

DIVING INSURANCE CERTIFICATE

Arranged by:

John Holman & Sons Ltd

Underwritten on behalf of Groupama Insurance Company
by Optimum Underwriting Limited

Contract No. OPT/09/01/139



This certificate is a CONTRACT OF INSURANCE. It contains details of the cover, conditions and exclusions relating to each Insured Person and is the basis on which all claims will be settled.

In consideration of the payment of the required premium, Optimum Underwriting Limited (the Underwriting Agents) hereby agree to pay or indemnify the Insured Person or his/her personal representative as follows; subject to the terms and conditions set out below and in accordance with the booking confirmation. **You** will need to produce these documents in the event of a claim.

MONEY BACK GUARANTEE: We must draw your attention to a number of important features of this insurance. PLEASE READ THESE FEATURES AND THE WHOLE OF THIS DOCUMENT CAREFULLY. If the insurance does not meet **your** requirements please return it to the Issuing Agent or Broker within 14 days of issue but before departure. Provided no claim has been made **your** premium will be refunded in full.

IMPORTANT NOTICE	
<p>Your attention is drawn to important features of your travel insurance policy including:</p> <ul style="list-style-type: none"> * Insurance policy: This contains full details of the cover provided plus the conditions and exclusions which apply to it. You must read the insurance policy carefully. * Conditions, Exclusions and Warranties: There are conditions and exclusions which apply to individual sections and general conditions, exclusions and warranties which apply to the whole policy. * Date Change Exclusion: Changes in dates could see widespread failures of computer and other systems containing computer chips, which depend on date related information in order to work properly. Certain sections of your policy (refer to General Exclusions item 22) excludes anything directly or indirectly caused by failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date. * Fraudulent Claims: The making of a fraudulent claim is a criminal offence. * Health: The policy contains conditions relating to the health of the people travelling and others upon whose well being the trip may depend. It may be that you are required to disclose the condition of such people prior to cover being issued and you must be aware that failure to disclose such matters will prejudice your position. In certain instances a telephone helpline is available. Please do use this service to ensure you are fully protected. Please refer to page 1. 	<ul style="list-style-type: none"> * Property Claims: These are settled on an indemnity basis – not on a “new for old” or replacement cost basis, unless otherwise stated in the policy. * Policy Limits: Most sections of the policy have limits on the amount the Insurer will pay under that section. Some sections also include inner limits eg: for one item, or for valuables in total. * Policy Excesses: Claims under most sections of the policy will be subject to an excess. Where there is an excess, you will be responsible for paying the first part of a claim. * Reasonable Care: You are required to take all reasonable care to protect yourself and your property and to act as though you are not insured. * Complaints: The insurance policy includes a Complaints Procedure which tells you what steps you can take if you wish to make a complaint. Please refer to page 8. * “Cooling Off” Period: The policy contains a “cooling off” period which allows you to return the policy and obtain a full refund. Please refer to page 2. * Hazardous Holiday activities: The policy does not cover you when you take part in certain hazardous activities, for example free diving and cave diving. If you want to cover such activities you may need to arrange a specialist policy. Please also refer to page 6 and 7. * Governing Law: Your policy is governed by the law applicable to where you reside within the United Kingdom. The policy applies to all persons named on the Validation Certificate who are eligible to be insured and for whom the premium has been paid. You must be resident in the United Kingdom

SUMMARY OF COVER PER INSURED PERSON PER TRIP													
(Please see overleaf for full details of cover, conditions and exclusions)													
Section 1 Cancellation and Curtailment	Section 2 Personal Accident	Section 3 Medical and Other* Expenses	Section 4 Hospital Benefit	Section 5 Baggage and Personal Effects	Section 6 Money and Documents	Section 7 Loss of Passport	Section 8 Travel Delay	Section 9 Missed Departure	Section 10 Personal Liability	Section 11 Legal Expenses	Section 12 Dive Pack	Section 13 Equipment Hire	Section 14 Hijack
up to £5,000	up to £25,000	up to £5 million (UK £1,000)	up to £1,000	up to £1,500	up to £500 (cash £250)	up to £250	up to (1) £150 (2) £5,000	up to £800	up to £2 million	up to £10,000	up to £200	up to £300	up to £500
£100 (£25) Excess	No Excess	£100 Excess	No Excess	£100 Excess	£100 Excess	No Excess	(1) No Excess (2) £100 Excess	No Excess	No Excess	No Excess	No Excess	No Excess	No Excess

WINTER SPORTS EXTENSION (Annual Cover only)			
(Subject to the additional premium being paid)			
Section 15 Winter Sports Equipment	Section 16 Ski Pack	Section 17 Avalanche Weather Delay	Section 18 Piste Closure
up to £400	up to £300	up to £150	up to £200
£100 Excess	£100 Excess	No Excess	No Excess

MEDICAL HEALTH REQUIREMENTS

This insurance policy is designed to cover **you** for unforeseen illnesses and accidents occurring during the period of insurance.

Have **you**, anyone travelling with **you** or any person on whose health the trip depends (i.e. **you** would cancel or **curtail your** trip due to this person’s illness, injury or death):

- 1) suffered from any UNDIAGNOSED symptoms that may require investigation or treatment in the future?
- 2) been prescribed any medication, received any treatment, undergone any investigations or attended any consultations (with GP or specialist) for ANY medical conditions during the last 12 months (other than common colds or flu)?
- 3) ever been prescribed medication, received treatment or undergone investigations for:

- i) a heart attack, angina, chest pains or any other heart condition?
- ii) high blood pressure, blood clots, high cholesterol or any other circulatory disease?
- iii) any form of stroke, Transient Ischaemic Attack (TIA) or brain haemorrhage?
- iv) ever been diagnosed with a cancerous condition?
- 4) been placed on a waiting list for out/day/in-patient treatment, investigations or surgery?
- 5) been diagnosed with a terminal condition?
- 6) been diagnosed as suffering from anxiety or depression or any **psychiatric condition** before applying for this insurance. Please see General Exclusion 2) on page 6?
- 7) are **you** aware of any reason why the trip could be cancelled or **curtailed**, or of any **Pre-existing condition** which could result in a claim?

If **you** answer “YES” to any of the questions above at the time of taking out this insurance or at any time between taking out the insurance and the start date of **your** trip **you** must notify the Optimum Medical Helpline immediately on 0845 2505220. Any claims relating to such conditions, which have not been declared, will not be covered by this insurance. If circumstances change after **you** have taken out this insurance, **we** reserve the right to alter the terms of this insurance based on the changed circumstances.

Cover for these conditions will only be proved following **our** acceptance. If **you** have any queries, please do not hesitate to contact the Optimum Medical Helpline on 0845 2505220.

IN THE CASE OF A MEDICAL EMERGENCY AND FOR GENERAL CLAIMS PLEASE SEE PAGE 7.

***PRIVATE MEDICAL TREATMENT IS NOT COVERED UNLESS SPECIFICALLY AUTHORISED BY THE EMERGENCY SERVICE**

IMPORTANT: Please carry this certificate with **you** in case of emergency.

TRAVELLING WHEN PREGNANT

Pregnancy is not a medical condition, so **you** are able to travel until **you** are quite late into **your** pregnancy. Airlines and ferry/shipping companies including cruise liners have their own restrictions due to health and safety requirements. **You** should check with them or any other mode of transport **you** propose to take before **you** book. Please make sure that **your** Doctor and Midwife are aware of **your** travel plans, that there are no known complications and that **you** are not travelling against any medical advice. We have the right to request a Medical Certificate to confirm this.

By Air

Afer 28 weeks most airlines will require a letter from **your** Doctor or Midwife comfiring **your** Estimated Date of Delivery and stating that there are no

complications. **You** may travel, but **your** travel must be completed by 36 weeks and 6 days for single uncomplicated pregnancies and 32 weeks and 6 days for multiple uncomplicated pregnancies.

By Sea

Ferry companies and Cruise liners have their own restrictions and may refuse heavily pregnant women beyond 32 weeks.

By Car, Coach and Train

There are no known restrictions. Please make sure **your** Doctor or Midwife are aware of **your** travel plans and that there are no known complications.

RECIPROCAL HEALTH AGREEMENTS

If **you** are a UK resident **you** are entitled to medical treatment which becomes necessary when temporarily visiting a European Union (EU) country free of charge or at a reduced cost by using the European Health Insurance Card (EHIC).

You can apply for an EHIC for **your** spouse/partner and any children up to the age of 16 (19 if they are in full time education) at the same time as applying for **your** own. Application forms are available from **your** local post office or by calling 0845 606 2030. **You** will need to have the following information for everyone **you** are applying for:

- Name and date of birth
- NHS or national insurance (NI) number

Also, if you are travelling to Australasia there are reciprocal medical treatment arrangements for **United Kingdom** nationals. In-patient and out-patient public hospital treatment is given free of charge or at a minimal cost. Should **you** be admitted to hospital then immediate contact must be made with ONE Assist Emergency Service and their authority obtained in respect of any treatment not available under the reciprocal arrangements before such treatment is provided.

PERIOD OF INSURANCE

Cancellation cover applies as soon as the premium has been paid and the policy wording is issued. The remaining covers apply for the duration of the booked trip (or earlier return to the **United Kingdom**). It also includes the period of travel from **home** directly to the departure point and back **home** directly afterwards not exceeding 24 hours in each case. If the return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of that delay. The cover under Section 1 – Cancellation – commences as soon as the trip

booking is made and the premium has been paid. **We** cannot therefore, refund **your** premium after this date, except within the first 14 days of the policy being received or before **you** travel (whichever is sooner), if it does not meet **your** requirements.

We must be informed of any fact which is likely to influence **us** in the acceptance, assessment or continuance of this insurance. Failure to do so may invalidate this insurance, leaving **you** with no right to make a claim.

IMPORTANT NOTES

- 1) This policy is only available to persons resident in the **United Kingdom**.
- 2) This policy is only valid for trips commencing in and returning to the **United Kingdom**.
- 3) The cover under Section 1 – Cancellation – commences as soon as the trip booking is made and the premium has been paid. **We** cannot therefore, refund **your** premium after this date, except within the first 14 days of the policy being received or before **you** travel (whichever is sooner), if it does not meet **your** requirements.
- 4) Cover is only available for the whole duration of the booked trip. Cover cannot be effected once a journey has commenced.
- 5) Under some sections there is an amount deducted (an excess) per incident, which applies to each insured person involved in an incident, as do the sums insured under each section.
- 6) If **your** money, valuables or any items of **personal baggage**, are lost or stolen, **you** must notify the local police within 48 hours of discovery. Please make sure **you** get a copy of the police report. Failure to comply will result in **your** claim being turned down.
- 7) Winter sports is only available to persons under the age of 65 years (at the date of travel).

For Single Trip Insurance:

- 8) This policy is not valid for trips exceeding 6 months.
- 9) This policy is only available to persons under the age of 70 years (at the date of travel).

For Annual Insurance:

- 10) The maximum duration of any one trip is 31 days (winter sports limited to 31 days per policy year, where the appropriate additional premium has been paid).
- 11) Family cover applies to **you** and **your** husband/wife or partner (whether **you** and they are of the same or different sex) plus up to four unmarried dependent children of either of **you**, under the age of 21 years in full time education, all permanently residing with **you**. Adults travelling under this policy may travel independently. **Your** unmarried dependent children are only covered when travelling with an adult insured under this policy.
- 12) This insurance is only available to persons, under 70 years old, who have resided in the **United Kingdom** for a continuous period of 12 months prior to the purchase of this Insurance and who are registered with a **United Kingdom** doctor.
- 13) Trips within the **United Kingdom** are only covered if the travel arrangements are pre-booked and involve at least two nights accommodation.

DEFINITIONS

Wherever the following words and phrases appear in this policy they will always have these meanings:

We/Us/Our – Optimum Underwriting Limited as Underwriting Agents for Groupama Insurance Company Limited.

You/Your – Each Insured Person.

Close Business Associate – Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

Curtail/Curtailment – Return early to **home** in the **United Kingdom**.

Diving Equipment – self contained underwater breathing apparatus, buoyancy compensators, weight belt and weights, fins, masks, snorkels, knives, torches and flares, surface markers, buoys and reels, wet or dry suits, pressure and depth gauges, compasses, and dive computers.

Golf Equipment – golf clubs, golf balls, golf bag, golf trolley and golf shoes.

Hijack – The unlawful seizure or wrongful exercise of control of an aircraft or conveyance which **you** are travelling in as a passenger.

Home – **Your** residential address in the **United Kingdom**.

Immediate Relative – Mother, father, sister, brother, wife, husband, partner (same or different sex), son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, or legal guardian.

Loss of Limb – Physical, permanent and total loss of use at or above the wrist or ankle.

Loss of Sight – The complete and permanent **loss of sight** in at least one eye.

Medical Practitioner – A registered practising member of the medical profession who is not related to **you** or to any person **you** are travelling with, or intending to stay with.

Money – Cash, postal and money orders, travel tickets, lift passes (in respect of winter sports trips where the appropriate premium has been paid), passports, petrol coupons and green cards held by **you** for social, domestic and pleasure purposes.

Mugging – A violent attack on **you** with a view to theft by person(s) not previously known to **you**.

Personal Accident – Accidental bodily injury caused solely and directly by outward violent and visible means.

Personal Baggage – **Your** suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip.

Permanent Total Disablement – Disablement as a result of which there is no business or occupation which **you** are able to attend to which having lasted for a period of 12 months is, at the end of that period beyond hope of improvement.

Pre-existing condition – any disease, illness or injury for which:

- **you** have received medication, advice or treatment; or
- **you** have experienced symptoms whether the condition has been diagnosed or not.

Psychiatric Condition – a mental or addictive condition, including, but not limited to alcoholism, drug addiction or eating disorder.

Public Transport – Any fare paying passenger on the following regular scheduled forms of transport: Train, Coach, Taxi, Bus, Aircraft and Sea Vessel.

Redundancy – Any person declared redundant, who is under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant.

Ski Equipment – Skis (including bindings), ski boots, ski poles and snowboards.

Ski Pack – Pre-booked lift passes, hired skis and boots and ski school fees.

Valuables – Watches, furs, jewellery, photographic equipment, video equipment, camcorders and accessories, audio equipment, and all photographic/digital/optical/audio/video media.

United Kingdom – England, Scotland, Wales, Northern Ireland, the Scilly Isles and the Isle of Man.

COVER FOR EACH INSURED PERSON

(Subject to the Exclusions at the foot of each Section and the General Conditions and Exclusions on pages 6 and 7).

SECTION 1 – CANCELLATION AND CURTAILMENT – PER TRIP

To pay up to £5,000 in all each Insured Person in respect of loss of pre-booked travel and accommodation expenses paid or contracted to be paid as a result of the journey/holiday being necessarily and unavoidably **cancelled** or **curtailed** (see note below) due to any cause listed below commencing and occurring during the Period of Insurance provided such expenses are not recoverable from any other source.

YOU ARE COVERED FOR

- 1) the death or disablement by bodily injury, illness, pregnancy or being subject to quarantine of (a) **you**, (b) any person **you** are intending to travel or stay with, (c) an **immediate relative** of **yours** or of any person **you** are intending to travel with or (d) a **close business associate** of **yours**;
- 2) **you** being called for jury service or as a witness (but not as an expert witness or where **your** employment would normally require **you** to attend court) in a Court of Law;
- 3) **your redundancy** or the **redundancy** of any person **you** are intending to travel with, provided that **we** are informed in writing immediately notification of **redundancy** is received and that **you** were not aware of any impending **redundancy** at the time this policy was issued;
- 4) **your home** being made uninhabitable or place of business being made unusable, up to 14 days before the commencement of **your** trip, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business;
- 5) **your** passport, or the passport of any person **you** are intending to travel with being stolen during the seven days before **your** departure date.

NOTE – Curtailment means abandonment of the journey/holiday by return to the **United Kingdom** or to attend a hospital abroad as an in-patient and the cover provides a pro-rata reimbursement of the unused portion of the holiday cost.

YOU ARE NOT COVERED FOR

- 1) the first £100 of each and every incident per each insured person involved in the incident (£25 for loss of deposit claims only);
- 2) claims where a medical certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
- 3) anything caused directly or indirectly by:
 - a) any increased charges which may arise due to failure to notify **your** travel agent or tour operator immediately it is found necessary to cancel;
 - b) prohibitive regulations by the Government of any country;
- 4) anything directly or indirectly caused by **you** undertaking a trip when travelling by air or sea if at the start of **your** trip, during **your** trip or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy.
- 5) claims where a theft of passport has not been reported to the necessary authorities, including but not limited to, the Police and UK Passport Service (UKPS);
- 6) claims that are not confirmed as medically necessary by ONE Assist and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip;
- 7) additional travelling expenses incurred which are not authorised either by **us** or ONE Assist, as detailed on page 7;
- 8) anything mentioned in the General Exclusions.

NOTE – ONE Assist only assists early return **home** for medical reasons, not for the other reasons listed under this section of the policy.

SECTION 2 – PERSONAL ACCIDENT

YOU ARE COVERED FOR

The following benefits, which will be paid to **you** or **your** legal personal representative, if **you** have a **personal accident** during **your** trip which, at the end of 12 months after the date of that accident, is the sole cause of **your** consequent death or disability:

- 1) Death – £10,000
- 2) **Loss of limb**, total and permanent **loss of sight** in one or both eyes or **permanent total disablement** – £25,000

NOTE – If **you** are aged under 16 at the time of the accident the death benefit will be limited to funeral and other expenses up to £1,000 and the **permanent total disablement** benefit will not apply.

YOU ARE NOT COVERED FOR

Any claims for death, loss or disablement caused directly or indirectly by:

- 1) a disease or any physical defect or illness;
- 2) an injury which existed prior to the commencement of the trip;
- 3) pregnancy;

- 4) any claims under this section not notified to **us** within 12 months of the date of the accident;
- 5) anything mentioned in the General Exclusions.

SECTION 3 – MEDICAL AND OTHER EXPENSES – PER TRIP

Before a claim for emergency expenses can be submitted under this section **you** must contact the ONE Assist Emergency Service. Please refer to page 7.

YOU ARE COVERED

Up to £5,000,000 (limited to £1,000 within the **United Kingdom**) in all each Insured Person in respect of:

- 1) the following emergency expenses necessarily incurred as a result of **you** becoming ill or sustaining personal injury during the Period of Insurance:
 - a) usual, customary and reasonable expenses incurred until such time as when, in the opinion of the doctor in attendance and ONE Assist's medical advisers, **you** are fit to travel, provided that these all occur within 12 months of the date of the incident (**outside the United Kingdom**) in respect of medical, surgical and hospital charges including emergency dental treatment (for the immediate relief of pain only), ambulance, nursing home and nursing attendance charges including hyperbaric treatment for incident requiring emergency treatment for the bends or suspected bends;
 - b) reasonable additional cost of return to **home** in the **United Kingdom**;
 - c) reasonable additional accommodation (room only) expenses;
 - d) reasonable additional travel and accommodation (room only) expenses of one person, being a relative or friend, resident in the **United Kingdom**, who is required on medical advice to travel to, remain with or escort a severely incapacitated Insured Person;
- 2) to pay up to £50,000 in all each Insured Person in respect of reasonable additional costs necessarily incurred as a result of an accident which involves search and emergency rescue of the Insured Person for a period not exceeding 72 hours from the time at which the Insured first summons assistance;
- 3) reasonable additional travel expenses necessarily incurred in returning early to home in the **United Kingdom** as a result of sudden serious illness, injury or death of **your immediate relative** or **close business associate**, commencing and occurring during the Period of Insurance;
- 4) in the event of death:
 - a) for conveyance of the body or ashes to the **United Kingdom** (the cost of burial or cremation is not included) or;
 - b) local funeral expenses abroad limited to £1,500.

NOTE – Repatriation expenses will involve the use of identical class of travel to that utilised on the outward journey unless authorised by **us** or ONE Assist that the ticket can be upgraded.

We reserve the right to repatriate **you** to the **United Kingdom** when in the opinion of the doctor in attendance and ONE Assist's medical advisers **you** are fit to travel.

YOU ARE NOT COVERED FOR

It is a condition of this Insurance that ONE Assist MUST be notified immediately of any illness or injury which necessitates admittance to hospital abroad as an in-patient, or out-patient, or before any arrangements are made for repatriation. Failure to do so will prejudice your claim (see page 7 for emergency instructions).

- 1) For the first £100 of each and every incident per each insured person involved in the incident;
- 2) any expenses or fees for in-patient treatment or repatriation which have not been notified to (where this is possible) and authorised by **us** or ONE Assist;
- 3) any expenses or costs after the date that the treating doctor together with ONE Assist's medical advisers have deemed that **you** are fit to travel;
- 4) anything directly or indirectly caused by **you** undertaking a trip when travelling by air or sea if at the start of **your** trip, during **your** trip or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy.
- 5) any costs in respect of telephone calls other than the first telephone call to the emergency service notifying them of the problem;
- 6) the cost of any elective treatment or surgery including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance to hospital;
- 7) any form of treatment or cosmetic surgery which in the opinion of the doctor in attendance and ONE Assist's medical advisers can reasonably be delayed until **you** return to the **United Kingdom**;
- 8) medication, which at the time of departure is known to be required or to be continued;
- 9) any additional costs arising from single or private room accommodation;
- 10) any treatment after **you** have returned to the **United Kingdom**;
- 11) any expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken;
- 12) for any ongoing medical conditions unless declared to and accepted by **us**;
- 13) taxi fares incurred anywhere other than when the taxi is used for emergency ambulance purposes;
- 14) anything mentioned in the General Exclusions.

SECTION 4 – ADDITIONAL HOSPITAL BENEFIT – PER TRIP (For holidays outside the United Kingdom)

YOU ARE COVERED FOR

£15 for each completed 24 hours, up to a maximum of £1,000 in all, that **you** spend in hospital as an in-patient (outside the **United Kingdom**) as the result of **you** becoming ill or sustaining personal injury during the Period of Insurance.

NOTE – The amount payable under this Section is in addition to any amount payable under Section 3 and is available to defray incidental expenses (e.g. taxi fares, telephone calls, etc.) incurred during hospitalisation.

Documentation must be submitted to confirm the date and time of admission and discharge.

YOU ARE NOT COVERED FOR

- 1) anything directly or indirectly caused by **you** undertaking a trip when travelling by air or sea if at the start of **your** trip, during **your** trip or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy;
- 2) anything mentioned in the General Exclusions.

SECTION 5 – BAGGAGE, PERSONAL EFFECTS AND DIVING EQUIPMENT – PER TRIP

YOU ARE COVERED

1) PERSONAL BAGGAGE

Up to £1,500 for the value or repair of any of **your** own **personal baggage** and **diving equipment** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation). The maximum **we** will pay for the following items is:

£250 for all **valuables** in total,
£250 for any one article, pair and/or set of articles,
£350 for all **golf equipment**,
£75 for all sunglasses/prescription sunglasses,
£50 for replacement keys (house and/or car only).

NOTE – In the event of a claim for a pair or set of articles **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

2) DELAYED BAGGAGE

Up to £150 towards the cost of buying replacement necessities if **your** own **personal baggage** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative. Receipts will be necessary in the event of a claim.

NOTE – Any amount **we** pay **you** under 2 (Delayed Baggage) will be refunded to **us** if **your personal baggage** proves to be permanently lost.

YOU ARE NOT COVERED

- 1) for the first £100 of each and every incident per each insured person involved in the incident (not applicable to 2, Delayed Baggage);
- 2) if **you** do not exercise reasonable care for the safety and supervision of **your** property;
- 3) for loss, destruction, damage or theft of **personal baggage, valuables, money** or **diving equipment** left unattended in a public place, or a place to which members of the general public have access.
- 4) if **you** do not obtain a written police report within 48 hours of the discovery in the event of loss, burglary or theft of **personal baggage, valuables, money** or **diving equipment**;
- 5) if **your personal baggage** or **diving equipment** is lost, damaged or delayed in transit, if **you** do not:
 - a) notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,
 - b) follow up in writing within seven days to obtain a written carriers report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately.
- 6) for loss, destruction, damage or theft:
 - a) from confiscation or detention by customs or other officials or authorities;
 - b) of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, typewriters, telephones, computers/games consoles (including handheld consoles) and/or accessories, televisions, sports gear whilst in use (other than **ski equipment** for winter sports trips where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment, glass or china, alcohol, cigarettes or any other tobacco products;
 - c) due to wear and tear, denting or scratching, moth or vermin;
 - d) of **valuables** left as or carried as checked-in baggage.
- 7) for mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in,

- 8) for **valuables** stolen from an unattended vehicle.
- 9) for **personal baggage** or **diving equipment** stolen from:
 - a) an unattended vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, and there is evidence of forcible and violent entry or,
 - b) an unattended vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am;
- 10) for any shortages due to error, omission or depreciation in value;
- 11) for any property more specifically insured or recoverable under any other source;
- 12) for the cost of replacement locks;
- 13) for anything mentioned in the General Exclusions.

SECTION 6 – MONEY AND DOCUMENTS – PER TRIP

YOU ARE COVERED FOR

PERSONAL MONEY

Up to £500 (limited to £250 for cash losses) if **your** own **money** is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.

NOTE – If **you** are aged under 16, claims under Money and Documents are limited to £100 overall (cash £50).

YOU ARE NOT COVERED

Please refer to “**YOU ARE NOT COVERED**” applicable to Section 5 – Baggage, Personal Effects and Diving Equipment.

SECTION 7 – LOSS OF PASSPORT – PER TRIP

YOU ARE COVERED

Up to £250 for reasonable additional travel or accommodation expenses **you** incur abroad in obtaining a new passport, if **your** passport is lost or stolen.

YOU ARE NOT COVERED

- 1) if **you** do not exercise reasonable care for the safety or supervision of **your** passport;
- 2) if **you** do not obtain a written police report within 48 hours of the loss;
- 3) for loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
- 4) for anything mentioned in the General Exclusions.

SECTION 8 – TRAVEL DELAY – PER TRIP

This section does not apply to trips within the **United Kingdom** (except for trips to the Channel Islands).

YOU ARE COVERED

- 1) For a benefit of £20 for the first full 12 hours **you** are delayed and £10 for each full 12 hours **you** are delayed after that, up to a maximum of £150 (regardless of the number of incidents of delay) or
- 2) up to the amount under the cancellation section of this policy (less £100 excess) if **you** abandon the trip (on the outward journey only) after the first full 12 hours

if **your** outward or return flights, sea crossing, coach or train departure to or from the **United Kingdom** are delayed for more than 12 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

- a) strike or industrial action (provided that when this policy was taken out, there was no reasonable expectation that the trip would be affected by such cause);
- b) adverse weather conditions;
- c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel.

YOU ARE NOT COVERED

- 1) for the first £100 of each and every incident per each insured person involved in the incident (this is only applicable if **you** abandon the trip);
- 2) if **you** do not check-in for the flights, sea crossing, coach or train departure before the intended departure time;
- 3) if **you** do not obtain written confirmation from the airline, shipping, coach or train company stating the period and the reason for the delay;
- 4) for any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any Country;
- 5) for anything mentioned in the General Exclusions.

NOTE – This section only applies for delays at **your** final departure point to or from the **United Kingdom**.

SECTION 9 – MISSED DEPARTURE – PER TRIP

YOU ARE COVERED

Up to £800 for necessary hotel and travelling expenses incurred in reaching **your** booked destination, if the car **you** are travelling in breaks down or is involved in an accident or the **public transport** being used is delayed, resulting in **you** arriving too late to commence **your** booked journey from or to the **United Kingdom**.

YOU ARE NOT COVERED

- 1) if sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent;
- 2) if **you** are not proceeding directly to the departure point;
- 3) unless **you** get a letter from the **public transport** provider confirming that the service did not run on time;
- 4) unless **you** get confirmation of the delay from the authority who went to the accident or breakdown affecting the car **you** were travelling in;
- 5) for any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued;
- 6) for anything mentioned in the General Exclusions.

SECTION 10 – PERSONAL LIABILITY – PER TRIP

YOU ARE COVERED

Up to a maximum of £2,000,000 for **your** legal liability for damages which caused by an accident that happened during the trip, leads to a claim made against **you** for:

- 1) accidental bodily injury to a person who is not a member of **your** family, household or employed by **you**;
- 2) loss of or damage to any property which does not belong to, is not in the charge or control of **you**, or any member of **your** family, household or employee;
- 3) damage to **your** temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

YOU ARE NOT COVERED FOR

- 1) fines imposed by a Court of Law or other relevant bodies;
- 2) anything caused directly or indirectly by:
 - a) liability which **you** are responsible for, because of an agreement that was made;
 - b) injury, loss or damage arising from:
 - i) ownership or use of aircraft, horse-drawn or mechanical/ motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport);
 - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;
 - iii) the carrying out of any trade or profession;
 - iv) racing of any kind;
 - v) any deliberate act;
 - c) liability covered under any other insurance policy;
- 3) anything mentioned in the General Exclusions.

NOTE – If **you** are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party cover, as **you** are not covered under this insurance.

SECTION 11 – LEGAL COSTS AND EXPENSES

This section of cover is arranged and managed by Lexceteras Limited.

YOU ARE COVERED

Up to a maximum of £10,000 (but not more than £25,000 in total for all insured persons) for:

- 1) any fees expenses and other disbursements reasonably incurred by **your** legal representatives in connection with any claim or legal proceedings including costs and expenses of expert witnesses and costs incurred by **us** in connection with any such claims or
- 2) any costs payable by **you** following an award of costs by any court or tribunal and any costs payable following an out of court settlement made in connection with any claim or legal proceedings;
- 3) any fees expenses and other disbursements reasonably incurred in appealing or resisting an appeal against the judgement of a court, tribunal, or arbitrator.

NOTE – Lexceteras Limited shall have control over the legal proceedings and the selection, appointment and control of a solicitor.

YOU ARE NOT COVERED FOR

- 1) costs or expenses that Lexceteras Limited has not agreed to;
- 2) any claim not reported to Lexceteras Limited within 180 days after the event giving rise to the claim;
- 3) any claim against a travel agent, tour operator or carrier, Lexceteras Limited, **our** agent, Optimum Underwriting Limited or Groupama Insurance Company Limited;
- 4) actions between members of the same family or household, or actions to enforce a judgement or legally binding decision;
- 5) any claim where Lexceteras Limited considers that **your** prospects of success in achieving a reasonable benefit are insufficient or where the cost of the action could be more than the settlement;
- 6) anything mentioned in the General Exclusions.

SECTION 12 – DIVE PACK – PER TRIP

YOU ARE COVERED

Up to £200 in all in respect of proportionate loss of **your** irrecoverable dive pack costs paid or contracted to be paid prior to the journey/holiday consequent on **you** becoming ill or sustaining personal injury during the Period of Insurance and certified by a **medical practitioner** as being unable to dive and a written report obtained.

YOU ARE NOT COVERED FOR

- 1) claims where a medical certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
- 2) anything mentioned in the General Exclusions.

SECTION 13 – EQUIPMENT HIRE – PER TRIP

YOU ARE COVERED

Up to £300 in all in respect of the reasonable cost of hiring **diving equipment** as a result of the accidental loss or theft of or damage or temporary loss in transit for more than 12 hours of **your** own equipment during the Period of Insurance.

YOU ARE NOT COVERED

- 1) if **you** do not exercise reasonable care for the safety and supervision of **your** property;
- 2) for loss, destruction, damage or theft of **your diving equipment** left unattended in a public place, or a place to which members of the general public have access.
- 3) if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **your diving equipment**;
- 4) if **your diving equipment** is lost, damaged or delayed in transit, if **you** do not:
 - a) notify the carrier (i.e. airline, shipping company, etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,
 - b) follow up in writing within seven days to obtain a written carriers report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately.
- 5) anything mentioned in the General Exclusions.

SECTION 14 – HIJACK – PER TRIP

YOU ARE COVERED FOR

A benefit of £50 per full 24 hours up to a maximum of £500 for the duration of the **hijack**.

YOU ARE NOT COVERED

- 1) for business travel;
- 2) if **you** or **your** family or **your** business connections have engaged in activities that could be expected to increase the risk of **hijack**;
- 3) for anything mentioned in the General Exclusions.

WINTER SPORTS COVER

(Subject to the additional premium being paid)

For up to 31 days during a 12 months period (Annual Multi Trip policy) cover under Sections 1-11 is extended to include Winter Sports activities (other than ski-racing in major events, ski-jumping, ice hockey, the use of bobsleighs or skeletons) and in addition the following four sections, 15, 16, 17, and 18 are included.

OFF-PISTE SKIING

Off-Piste Skiing (if the appropriate additional premium has been paid) is available only in areas that are designated as being safe by the resort management and the necessary equipment carried and safety rules complied with.

Safety rules

- 1) “Check-out” and “check-in” when skiing off-Piste; i.e. let somebody know where **you** are going, how many are in the group, and when **you** are likely to return.
- 2) Never ski off-Piste in a group of less than four or five.
- 3) Fully qualified UIAGM Mountain Guide required when skiing off-piste outside designated area.
- 4) Avalanche Transceivers must be worn, except when skiing within 500m of the main resort building(s).

SECTION 15 – WINTER SPORTS EQUIPMENT

YOU ARE COVERED

1) SKI EQUIPMENT

Up to £400 (£150 for hired equipment) for the value or repair of **your** own **ski equipment** (after making proper allowance for wear and tear and depreciation) or hired **ski equipment**, if they are lost, stolen or damaged during **your** trip, limited to £350 for any one item.

Please note: Claims for owned **ski equipment** will only be calculated as follows:

Up to 12 months old	90% of purchase price
Up to 24 months old	70% of purchase price
Up to 36 months old	50% of purchase price
Up to 48 months old	30% of purchase price
Up to 60 months old	20% of purchase price
Over 60 months old	0%

2) SKI HIRE

For £10 per day up to a maximum of £200 in all for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss, theft or damage of **your own ski equipment** during the period of Insurance.

3) DELAYED SKI EQUIPMENT

Up to £150 towards the cost of hiring replacement **ski equipment** necessities, if **your own ski equipment** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative. Receipts will be necessary in the event of a claim.

YOU ARE NOT COVERED

- for the first £100 of each and every incident per each insured person involved in the incident (not applicable to 2 and 3 above);
- if **you** do not exercise reasonable care for the safety and supervision of **your** own or **your** hired **ski equipment**;
- if **you** do not obtain a written police report within 48 hours of the discovery in the event of loss, burglary or theft of **your** own or **your** hired **ski equipment**;
- if **your** own or **your** hired **ski equipment** is lost, damaged or delayed in transit, if **you** do not:
 - notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,
 - follow up in writing within seven days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;
- for loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
- for **your** own or **your** hired **ski equipment** stolen from:
 - an unattended vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;
 - an unattended vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am.
- for anything mentioned in the General Exclusions.

SECTION 16 – SKI PACK

YOU ARE COVERED

Up to £100 per week up to a maximum of £300 in all for the unused portion of **your ski pack** costs paid for or contracted to be paid for before **your** trip commenced, where **you** do not **curtail** the trip, but are certified by a **medical practitioner** in the resort as being unable to ski and unable to use the **ski pack** facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused items.

YOU ARE NOT COVERED

- for the first £100 of each and every incident per each insured person involved in the incident;
- for claims that are not confirmed as medically necessary by ONE Assist and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming that **you** are unable to ski and unable to use the **ski pack** facilities;
- for anything mentioned under **YOU ARE NOT COVERED** of Section 3 – Medical and other Expenses;
- for anything mentioned under the General Exclusions.

SECTION 17 – AVALANCHE/WEATHER DELAY

YOU ARE COVERED

Up to £150 for reasonable additional travel and accommodation expenses necessarily incurred to reach **your** booked destination if, as a direct result of an avalanche, **your** transfer from or to **your** pre-booked resort is delayed.

YOU ARE NOT COVERED

- for anything mentioned under **YOU ARE NOT COVERED** of Section 9 – Missed Departure;
- for anything mentioned in the General Exclusions.

SECTION 18 – PISTE CLOSURE

Cover is only available under this Section between 1st December to 30th April. If there is a lack of snow in **your** resort and it closes, which prevent **you** from skiing

YOU ARE COVERED

- for a benefit of £10 per day towards the costs **you** have to pay to travel to another resort, up to a maximum of £200 or
- for a benefit of £20 for each full day **you** are unable to ski up to a maximum of £200, if **your** resort stays closed and there is no other resort available, for as long as these conditions exist at the resort, but not exceeding the pre-booked period of insurance of **your** trip.

YOU ARE NOT COVERED

- for claims where **you** have not obtained confirmation of resort closure from the local representative;
- for claims where not all skiing facilities are totally closed;
- for claims where the lack of snow conditions are known or are public knowledge at the time of effecting this insurance;
- for anything mentioned in the General Exclusions.

GENERAL EXCLUSIONS

YOU ARE NOT COVERED FOR

Anything directly or indirectly caused by:

- your** suicide, deliberately injuring yourself, being under the influence of drink or drugs (unless prescribed by a **Medical Practitioner**), alcoholism, drug addiction, solvent abuse, self-exposure to needless danger (unless **you** are trying to save someone's life);
- you** being diagnosed as suffering from anxiety or depression or any **psychiatric condition** before **you** apply for insurance;
- professional or organised sports, winter sports (unless the appropriate premium has been paid), racing, speed or endurance tests, or dangerous pursuits;
- failure to act in a reasonable manner and adhere to the rules of the Diving Organisation to which **you** belong or to the rules of the organisation with whom **you** are diving, or diving alone;
- failure to use recommended, appropriate and suitably maintained equipment;
- air travel (other than as a fare-paying passenger on a regular scheduled airline or licenced charter aircraft);
- air travel within 24 hours of scuba diving;
- bankruptcy/liquidation of any tour operator, travel agent or transportation company;
- any other loss connected to the event **you** are claiming for unless **we** specifically provide cover under this Policy;
- any claim arising from sexually transmitted infections;
- any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused;
- war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power; or
 - any act of terrorism;

an act of terrorism means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;
 - any loss, damage, cost or expense of any nature that results from or is in connection with anything mentioned in a) and/or b) above regardless of any other cause or event or sequence of events or any action taken in controlling, preventing or suppressing anything mentioned in a) and/or b) above;

you are responsible for proving why this Exclusion, in whole or in part, should not be applied. If any portion of this Exclusion is found to be invalid or unenforceable, the remainder of it will remain in force and effect;
- loss or damage to any property and expense or legal liability; directly or indirectly caused by or contributed to by or arising from:
 - ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel;
 - the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
 - pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
- you** riding on a motorcycle, Quad bike or any mechanically assisted cycle with an engine capacity in excess of 125cc and in any event if **you** fail to wear a crash helmet;
- you** driving a motor vehicle or riding a motorcycle, Quad bike or any mechanically assisted cycle without an appropriate licence or when not insured under a motor insurance policy;

- 16) the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
 - 17) mountaineering or rock climbing, ordinarily necessitating the use of picks, ropes or guides, or pot-holing;
 - 18) **your** manual work or hazardous occupation of any kind;
 - 19) taking part in dangerous expeditions or the crewing of a vessel outside European waters;
 - 20) any payment which **you** would normally have made during **your** travels, if nothing had gone wrong;
 - 21) failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date (this exclusion does not apply to claims made under Section 2 – Personal Accident, Section 3 – Medical and Other Expenses and Section 4 – Hospital Benefit);
 - 22) off-piste skiing except when complying with 'Off-Piste Skiing' on page 5;
 - 23) ski jumping, mono skiing, ice hockey, the use of skeletons or bobsleighs;
 - 24) ski or ski bob racing in International and National events and their heats and officially organised practice or training for these events;
 - 25) **your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel.
3. In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination both at **our** expense.
 4. **You** must take all reasonable steps to recover any lost or stolen article.
 5. If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited.
 6. The original validation certificate must be produced before any claim is paid.
 7. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
 8. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
 9. **We** may at any time pay to **you** **our** full liability under the policy after which no further payments will be made in any respect.
 10. It is a condition of this insurance that all material facts have been disclosed to **us**, failure to do so may invalidate this insurance leaving **you** with no right to make a claim.
 11. If at the time of making a claim there is any other policy covering the same risk **we** are entitled to contact that insurer for a contribution.
 12. 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 apart from that Act.

CONDITIONS

1. No payment will be made under Sections 1, 2, 3, 4 or 16 without appropriate medical certification.
2. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.

GEOGRAPHICAL AREAS

AREA 1 United Kingdom, Europe, including countries west of the Ural Mountains; Channel Islands and Republic of Ireland; the Azores; Canary Islands; Iceland; Madeira and countries bordering the Mediterranean Sea (except Egypt, Israel, Lebanon, Libya and Syria).

AREA 2 Worldwide.

24 HOUR MEDICAL EMERGENCY HELPLINE

Medical Emergencies

If **you** are admitted to hospital and **you** are likely to remain in hospital for more than 24 hours, **you** must contact ONE Assist Limited immediately. If **you** do not, this could mean **we** will provide no cover or **we** reduce the amount **we** pay for medical expenses. If **you** receive medical treatment abroad and costs are likely to exceed £250, or the equivalent in local currency, **you** must notify ONE Assist Limited.

Returning early to the United Kingdom

If **you** have to return to the **United Kingdom** under Section 1– Cancellation and Curtailment, or Section 3 – Medical and Other Expenses, ONE Assist Limited must authorise this. If they do not, this could mean that **we** will not provide cover or **we** may reduce the amount **we** pay for **your** return to the **United Kingdom**.



ONE ASSIST LIMITED

Phone: +44 (0) 1992 444 337 Fax: +44 (0) 1992 645 133

Email: ops@oneassist.com

ONE Assist Limited will provide immediate help if **you** are ill or injured outside the **United Kingdom**. They provide a 24-hour emergency service 365 days a year.

When contacting the above you will need to quote the reference number stated below, your name, address, telephone number, confirm that you are insured with Optimum Underwriting through Buddy Dive Insurance and quote OPT 139.

HOW TO MAKE A CLAIM

- 1) If **you** need to make a claim please obtain a claim form by telephoning or writing to the appropriate claims service below within 28 days of **your** return, quoting Optimum Travel Insurance and which section of the policy **you** are claiming under.

FOR SECTIONS 1 TO 10 AND 12 TO 18

Preferential Administration Services
6th Floor, Central House, Clifftown Road,
Southend-on-Sea, Essex SS1 1AB
Tel: 0843 208 0528
Fax: 0843 208 1904
Please quote scheme number BD400

FOR SECTION 11 – LEGAL EXPENSES

Lexceteras Limited
Minerva House, Holbeach Technology Park, Park Road, Holbeach,
Lincolnshire PE12 7PT
Tel: 0843 208 2031 Fax: 01406 493083
Email: enquiries@lexceteras.co.uk

- 2) Then return **your** completed claim form to the claims service together with **your** original policy and validation certificate, confirmation of booking, all original receipts and police reports (which must be obtained within 48 hours of discovery in the event of loss, burglary or theft of money, valuables or any items of personal baggage) and any other evidence requested on the claim form.

COMPLAINTS PROCEDURE

Any enquiry or complaint **you** may have regarding **your** policy, or a claim notified under **your** policy, may be addressed to **us**. Please quote details of the policy, including **your** Validation Certificate number and/or claim number to enable the enquiry to be dealt with speedily.

If **you** are not satisfied with the handling of a complaint, **you** should write to the following:-

FOR SECTIONS 1 TO 10 AND 12 TO 18

Managing Director
Optimum Underwriting Limited
PO Box 337
Dorking
Surrey RH4 3YN

FOR SECTION 11 – LEGAL EXPENSES

Managing Director
Lexceteras Limited
Minerva House
Holbeach Technology Park
Park Road
Holbeach
Lincolnshire PE12 7PT

FOR ALL SECTIONS

If **your** complaint is not dealt with to **your** satisfaction by either of the Managing Directors as stated above, **you** should then write to:

The Chief Executive
Groupama Insurance Company Limited
24-26 Minories
London EC3N 1DE

If **you** are still not satisfied **you** have the right to refer any dispute to the **Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.**

DATA PROTECTION ACT 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1988, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.



Optimum Underwriting Limited are Underwriting Agents for Groupama Insurance Company Limited

Optimum Underwriting Limited and Groupama Insurance Company Limited
are authorised and regulated by the Financial Services Authority

Groupama Insurance Company Limited are covered by the Financial Services Compensation Scheme (FSCS).

This means that you may be entitled to compensation from the scheme if we cannot meet our obligations.

This depends on the type of business and the circumstances of the claim and would provide cover for 90% of the claim with no upper limit.

Further information about compensation is available from the FSCS at www.fscs.org.uk or telephone 020 7892 7300.

Optimum Underwriting Limited
PO Box 337, Dorking, Surrey RH4 3YN

Registered office: Somers, Cranbrook Road, Benenden, Kent TN17 4ET
Registered in England No. 3805719