy after the purchase of this **policy** or after the **trip** was booked, whichever is later.

What is covered

1. The cost of:
 - a. **Your** unused non-refundable pre-booked travel and accommodation which **you** have paid or are contracted to pay; and
 - b. **Your** unused non-refundable pre-booked airport parking, car hire, airport lounge pass and excursions which **you** have paid or are contracted to pay; and
 - c. **Your** unused non-refundable visa, ESTA or other relevant travel permission which **you** have paid.

3: Curtailment & loss of holiday

PLEASE NOTE: this section of cover will only apply if **you** have paid the required monthly subscription premium and it is shown on **your policy schedule**.

Words with special meanings specific to this section

Loss of Holiday

On a leisure **trip**, the number of complete days that **you** are confined to a hospital, hotel room or cabin on the orders of **your treating medical practitioner** during the period of **your trip**, due to **your bodily injury or illness**.

This section sets out the cover provided per **trip**, up to the sum insured shown in **your policy schedule**, following necessary and unavoidable **curtailment** of, or **loss of holiday** on, a **trip** as a result of:

1. **Your death, bodily injury or illness**, or that of a **relative, colleague**, or travelling companion, or of a friend with whom **you** had arranged to stay; or

2. **You** having to attend court for Jury Service, or as a witness (except as an expert witness); or
3. **You** or a travelling companion being a member of the Armed Forces, Police, Ambulance, Fire or Nursing Service and all authorised leave is cancelled due to an unexpected emergency or a posting overseas at the time of **your trip**; or
4. **You** or a travelling companion being instructed to return **home** by a relevant authority due to severe damage to **your** or their **home** or place of business in the **United Kingdom** caused by serious fire, explosion, storm, flood, subsidence or burglary; or
5. The Foreign, Commonwealth & Development Office (FCDO) declaring that the country or area in which **you** are travelling is unsafe and recommending evacuation as a result of:
 - a. earthquake; or
 - b. fire; or
 - c. flood; or
 - d. hurricane.
6. **You**, a **relative**, or a travelling companion, being notified of compulsory redundancy after the start of the **trip**.

What is covered

1. **Your** reasonable additional travel and accommodation expenses which **you** incur in the **curtailment** of **your trip**; and
2. A pro-rata amount corresponding to the cost of the unused proportion of:
 - a. **Your** non-refundable pre-booked travel and accommodation expenses which **you** have paid or are contracted to pay; and
 - b. **Your** non-refundable pre-booked airport parking, car hire, airport lounge pass and excursions which **you** have paid or are contracted to pay; and
 - c. **Your** unused non-refundable visa, ESTA or other relevant travel permission which **you** have paid.

Additional conditions applying Section 2 & 3

1. **You** must advise **us** or The 24 Hour Medical Emergency Assistance immediately of the need to **curtail your trip**, obtain **our** prior approval before incurring any expenses and allow **us** to make the necessary travel arrangements to bring **you home**.
2. **We** will only pay for economy class tickets, where available, unless the medical advisor of The 24 Hour Medical Emergency Assistance in consultation with the treating **medical practitioner** considers that it is medically necessary for other arrangements to be made.
3. If **you** delay notifying the tour operator, travel agent or transport or accommodation provider immediately when **you** become aware of the need to cancel **your trip**, **our** liability will be restricted to the cancellation charges that would have applied had the delay not occurred.
4. If **you** cancel or **curtail your trip** for medical reasons, **you** must provide a certificate from a **medical practitioner** stating that this necessarily and reasonably prevented **you** from travelling, or continuing **your trip**.
5. If **your** claim is for any other insured reason, **you** will be required to provide **us** with appropriate documentary evidence.
6. **We** will calculate claims for **curtailment** or **loss of holiday** proportionately, taking into account the number of complete days of **your** planned **trip** that **you** have not used while **you** are:
 - a. hospitalised abroad; or
 - b. confined to **your** accommodation abroad for medical reasons; or
 - c. being repatriated to the **United Kingdom**; or
 - d. in the **United Kingdom** following repatriation.

What is not covered for Section 2 & 3

1. Any claim as a result of **your** decision to cancel or **curtail** the **trip** for reasons other than those listed within these sections.
2. Any claim for cancellation, **curtailment** or **loss of holiday** where at the time of the incident which causes **your** claim, **you** have chosen to reduce **your** cancellation cover to zero, or **you** have stopped paying **your** monthly premium.
3. Any claim for **loss of holiday** not resulting from **your** own **bodily injury** or **illness**.
4. Any claim arising from circumstances that could reasonably have been anticipated at the time the **trip** started.
5. Cancellation, **curtailment** or **loss of holiday** arising from pregnancy or childbirth if:
 - a. the expected date of delivery is less than 12 weeks (16 weeks for a multiple birth) after the scheduled end of the **trip**; or
 - b. the **curtailment** or **loss of holiday** is not certified by a **medical practitioner** as necessary due to the complications of pregnancy or childbirth.
 - c. the cancellation is not certified by a **medical practitioner** as necessary due to the complications of pregnancy or childbirth.
6. Any claim as a result of:
 - a. **you** not having the required passport, visa, ESTA, or other relevant travel permission; or
 - b. the carrier refusing to allow **you** to travel, or continue **your trip** or where the accommodation or other service provider has refused to allow **you** to use, or continue to use, the accommodation or service.
 - c. the cancellation is not certified by a **medical practitioner** as necessary due to the complications of pregnancy or childbirth.
7. Any claim as a result of the failure in provision of any service connected with **your trip** including error, omission, financial failure, or default of, or by the provider of any service, travel agent, tour operator or organiser through whom the **trip** was booked.
8. Any claim as a result of the death or illness of any pet or animal.
9. Any claim as a result of **you** not wanting to travel or to continue **your trip**.
10. Any claim caused by work commitment or amendment of **your** holiday entitlement by **your** employer (other than as set out under this Section).
11. Any claim for:
 - a. Air Passenger Duty (this can be reclaimed by **you** through **your** travel agent or airline); or
 - b. promotional vouchers or reward points such as Air Miles or Avios points; or
 - c. management fees, maintenance costs, or exchange fees associated with any timeshares, holiday property bonds, or similar arrangements.
12. Any claim as a result of **your** late arrival at the airport, port or station after the check-in or booking-in time.
13. Any claim for costs paid by **you** on behalf of other persons not insured under this **policy**.
14. Any claim as a result of **you** refusing medical treatment or not taking **your** prescribed medication in accordance with the advice of a **medical practitioner**.
15. Any claim as a result of importation or transportation restrictions on any medication that **you** or a travelling companion would need to take on a **trip**.
16. Any claim as a result of **you** accepting a hospital appointment, when **you** were already on a waiting list for such an appointment before the **trip** started.
17. Any charges in respect of the **trip** for which there is no contractual liability or which are recoverable elsewhere.
18. Any claim arising from volcanic eruption and/or volcanic ash.

19. any claim as a result of prohibitive regulations by the Government of any country, or delay or amendment of the booked **trip** due to Government action.
20. Any claim for a **trip** within the **United Kingdom**, where the **trip** does not include a minimum of two nights pre-booked accommodation.
21. Anything mentioned in the General Exclusions.

4: Personal possessions

This section sets out the cover provided per **trip**, up to the sum insured shown in **your policy schedule**, following loss or theft of, or damage to, **your personal possessions** during an insured **trip**.

What is covered

1. The cost of the replacement, reinstatement or repair of **your personal possessions** subject to wear and tear and depreciation.

What is not covered

1. Any amount over the **single item limit** or **valuables** limit as shown in **your policy schedule** for any one item, pair or set of items that belong together or can be used together.
2. Any loss or theft of **your personal possessions** which are subsequently recovered.
3. Any damage to **your personal possessions** due to:
 - a. scratching or denting unless the item has become unusable as a result of this; or
 - b. mechanical or electrical breakdown; or
 - c. leaking powder or fluid carried within **your** baggage; or
 - d. normal wear and tear, gradual deterioration, depreciation, decay, moth, vermin, atmospheric or climatic conditions; or
 - e. any process of cleaning, dyeing, repairing or restoring.
4. Any loss or theft of, or damage to, **your personal possessions**:
 - a. that **you** do not report to the Police within 24 hours of discovery or as soon as possible after that and for which **you** do not get a written Police Report (loss, theft or malicious damage only); or
 - b. whilst in the custody of an airline or other carrier unless **you** report it immediately on discovery to the carrier and get a written report. In the case of an airline **you** will need a Property Irregularity Report (PIR); or
 - c. whilst being shipped as freight or under a bill of lading; or
 - d. left out of sight or out of **your** personal control in a public place where **you** are not in a position to prevent unauthorised interference with **your** property e.g. station, airport, restaurant, beach, etc; or
 - e. from an unattended vehicle unless between the hours of 09:00 and 21:00, the vehicle is locked with all items out of sight in a covered storage area and following physical evidence of forcible entry and **valuables** from an unattended vehicle at any time; or
 - f. from a roof or boot luggage rack at any time; or
 - g. left in the custody of a person who does not have official responsibility for the safekeeping of the property.
5. Any loss or theft of, or damage to bicycles.
6. Any loss or theft of, or damage to:
 - a. fragile articles, business goods or samples; or
 - b. **sports equipment** whilst in use; or
 - c. spectacles, sunglasses, contact lenses, hearing aids or prosthetic limbs; or
 - d. **valuables** unless they are at all times attended by **you**, or left in hotel security, a safety deposit box, safe or similar locked fixed receptacle; or

- e. **valuables** which are not carried in **your** hand luggage or on **your** person while **you** are travelling on **public transport**; or
 - f. **valuables** (other than wedding rings) when worn by **you** while swimming; or
 - g. **gadgets, passports** and **personal money** including **cash** (claims for such losses should be made under the appropriate section of the **policy**); or
 - h. items which are borrowed, rented or otherwise not owned by **you**.
7. Anything mentioned in the General Exclusions.

Additional conditions applying to this section

- 1. Claims will be considered on a new for old basis provided the item is less than 1 year old at the date of the incident. All other items will be subject to a suitable deduction for wear and tear and depreciation or **we** may, at **our** option, replace, reinstate or repair the lost, stolen or damaged item(s).
- 2. The maximum **we** will pay (in total) for **your** claim if **you** are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage) is £250. A limit of £50 per single item will be applied. **You** must retain all damaged items for inspection, if required by **us**.
- 3. **You** must get a written estimate for the repair of damaged items or a report confirming that they are beyond economic repair from an appropriate official repairer.
- 4. If an airline fails to return **your** checked-in baggage, **we** will wait for the 21 days required by them to declare **your** baggage permanently lost, before considering a claim under this section.
- 5. If **we** have paid a claim under the "Baggage Delay" section of this **policy** and **your** baggage subsequently proves to be permanently lost, any payments made for Baggage Delay will be deducted from any payments **we** make for a claim for lost baggage under this "Personal Possessions" section of the **policy**.
- 6. If **we** pay a claim for loss or theft under this section and **your personal possessions** are subsequently recovered, **you** will repay to **us** any compensation **you** received within 14 days of the recovery.

5: Personal money

This section of the **policy** sets out the cover **we** provide to each **insured person** in total per **trip**, up to the sum insured shown in **your policy schedule**, following loss or theft of **your personal money** during an insured **trip**.

What is covered

- 1. Reimbursement of **your personal money**.

What is not covered

- 1. Any amount over the **cash** limit shown in **your policy schedule**.
- 2. Any loss or theft of **your personal money** which is subsequently recovered.
- 3. Any claim if **your personal money** is confiscated or detained by Customs, the Police or other authorities.
- 4. Any loss or theft of **your personal money** that **you** do not report to the Police within 24 hours of discovery or as soon as possible after that and for which **you** do not get a written Police Report.
- 5. Any loss or theft of **your personal money** that is not:
 - a. carried on **your** person or in **your** hand luggage which **you** have with **you** and within **your** control such that **you** are able to prevent unauthorised interference with it at all times; or
 - b. deposited in a safe or fixed safety deposit box, or similar locked fixed receptacle in **your** locked **private accommodation**.
- 6. Any loss or theft due to fraud or due to **you** deliberately or inadvertently revealing security information such as a password or PIN-code.
- 7. Anything mentioned in the General Exclusions.

Additional conditions applying to this section

1. **You** must take reasonable care in protecting **your personal money** against loss or theft at all times.
2. **You** must notify the Police of any loss or theft within 24 hours of discovery or as soon as possible after that and obtained a written report from them and enclose this with **your** claim form.
3. **You** must provide **us** with documentary proof of ownership of any lost or stolen **personal money**, such as currency exchange receipts, bank statements, **cash** withdrawal slips and pre-paid credit card statements.

6: Passport & other documents

This section of the **policy** sets out the cover **we** provide to each **insured person** in total per **trip**, up to the sum insured shown in **your policy schedule**, following loss or theft of **your** passport, driving licence or travel documents during a **trip**.

What is covered

1. The cost of a temporary replacement passport abroad; and
2. The proportionate replacement cost of the unexpired part of **your** passport when **you** are back in the **United Kingdom**; and
3. The proportionate replacement cost of the unexpired part of **your** driving licence; and
4. The cost of the replacement or reinstatement of travel documents; and
5. Necessary additional travel and accommodation expenses (room only) which **you** incur abroad to obtain a replacement passport, driving licence or travel documents.

What is not covered

1. Any claim if **your** passport, driving licence or travel documents are retained by Customs, the Police or other authorities.
2. Any loss or theft of **your** passport, driving licence or travel documents that **you** do not report to the Police within 24 hours of discovery or as soon as possible after that and for which **you** do not get a written Police Report.
3. Any loss or theft of **your** travel documents that can be replaced free of charge by the issuer.
4. Any loss or theft of **your** passport, driving licence or travel documents that are not:
 - a. carried on **your** person or in **your** hand luggage which **you** have with **you** and within **your** control such that **you** are able to prevent unauthorised interference with them at all times; or
 - b. deposited in a safe or fixed safety deposit box, or similar locked fixed receptacle in **your** locked **private accommodation**.
5. Anything mentioned in the General Exclusions.

7: Gadget

What is covered

We will pay **you** up to the amount shown on **your policy schedule** for the value of, or repair to, any of **your Gadget(s)** (not hired, loaned, or entrusted to **you**), which are lost, stolen, damaged or destroyed during an insured **trip**.

Cover is provided based on the amount **you** paid for the **Gadget(s)** or the current recommended retail price whichever is the lower, excluding credit charges, interest charges or insurance costs and allowing for wear, tear and depreciation.

At **our** discretion, **we** may replace the **Gadget(s)** with a refurbished item from one of **our** dedicated suppliers.

Special conditions relating to claims

1. **You** must exercise reasonable care for the safety and supervision of **your Gadget(s)**.
2. In the event of loss, burglary, or theft of **your Gadget(s)**, **you** must report this to the Police within 48 hours, and obtain a written Police Report.
3. In the event that **your Gadget(s)** are lost, or damaged in transit, **you** must:
 - a. notify the carrier (i.e. Airline, shipping company etc.) immediately; and
 - b. obtain a written carriers report (or PIR (Property Irregularity Report) in the case of an airline); or follow up in writing within 7 days to obtain a written carrier's report if **you** are unable to obtain one immediately.

What is not covered:

1. **Gadget(s)** left unattended by **you**, unless in a safety deposit box or safe, unless one was not available in which case they must be located in **your** locked **private accommodation**;
2. **Gadget(s)** left in the custody of any person unless they are an immediate family member or travelling companion;
3. **Gadget(s)** left in an unattended vehicle (other than motor homes, provided the **Gadget(s)** are stored out of view);
4. **Gadget(s)** within checked-in luggage or in luggage compartments / racks not immediately adjacent to **you** on any form of **public transport** (other than hand luggage that stays with **you** at all times);
5. loss, destruction, damage or theft due to:
 - a. confiscation or detention by Customs or other officials or authorities.
 - b. wear and tear, process of cleaning, denting, or scratching, staining, moth or vermin or any fluid damage caused by leaking powder or fluid carried within **your** baggage;
 - c. transportation by any postal service;
6. electrical or mechanical breakdown or manufacturing fault;
7. any property more specifically insured by, or recoverable from, any other source;
8. the cost of replacing any of the downloaded content stored on **your Gadget(s)** including but not limited to music, videos, games and apps;
9. any prepaid or contracted rental charges that **you** have paid for or are liable for on **your Gadget(s)**, for example pay as you go costs for minutes, text messages or data charges on a mobile/smart phone;
10. any claims as a result of unauthorised use of **your Gadget(s)**, including unauthorised calls, messages and downloads;
11. anything mentioned in the General Exclusions section of this **policy**.

8: Baggage delay on outward journey

This section sets out the cover provided per **trip**, up to the sum insured shown in **your policy schedule** following the delayed arrival of **your** baggage by at least 12 hours after **your** actual arrival time on **your** outward journey.

What is covered

1. The reasonable cost of buying essential clothing, toiletries and similar items.

What is not covered

1. Any claim for delayed baggage on **your** return journey.
2. Anything mentioned in the General Exclusions.

Additional conditions applying to this section

1. If **you** baggage is delayed whilst in the care of a carrier, transport company, authority or hotel, **you** must report to them details of the delay or eventual loss and obtain written confirmation from them.
2. If **you** baggage is delayed whilst in the care of an airline **you** must:
 - a. report **your** missing baggage to them before leaving the baggage reclaim area and obtain a Property Irregularity Report.
 - b. retain all travel tickets and baggage tags.
3. If **your** baggage eventually arrives, **you** must obtain written confirmation of the length of the delay.
4. If **your** baggage proves to be permanently lost, any payments made for a delayed baggage claim will be deducted from any payments **we** make for a claim for lost baggage under the "Personal Possessions" section of this **policy**.

9: Missed departure

If **you** are a resident of Northern Ireland, cover under this section is extended to include missed departure from international departure points within the Republic of Ireland.

This section sets out the cover provided per **trip**, up to the sum insured shown in **your policy schedule**, in the event that **you** arrive too late (as shown on **your** ticket) to board **your** pre-booked scheduled **public transport** at **your** last departure point on **your** outward journey or **your** last departure point on **your** return journey as a result of:

1. Scheduled **public transport** services failing to get **you** to **your** last departure point due to **strike or industrial action**, adverse weather conditions (but not those defined as a **catastrophe**), mechanical failure or **your** direct involvement in an **accident**; or
2. The private motor vehicle in which **you** are travelling being directly involved in an **accident** or breaking down; or
3. A delay involving the vehicle in which **you** are travelling due to unexpected and unforeseen heavy traffic or road closures that were sufficiently severe to warrant reporting on a recognised motoring association website, Highways Agency website, on television, news bulletins or in the press.

What is covered

1. **Your** reasonable and necessary additional travel and accommodation expenses (room only) of a similar standard to the original booking, to allow **you** to reach **your trip** destination or catch up on **your** scheduled itinerary (for missed departure on **your** outward journey) or to return **home** (for missed departure from **your** last departure point on **your** homeward journey).

What is not covered

1. Any claim as a result of heavy traffic or road closures where **you** have not obtained confirmation that the delays were sufficiently severe to warrant reporting on a recognised motoring association website, Highways Agency website, on television, news bulletins or in the press.
2. Any claim as a result of **your** failure to allow sufficient time for the **public transport** to arrive on schedule and deliver **you** to **your** departure point by the check-in time shown on **your** travel itinerary.
3. Any claim as a result of the private motor vehicle in which **you** are travelling not having been properly serviced and maintained, in the event of vehicle breakdown.
4. Any claim as a result of the failure in provision of any service connected with **your trip** including error, omission, financial failure, or default of, or by the provider of any service, travel agent, tour operator or organiser through whom the **trip** was booked.
5. Any claim arising as a result of a **catastrophe**.
6. Anything mentioned in the General Exclusions.

Additional conditions applying to this section

1. **You** must allow sufficient time to reach any airport, station, port or terminus with reasonable expectation of meeting the scheduled check-in time.
2. **You** will be required to provide **us** with documentary evidence of the reason for any delay leading to a missed departure.
3. **You** will be required to provide **us** with documentary evidence of **your** additional travel and accommodation expenses.

10: Travel delay & abandonment

If **you** are a resident of Northern Ireland, cover under this section is extended to include international departure points within the Republic of Ireland.

This section sets out the cover provided per **trip**, up to the sums insured shown in **your policy schedule**, in the event of **your** unavoidable delay in departure for 6 hours or more, from **your** original scheduled departure time from **your** first departure point on **your** outward journey or **your** last departure point on **your** return journey as a result of:

1. Adverse weather conditions (but not those defined as a **catastrophe**).
2. **Strike or industrial action**.
3. Mechanical breakdown of the **public transport** on which **you** are booked to travel.
4. Cancellation by the transport provider of **your** scheduled pre-booked international flight, ferry, train or coach.

What is covered

1. Travel delay benefit:
 - a. for each complete 6 hours of delay; or
 - b. in the event of 4. (cancellation by the transport provider), corresponding to the delay in departure that **you** would have experienced had **you** waited for the earliest replacement travel arrangements offered by **your** original transport provider, in the event that **you** choose to make earlier alternative travel arrangements.
2. In the event that **you** abandon **your** outward **trip**, after a complete 12 hours of delay, **you** can submit a cancellation claim for the cost of:
 - a. **Your** unused non-refundable pre-booked travel and accommodation expenses which **you** have paid or are contracted to pay; and
 - b. **Your** unused non-refundable pre-booked airport parking, car hire, airport lounge pass and excursions which **you** have paid or are contracted to pay; and
 - c. **Your** unused non-refundable visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel permission which **you** have paid.

What is not covered

1. Any cancellation claim for abandonment where at the time of the incident which causes **your** claim, **you** have chosen to reduce **your** cancellation cover to zero, or **you** have stopped paying **your** monthly premium.
2. Any claim unless **you** have written confirmation from the carrier or their handling agents detailing the reason for the delay, the scheduled departure time and the actual departure time.
3. Any claim under 1. b) above unless **you** have written confirmation from **your** original transport provider of the cancellation and of the earliest replacement travel arrangements offered by them.
4. Any cancellation claim where the carrier or their handling agents provide alternative transport which departs within 12 hours of the original scheduled departure time.
5. Any claim as a result of **your** failure to check-in at **your** departure point by the time shown on **your** travel itinerary.

6. Any loss in respect of Air Passenger Duty (this can be reclaimed by **you** through **your** travel agent or airline).
7. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
8. Any claim for promotional vouchers or reward points such as Air Miles or Avios points.
9. Any charges in respect of the **trip** for which there is no contractual liability or which are recoverable elsewhere.
10. Any claim arising as a result of a **catastrophe**.
11. Any claim arising as a result of the withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation or instruction of the Civil Aviation Authority or a Port Authority or any such regulatory body.
12. Anything mentioned in the General Exclusions.

Additional conditions applying to this section

1. Travel delay benefit is intended to provide compensation if **you** are delayed at **your** point of departure and is only applicable if **you** have travelled there and checked-in. If **you** have not travelled to **your** departure point **you** will not be covered even if **you** have checked-in online.

11: Personal liability

This section sets out the cover provided per **trip**, up to the sum insured shown in **your policy schedule**, as a result of an incident in which, by **your** act or omission, **you** cause:

1. Death or **bodily injury** to another person; or
2. Loss of or damage to the tangible, material property of another person.

What is covered

1. Material damages and compensation for which **you** are legally liable; and
2. Legal costs and expenses incurred in defending an action against **you** or in negotiating the settlement of such an action; and
3. **Our** costs and expenses incurred in the event that **your** attendance or participation is required by **us** in the defence of such an action.

What is not covered

1. Any liability directly or indirectly arising from a **trip** solely within the **United Kingdom**.
2. Any liability directly or indirectly arising from **your** participation in **activities and sports** which are:
 - a. specifically excluded; or
 - b. not listed as covered unless otherwise agreed by **us** in writing; or
 - c. listed as covered but with Personal Liability cover excluded.
3. Any liability for intangible or non-material damage, such as to reputation, image or to intellectual property rights.
4. Any liability directly or indirectly arising from:
 - a. loss of or damage to material property, buildings or land owned by, or in the care, custody or control of **you**, a **relative**, a member of **your** household, a person **you** employ, a travelling companion or person with whom **you** have arranged to stay, except in relation to temporary hotel and similar accommodation which **you** occupy and for which **you** assume contractual responsibility during a **trip**; or
 - b. death or **bodily injury** to **your relative**, a member of **your** household, a person **you** employ, **your** travelling companion or a person with whom **you** have arranged to stay; or
 - c. the ownership, care, custody or control of any animal by **you**, a **relative**, a member of **your** household or a person **you** employ, **your** travelling companion or a person with whom **you** have arranged to stay; or

- d. **Your** ownership, possession or use of horse-drawn, motorised, electrically or mechanically-propelled or towed vehicles or lifts, aircraft, watercraft (other than rowing boats, punts or canoes), firearms or explosive devices; or
 - e. any form of racing; or
 - f. **Your** trade, profession or business; or
 - g. a contract, unless such liability would exist in any event in the absence of the contract; or
 - h. **You** acting formally or informally as the organiser of a group taking part in an activity; or
 - i. **You** having transmitted disease to another person via infection or otherwise; or
 - j. **Your** deliberate, unlawful, malicious or wilful act or omission; or
 - k. **Your** fraudulent, dishonest or criminal act, or that of any person authorised by **you**; or
 - l. a matter which is subject to criminal proceedings against **you**.
5. Any liability directly or indirectly arising where cover is provided under any other insurance or guarantee.
 6. Any liability directly or indirectly arising through action not brought under the jurisdiction of the courts of the country in which the incident giving rise to the claim occurred unless otherwise agreed by **us**.
 7. Punitive or exemplary damages.
 8. Any claim where **you** have failed to notify **us** of the incident within a reasonable time of it occurring and where this failure adversely affects **our** ability to defend the claim or to limit **our** liability.
 9. Anything mentioned in the General Exclusions.

Additional conditions applying to this section

1. If **you** know of any incident which may result in a claim under this section **you** must:
 - a. inform **us** in writing without delay; and
 - b. send all correspondence and legal documents to **us** unanswered without delay; and
 - c. not discuss liability with any third party.
2. **You** must make no admission of liability, or offer, promise, or make payment or indemnity without **our** prior written agreement.
3. **we** are entitled to take over the defence and settlement of any claim against **you** in **your** name and have full discretion in the conduct of any proceedings and the settlement of any claim.
4. **We** may, at **our** own expense, take proceedings in **your** name with full discretion to recover compensation or indemnity from any third party in respect of any loss, damage or expense.
5. In the event that **your** attendance or participation is required by **us** in the defence or negotiation of an action against **you**, **we** will pay **your** reasonable and necessary transport and accommodation costs and expenses, provided that these are agreed by **us** in advance, in writing.
6. In the event of **your** death, **your** personal legal representative will receive the benefit of cover provided by this section.
7. Where more than one **insured person** is involved in the same incident, the maximum **we** will pay in total is £2,000,000. If this limit is reached, this amount will be allocated in proportion to each **insured person**.

12: Optional Travel Disruption Extension

PLEASE NOTE: this section of cover will only apply if **you** have paid the required monthly subscription premium and it is shown on **your policy schedule**.

COVID-19: No cover is provided under this section of cover for claims arising as a result of COVID-19, or any mutated form of the virus.

Extended Cancellation or Curtailment cover

What is covered

This section extends the cover provided by sections 2 and 3 of this **policy**. It sets out the cover provided per **trip**, up to the sum insured shown in **your policy schedule**, following necessary and unavoidable cancellation, or curtailment of a **trip** as a result of The Foreign, Commonwealth & Development Office (FCDO) advising:

1. against all, or all but essential travel to **your trip** destination; or
2. evacuation from the country, or specific area or event to which **you** were travelling, providing the directive came into force after **you** started the **trip**.

Enforced Stay cover

What is covered

This section sets out the cover provided per **trip**, up to the sum insured shown in **your policy schedule**, for;

1. any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation as a result of the scheduled **public transport** on which **you** were booked to travel is cancelled or delayed for more than 24 hours, as long as **you** still go on the remainder of the **trip**; or
2. for additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination and/or in returning to **your home** as a result of the **public transport** on which **you** were booked to travel being cancelled, delayed for more than 24 hours, diverted or re-directed after take-off.

You cannot claim under subsections 1) or 2) for the same event.

Additional Overseas Accommodation & Repatriation cover

What is covered

This section sets out the cover provided per **trip**, up to the sum insured shown in **your policy schedule**, if as a result of a **Terrorist** event, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, snow, hurricane, storm or an outbreak of food poisoning affecting **your** accommodation or resort, **you** cannot use **your** pre-booked and pre-paid accommodation;

1. **we** will pay for any irrecoverable unused accommodation and travel costs (and other pre-paid charges); or
2. where upon arrival to **your** pre-booked and pre-paid accommodation **you** find it to be uninhabitable **we** will pay for;
 - a. alternative accommodation (room only); or
 - b. repatriating **you** to **your home** if it becomes necessary to **curtail** the **trip** (must be pre-approved by **us**).

You cannot claim under subsections a) or b) for the same event.

What is not covered

1. The cost of airport departure duty/tax (whether irrecoverable or not).
2. Travel tickets paid for using any airline mileage reward scheme, for example air miles..
3. Accommodation costs paid for using any timeshare, holiday property bond or other holiday points scheme.
4. Claims arising directly or indirectly from **strike or industrial action**, cancellation of **public transport**, a directive prohibiting all travel or all but essential travel, **Terrorist** event, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, snow, hurricane, storm

or an outbreak of food poisoning affecting the country or specific area or event to which **you** were travelling to or through, existing or being publicly announced by the date **you** purchased, or extended this insurance or at the time of booking any **trip**, whichever is later.

5. any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.
6. any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
7. any accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements.
8. any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.
9. any claim arising as a result of COVID-19 or any mutated form of the virus.
10. anything mentioned in the exclusions to sections 2 and 3, or the General Exclusions.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

1. a copy of the advice against all travel or all but essential travel issued by the Foreign, Commonwealth & Development Office (FCDO).
2. booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
3. for claims where **you curtail your trip**, we will require a breakdown of **your** paid costs and charges that make up the total cost of the **trip** from **your** travel agent, tour operator or provider of transport/ accommodation.
4. **your** unused travel tickets.
5. a letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check-in times.
6. written confirmation from the scheduled **public transport** operator (or their handling agents) of the cancellation, number of hours and reason for the delay together with details of any alternative transport offered.
7. written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
8. receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.

13: COVID-19 Cover

Your travel insurance **policy** will not provide cover for any claims relating to or arising from the global outbreak of COVID-19 (also known as the Coronavirus) other than under the following additional section of cover.

PLEASE NOTE: this section extends the cover provided under the Emergency Medical and repatriation section, the Cancellation section, or the **Curtailement** section of this **policy** as follows:

What is covered for Emergency medical & repatriation expenses:

We will pay up to the amount shown in **your policy schedule** under Section 1 Emergency Medical & Repatriation expenses for each insured person who contracts COVID-19, as proven by a medically approved test showing a positive result for COVID-19, during a covered **trip** outside the **United Kingdom** for the following:

1. medical expenses (including transportation to the nearest suitable hospital) for the immediate needs of an unforeseen medical emergency, when deemed necessary by a recognised doctor and agreed by **our** medical officer.
2. additional travelling costs to repatriate **you home** when recommended by **our** medical officer.
3. additional travel and accommodation costs as authorised by **our** Assistance Company up until **our** medical officer advises that **you** can be repatriated **home**.
4. additional travelling costs to repatriate **you home** when **you** are denied boarding on **your** pre-booked return travel due to **you** contracting COVID-19.
5. a benefit payment of £20 per complete 24 hour period up to £300 where **you** are ordered into self-isolation in **your** holiday accommodation by a relevant Government Authority, as a result of **you** contracting COVID-19.

What is covered for Cancellation & Curtailing Your Trip:

We will pay **you** up to a maximum of the amount shown on **your policy schedule** per **insured person** for any irrecoverable unused travel and accommodation costs (and other prepaid charges) which **you** have paid or are contracted to pay, if **you** were not able to travel and use **your** booked accommodation or the **trip** as a result of COVID-19, as proven by a medically approved test showing a positive result for COVID-19:

1. **You, a relative**, a member of **your** household, travelling companion or any person with whom **you** have arranged to stay during the **trip** has a diagnosis of COVID-19 in the 14 days before **your** booked departure.

2. **You** are denied boarding on **your** pre-booked outbound travel due to **you** contracting COVID-19, or where **you** have to **curtail your trip** as a result of:

1. the death of **your relative**, as a result of COVID-19.
2. **you** being unable to continue with a pre-booked excursion following **your** self-isolation as ordered by a relevant Government authority due to contracting COVID-19, up to a maximum of £300 for all excursions.

What is not covered

(applicable in addition to any exclusion listed under Sections 1. Emergency Medical & Repatriation Expenses, 2. Cancellation and 3. **Curtailment of your policy**):

1. the **excess**
2. claims relating to any person contracting COVID-19, where this is not proven by a medically approved test showing a positive result for COVID-19.
3. claims arising directly or indirectly from COVID-19 resulting in a lockdown, travel warnings, or restricting freedom of movement in **your** home country, the country or specific area or event to which **you** were travelling to or through before after or during **your trip**.
4. any claim where **you** are experiencing symptoms of an infectious disease, or have been told to self-isolate at the time **you** registered for the **app**, activated cover, or at the time of booking any **trip**, whichever is later. Or in the case of Emergency Medical or Repatriation Expenses claims, started **your trip** whichever was later.
5. any claim for cancellation or **curtailment** of a **trip** if **you** have not paid the required monthly subscription premium and it is shown on **your policy schedule**.
6. **your** quarantine when it has been imposed on a community, geographic location, vessel or travellers returning to the United Kingdom from a specific location, by a Government or public authority.
7. the cost of airport departure duty/tax (whether irrecoverable or not).
8. travel tickets paid for using any airline mileage reward scheme, for example air miles.
9. travel or accommodation costs where a credit or voucher has been provided in lieu of a cash refund.

10. travel or accommodation costs paid for using any timeshare, holiday property bond or other holiday points scheme.
11. any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.
12. any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
13. any accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements.
14. any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.
15. any claim where **you** contract COVID-19 and **you** have not had the recommended vaccination(s) (consideration will be given where **you** were medically unable to have the vaccination, and this is shown in **your** medical records).
16. any claim where **you** have not returned to the United Kingdom when advised to do so by the UK Government including the Foreign, Commonwealth & Development Office (FCDO).
17. any claim arising as a result of **you**, or **your** travel companion being unable to complete the full COVID-19 vaccination course before **your** scheduled departure date due to delays in supply, or changes in Government policy.
18. any claim where **you** have travelled during a Government imposed lockdown.
19. any claim where **you** do not hold the required confirmation of vaccination documentation, for example a vaccination passport.
20. any claim made under Section 13 in addition to a claim under either Sections 1, 2 or 3 of this **policy**.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

1. a copy of the positive test result for COVID-19 **you** received from a registered **medical practitioner**.
2. booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/ accommodation.
3. for claims where **you curtail your trip**, we will require a breakdown of **your** paid costs and charges that make up the total cost of the **trip** from **your** travel agent, tour operator or provider of transport/ accommodation.
4. **your** unused travel tickets.
5. a letter from the carriers (or their handling agents).
6. written confirmation from the scheduled **public transport** operator (or their handling agents) confirming the exact reason for which **you** were denied boarding, together with details of any alternative transport offered.
7. receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
8. any other official document or medical report confirming **your** diagnosis for COVID-19 which leads to **your** self-isolation, or need to cancel **your trip**.

14: Optional European FCDO Travel Advice Extension

PLEASE NOTE: this section of cover will only apply if it is shown on **your policy schedule**.

Amendment to General Exclusion 16

We will agree to delete the reference to "all but essential travel" from General Exclusion 16, where the advice issued is solely as a result of COVID-19.

This allows **you** to still travel to destinations where the Foreign, Commonwealth & Development Office (FCDO) have advised against “all but essential travel” as a result of COVID-19. However, **you** will not be covered for any claim which relates to the reason why the Foreign, Commonwealth & Development Office (FCDO) have advised against all, or all but essential travel.

Additional **policy** exclusions and limits may still apply to certain situations such as (but not limited to) areas of **war and civil unrest**.

This cover extension does not apply in conjunction with Section 13 COVID-19 cover.

No cover will be provided for claims arising in relation to COVID-19 when travelling against the travel advice issued by the Foreign, Commonwealth & Development Office.

Extended Emergency Medical & Repatriation cover

What is covered:

Cover for Emergency Medical and Repatriation Expenses shall apply as outlined within Section 1 of this **policy**, up to the amount shown on **your policy schedule** for each **insured person** who suffers sudden and unforeseen **bodily injury**, or **illness**, or who dies during a **trip** outside **your** home country.

Extended Evacuation cover

What is covered:

If after **you** have commenced **your** insured **trip**, the Foreign, Commonwealth & Development Office (FCDO) change their advice advising all travellers to return to the **United Kingdom** solely as a result of COVID-19, **we** will pay **you** up to £1,000 for additional accommodation (room only) and travel expenses necessarily incurred for either:

1. up to the standard of **your** original booking, if **you** need to move to other accommodation during the **trip** because **you** cannot use **your** booked accommodation; or
2. to repatriate **you** to **your home** if it becomes necessary to **curtail** the **trip** (must be authorised by the Emergency Assistance Helpline);

You can only claim under one of subsections 1) or 2) for the same event, not both.

Special conditions relating to claims – applicable to all sections:

You must:

1. notify the travel agent, tour operator, provider of transport or accommodation as soon as **you** find out it is necessary to alter **your trip** to revalidate (change) **your** tickets or pre-booked accommodation. If **you** fail to do this, **our** liability shall be restricted to the costs which **we** would have incurred had **you** contacted them at that time.
2. provide (at **your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local Police, or relevant authority that **you** could not use **your** accommodation and the reason for this.
3. tell the Emergency Assistance Helpline as soon as possible of any circumstances making it necessary for **you** to return **home** and before any arrangements are made for **your** repatriation.
4. provide (at **your** own expense) written confirmation from the scheduled **public transport** operator/accommodation provider that **your** booking cannot be revalidated (changed) and that reimbursement has not been and will not be provided.
5. provide (at **your** own expense) written confirmation from the relevant authority, details of any insured event that requires **you** to alter **your** pre-booked travel plans.

What is not covered – applicable to all sections:

1. claims directly or indirectly as a result of the identifiable event which causes the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) issuing the directive advising against “all travel”, or “all but essential travel”.

2. claims where **you** have travelled to a destination where the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) have issued a directive advising against “all travel” before **you** entered into that country or specific area.
3. claims arising directly or indirectly as a result of or related to any coronavirus including but not limited to COVID-19, or any related/mutated form of the virus.
4. claims where **you** have remained in a destination for a period of more than 72 hours after the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) have issued a directive advising all travellers to leave a country or specific area, or have advised travellers to return to the **United Kingdom**.
5. claims arising directly or indirectly from (but not limited to) **strike or industrial action**, cancellation of **public transport**, a directive prohibiting all travel or all but essential travel, **Terrorist** event, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, snow, hurricane, storm, an outbreak of food poisoning affecting the country or specific area or event to which **you** were travelling to or through or any other event existing or being publicly announced by the date **you** purchased, renewed or extended this insurance, booked or commenced any **trip**, whichever is later.
6. any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.
7. any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
8. any accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements.
9. any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.
10. anything mentioned in the General Exclusions.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

1. a copy of the travel advice issued by the Foreign, Commonwealth & Development Office (FCDO).
2. booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/ accommodation.
3. **your** unused travel tickets.
4. written confirmation from the scheduled **public transport** operator (or their handling agents) of details of any alternative transport offered.
5. written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
6. receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.

Appendix 1: Activities and Sports

Please visit wapp.com or the Wapp **app** on **your** smart device in order to see a list of activities that can or cannot be covered by this **policy**. Please telephone **our** Customer Services on 0333 006 8020 if **you** are unsure whether **your** intended activity is covered by **your policy**.

You may need to pay an additional premium.

For certain **activities and sports** there is no cover for Personal Liability.

Please ensure that the **activities and sports** **you** wish to be covered for are selected in the **app**.

You will not be covered if taking part in any **activities and sports**, in competition, or on a professional or semi-professional basis.

General Exclusions

These exclusions apply to all sections of **your policy**. In addition, individual sections of cover may have specific exclusions which apply only to those sections.

A. This **policy** does not provide cover:

1. Unless **you** are:
 - a. In the **United Kingdom** when completing **your** registration for the **app**; and
 - b. Resident in the **United Kingdom**, meaning that **you**:
 - have an address in the **United Kingdom**; and
 - have lived in the **United Kingdom** for at least 6 of the last 12 months; and
 - are registered with a General Practitioner in the **United Kingdom**.
2. For **trips** of duration longer than 35 days. If **you** travel for longer than 35 days the cover will cease on the 35th day and **you** will not be charged for any additional days.
- B. **We** will not pay for any losses that are not directly associated with the incident causing the claim, for example loss of earnings if **you** are unable to work or the cost of replacing locks if **you** lose keys.
- C. **We** will not pay for any losses recoverable from any other source. Where another insurance policy covers the same risk, **we** will only pay **our** proportionate share of a valid claim.
- D. **We** will not pay for any loss, damage, cost or expense directly or indirectly caused by:

1. **Excess**

The **excess**, as shown in **your policy schedule**, unless **you** have chosen to reduce **your** excess to zero and this is shown on **your policy schedule** or if the costs under Section 1: Emergency Medical Expenses have been reduced by using, a reciprocal health agreement or private health insurance.

2. **Activities and Sports**

Any claim arising from **your** participation in **activities and sports** excluded or not listed as covered as standard in the **app** unless they have been selected, the appropriate additional premium has been paid and the specific activity or sport is shown on **your policy schedule**.

3. **Active Participation:**

- a. The act of an **insured person**, whether a combatant or non-combatant, supplying, transporting, or otherwise handling facilities, equipment, devices, vehicles, weapons, or other materials intended for use in **war and civil unrest** or **terrorism**; or
- b. The act of an **insured person** voluntarily entering an area known at the time to be subject to **war and civil unrest** or against the advice of the Foreign, Commonwealth & Development Office. See: www.gov.uk/foreign-travel-advice

4. **Aviation**

Flying or aerial activity of any kind other than as a fare-paying passenger in a fully licensed commercial passenger-carrying aircraft, unless otherwise shown as covered on **your policy schedule**.

5. **Awaiting tests, investigations or a diagnosis**

Any claim arising from, or related to any diagnosed or undiagnosed medical condition, if at the time of booking or starting the **trip** (whichever is later) **you** were awaiting tests, test results, investigations or a formal diagnosis.

6. **Business travel**

Any **business trip**.

7. **Civil authorities**

The confiscation, retention, impounding or destruction of property by any Customs authority, Government or other civil authority.

8. **Climbing and jumping**

You climbing on top of, or jumping from a vehicle, or jumping from a building or balcony; or climbing or moving from any external part of any building to another (apart from on an

external fire-escape or stairs) regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.

9. **Coronavirus**

Any claim arising from, or related to any coronavirus including but not limited Covid-19, or any related/mutated form of the virus. This exclusion does not apply cover is specifically listed as covered in this **policy**.

10. **Cyber-attack**

Cyber-attack including but not limited to the delay or cancellation of flights due to the failure of critical systems.

11. **Decompression**

Any medical consequences of flying less than 24 hours after a scuba dive.

12. **Default**

The negligence, error or omission of:

- a. an **insured person**; or
- b. any provider of transport or accommodation; or
- c. any agent or online booking service through which travel arrangements were made; or
- d. any **colleague**; or
- e. any **relative**.

13. **Depreciation**

Depreciation, wear and tear and currency exchange losses.

14. **Disinclination**

Your unwillingness or refusal to travel.

15. **Epidemic**

Any epidemic or pandemic as declared by the World Health Organisation.

16. **Foreign, Commonwealth & Development Office advice**

Any claim arising from, or related to travel to destination or country where the Foreign, Commonwealth & Development Office have advised against all, or all but essential travel.

See: www.gov.uk/foreign-travel-advice

17. **Foreseeable circumstances**

Any circumstances, such as **strike or industrial action**, that were known or could reasonably have been anticipated at the time a **trip** was booked or the **policy** or cover was activated, whichever is later.

18. **Failure to take medical precautions, advice and treatment**

Your failure to:

- a. obtain any recommended vaccinations, inoculations or preventative medications in a timely manner before a **trip**; or
- b. follow the medical advice, accept the treatment or take the prescribed medication recommended by a General Practitioner or Consultant, prior to or during a **trip**; or
- c. follow the medical advice, accept the treatment or take the prescribed medication recommended by a treating **medical practitioner** abroad.

19. **Failure to wear a motorcycle helmet**

bodily injury or death occurring as a consequence of **you** not wearing a recognised motorcycle helmet while on a motorcycle, moped, motor-scooter, quadbike or similar.

20. **Failure to wear a seatbelt**

Bodily Injury or death occurring as a consequence of **you** not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.

21. **Manual work**

Manual work unless this has been accepted by **us** in writing.

22. **Mental illness**

Your psychological or psychiatric disorder or **you** suffering from any condition of anxiety, stress or depression diagnosed before the start of a **trip** unless accepted by **us** in writing.

23. **Nuclear, biological and chemical hazards**

- a. ionising radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any nuclear machinery or parts; or
- b. the use of nuclear, biological or chemical weapons, or contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of nuclear, chemical, biological and/or radioactive substances.

24. **Pre-existing medical condition(s)**

Any **pre-existing medical condition(s)** unless the appropriate additional premium has been paid and they have been accepted by **us** in writing.

25. **Pressure waves**

The transmission of an energy pulse through the atmosphere caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

26. **Registering for the App/Activating cover**

Any claim arising from an event that has happened, or that **you** could reasonably be expected to know will happen before **you** successfully register for the Wapp **app**, book a new **trip**, or activate cover whichever is later.

27. **Safety equipment and instructions bodily injury** or death occurring as a consequence of **you** participating in **activities and sports** arising from **your** failure to:

- a. correctly wear or use any safety equipment customarily worn, such as a helmet, harness, safety line or lifejacket; or
- b. follow the safety instructions and guidance provided by activity organisers, instructors and guides, where applicable.

28. **Search and rescue**

Any search and rescue (however, **we** will cover medical evacuation when this is medically necessary and agreed in advance by the 24 Hour Medical Emergency Assistance).

29. **Self-Injury**

- a. **Your** wilfully, self-inflicted **bodily injury** or **illness**, suicide or attempted suicide; or
- b. **Your** self-exposure to needless peril, except in an attempt to save human life; or
- c. Any form of alcohol abuse including alcohol withdrawal or **you** drinking too much alcohol where it is reasonably foreseeable that such consumption could result in a serious impairment of **your** faculties and/or judgement resulting in a claim. (**We** do not expect **you** to avoid alcohol on **your trip** but **we** will not cover any claim arising because **you** have drunk so much alcohol that **your** judgement is seriously affected); or
- d. **Your** use of any drugs, including solvents and so-called legal highs, other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner** but not for the treatment of drug or alcohol addiction.

30. **Swimming pool**

Your unauthorised use of a swimming pool outside of the specified opening times.

31. **Terrorism/Terrorist Act** (see "Words with special meanings")

This exclusion will not apply to the following sections of cover:

- a. Emergency medical and repatriation expenses;

32. **Unlawful acts**

- a. Any unlawful act deliberately or intentionally committed by an **insured person**; or
- b. The operation of law or the order of any court; or
- c. Civil or criminal proceedings against anyone on whom **your trip** depends.

33. Volcanic Ash

The delay or cancellation of flights on the order or recommendation of any civil authority, or at the initiative of the airline, due to atmospheric volcanic ash.

34. War and Civil Unrest (see “Words with special meanings”)

Your presence in an area which is subject to **war and civil unrest** unless **your** presence in such an area is due to:

- a. the unscheduled transit or stopover of the aircraft or sea vessel in which **you** were travelling; or
- b. **Your** involuntary diversion, transit or stopover as a result of hijack, kidnap, or other occurrence beyond **your** control; or
- c. the sudden, unexpected occurrence of **war and civil unrest** in an area previously in a state of peace at the time **you** entered the area;

and in such cases, **you** will be covered for a maximum period of 72 hours from **your** involuntary arrival in such an area or, where **you** are already present in an area previously in a state of peace, from the time when **war and civil unrest** first occurs, provided that:

- a. **You** make all reasonable efforts to leave the affected area at the first opportunity; and
- b. **You** are not involved in **Active Participation**.

35. Wild animals

Any claim arising from **you** deliberately entering or reaching into a cage or enclosure containing animals normally found in the wild, including juveniles and hand-reared orphans, even if **you** are advised that such contact is safe.

General Conditions

These are the general conditions applying to all of **your policy**. Certain sections of cover have additional conditions specific to the section.

1. **We** promise to act in good faith in all **our** dealings with **you**.
2. **We** may not pay **your** claim if **you** do not:
 - a. take all possible care to safeguard against accident, injury, loss, damage or theft; and
 - b. avoid any action or inaction which may increase the loss or liability that might arise from such a claim or which may result in any unreasonable or unnecessary expense; and
 - c. give **us** full details of any incident which may result in a claim under **your policy** as soon as is reasonably possible; and
 - d. pass on to **us** every claim form, summons, legal process, legal document or other communication in connection with the claim; and
 - e. provide all information and assistance that **we** may reasonably require at **your** expense (including, where necessary, medical certification and details of **your** household insurance).
3. **You** must not admit liability for any event, or offer to make any payment, without **our** prior written consent.
4. The terms of **your policy** can only be changed if **we** agree. **We** may require **you** to pay an additional premium before making a change to **your policy**.
5. **You** must start each **trip** from **your home** (or place of business, if business cover applies) in the **United Kingdom** and return to **your home** or place of business in the **United Kingdom** at the end of each **trip**, within the permitted **trip** duration, unless otherwise agreed by **us**.
6. **You** agree that **we** can:
 - a. make **your policy** void where any claim is found to be fraudulent; and
 - b. share information with other insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information **you** supply on a claim, together with information **you** supplied when **you** bought **your policy** and other information relating to a claim, may be provided to the register participants; and

- c. take over and act in **your** name in the defence or settlement of any claim made under **your policy**; and
 - d. take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under **your policy**; and
 - e. obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any cancellation or medical claims. No personal information will be disclosed to any third party without **your** prior approval.
7. **We** will not pay **you** more than the amounts shown in **your policy schedule**.
 8. **You** agree that **we** only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. **You** must give **us** details of such other insurance.
 9. **We** shall not be liable to pay damages to **you** for the late payment of a claim under this insurance contract, unless **we** fail deliberately or recklessly to pay the claim within a reasonable time.
 10. When booking **your trip** or purchasing this **policy**, whichever is later, **you** and **your** travelling companion(s) must be fit to travel and participate in any activities and excursions that **you** have planned during **your trip**.
 11. **We** will only provide cancellation cover for travel within the **United Kingdom** that includes a minimum of two nights pre-booked accommodation.
 12. Individuals are only insured under this **policy** if they are eligible to be covered, are named on the **policy schedule** and the appropriate premium has been paid.
 13. A person or company who is not a party to this **policy** has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this **policy** but this does not affect any right or remedy of a third party which exists or is available from that Act.
 14. **You** cannot transfer **your** interest in this **policy** to anyone else.

Important information - please read

We strongly recommend that **you** keep a record of all information given to **us**, including telephone calls, copies of all letters, emails and the application and claim forms **you** completed whether in hard copy or on-line. A copy of the **policy** is available on request.

Your declaration and changes

It is essential that all the information given to **us** is accurate and that **you** have answered **our** questions fully and accurately. **You** must tell **us** immediately if there are any relevant changes in **your** circumstances or to the information already given. Accurate information about **Pre-Existing Medical Conditions** relating to the health of **insured persons** is particularly important as the **policy** contains specific conditions and exclusions. If **you** are not sure whether something is important, please tell **us** anyway as failure to do so may invalidate **your** insurance.

Data protection notice

Consent

We will only use **your** personal data when the law allows **us** to. Most commonly **we** will use **your** personal data under the following two circumstances:

1. When **you** gave explicit **consent** for **your** personal data, and that of others insured under **your policy**, to be collected and processed by **us** in accordance with this Data Protection Notice.
2. Where **we** need to perform the contract which **we** are about to enter into or have entered into with **you**.

How we use your personal data

We use **your** personal data for the purposes of providing **you** with insurance, handling claims and providing other services under **your policy** and any other related purposes (this may include

underwriting decisions made via automated means). **We** also use **your** personal data to manage **your policy**, for research or statistical purposes and to provide **you** with information, products, or services that **you** request from **us** or which **we** feel may interest **you**. **We** will also use **your** personal data to safeguard against fraud and money laundering and to meet **our** general legal or regulatory obligations.

We collect and process **your** personal data in line with the General Data Protection Regulation and all other applicable Data Protection legislation. The Data Controller is **ETI** and Wapp Limited are the Data Controllers independently for their own data. **ETI** and Wapp Limited are also the Data Processors independently for their own data.

Special categories of personal data

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

Sharing your personal data

We will keep any information **you** have provided to **us** confidential. However, **you** agree that **we** may share this information with Great Lakes Insurance SE and other companies within the ERGO Group and with third parties who perform services on **our** behalf in administering **your policy**, handling claims and in providing other services under **your policy**. Please see **our** Privacy Policy (www.ergotravelinsurance.co.uk/ergo-privacy-statement) for more details about how **we** will use **your** information.

We will also share **your** information if **we** are required to do so by law, if **we** are authorised to do so by **you**, where **we** need to share this information to prevent fraud.

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

Your rights

You have the right to ask **us** not to process **your** personal data for marketing purposes, to see a copy of the personal information **we** hold about **you**, to have **your** personal data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask **us** to provide a copy of **your** personal data to any Controller and to lodge a complaint with the local data protection authority.

The above rights apply whether **we** hold **your** personal data on paper or in electronic form.

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

Further information

Any queries relating to how **we** process **your** personal data or requests relating to **your** Personal Data Rights should be directed to:

Enquiries in relation to data held by Wapp should be directed to:

Data Protection Officer,
Wapp,
Britannia House,
3-5 Rushmills Business Park,
Bedford Road,
Northampton
NN4 7YB
Email: dpo@wapp.com

Those in relation to data held by ERGO Travel Insurance should be directed to:

Data Protection Officer,

ETI,

Afon House,
Worthing Road,
Horsham,
RH12 1TL

Email: dataprotectionofficer@ergo-travel.co.uk

Complaints Procedure

We aim to provide the highest service standards at all times. However, **we** recognise that **we** do sometimes get things wrong. Accordingly, **we** have set up a complaints procedure to allow **you** to tell **us** about any aspect of **our** service that **you** are dissatisfied with and to allow **us** to review **our** processes and any decisions **we** might have made. **our** objectives are to ensure that **your** concerns are dealt with promptly and fairly.

Please quote **your** name, as shown on **your policy schedule**, **your policy** number and if **your** complaint is about a claim, the claim number, in all correspondence and telephone calls. In the first instance, **we** would encourage **you** to write to **us** and ask for **your** complaint to be investigated:

Complaints related to **your policy**:

Please forward details of **your** complaint to:

Complaints Team,
Wapp,
Britannia House,
3-5 Rushmills Business Park,
Bedford Road,
Northampton
NN4 7YB

Email: complaints@wapp.com

Telephone: 0333 006 8020

Complaints related to **your** claim:

The Managing Director,

ETI,

Afon House,
Worthing Road,
Horsham,
West Sussex
RH12 1TL

Email: contact@ergo-travel.co.uk

If **we** cannot resolve **your** complaint to **your** satisfaction **you** should contact:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.

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

Tel: 0800 023 4567

Full details of their impartial complaints procedure can be found on their website:

www.financial-ombudsman.org.uk

The Financial Ombudsman Service can only deal with **your** complaint after **you** have followed **our** full complaints procedure. If **you** use **our** complaints procedure or complain to the Financial Services Ombudsman, **your** right to take legal action against **us** is not affected.

If **you** have purchased **your policy** on-line, the European Commission has set up an online platform where consumers can register a complaint. **You** can find this platform at: www.ec.europa.eu/odr It will ensure **you** can complain to the right Alternative Dispute Resolution Body. In the UK this is the Financial Ombudsman Service (FOS).

How we can help



Customer Service

Monday to Friday, 8:30am - 7pm

Saturday 9a.m - 5pm

Sunday 10am - 4pm

Tel: 0333 006 8020

+44 (0) 333 006 8020 (if calling from outside of the UK)

Email: customerservice@wapp.com



Wapp Claims Service (non-emergency claims)

Monday to Friday, 9am - 5pm

Tel: +44 (0) 1403 286 532

Email: wappclaims@ergo-travel.co.uk



Wapp Gadget Claims

Monday to Friday, 9am - 5pm

Tel: +44 (0) 1403 286 534



24 hour Medical Emergency Assistance

24 hours, 7 days a week

Tel: +44 (0) 1403 286 533 (from anywhere except the USA, Canada or Mexico)

+1 877 866 6864 (from the USA or Canada)

+1 819 569 7887 (from Mexico)

Wapp travel insurance is arranged by Wapp Limited which is registered in Gibraltar, company number: 120329. Registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. Wapp Limited is authorised and regulated by the Gibraltar Financial Services Commission and trades into the United Kingdom on a freedom of services basis. Details as to the extent of Wapp Limited's permissions can be obtained at: www.fsc.gi/regulated-entities/insurance-intermediaries-8. Wapp travel insurance is administered by Howserv Limited which is registered in England and Wales, company number 03882026. Registered office: Britannia House, 3-5 Rushmills Business Park, Bedford Road, Northampton, NN4 7YB. Howserv Limited is authorised and regulated by the Financial Conduct Authority FRN 599282.