



# INSIGNIA

Single Trip and Annual Multi Trip Travel Insurance  
Policy Wording

**Adventurous Training**

**Challenge Pursuits**

**Sports**

**Groups**

**Competitive Snow and Ice Sports**

Underwritten on behalf of Arch Insurance Company (Europe) Ltd.

Registered address: 5th Floor, Plantation Place South, Great Tower Street, London EC3R 5AZ.

Registered in England and Wales No 4977362.

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In the event of a medical emergency contact

**CEGA on +44 (0) 1243 621134**

or Fax +44 (0) 1243 773169

For all other claims please see page 14 – Claim Notification

## Introduction

This Policy Wording, together with **your Schedule** and any **Endorsement(s)** applied forms **your** Single Trip or Annual Multi Trip **policy** and sets out the conditions of the contract of insurance between **you** and **us**.

Please read **your policy** carefully and keep it in a safe place.

- **You** should understand what the **policy** covers and does not cover
- **You** should understand **your** duties under the **policy**

Please contact **your** intermediary or broker if this **policy** wording is not correct or **you** would like to ask any questions.

## Information you have given to us

In deciding to accept this insurance and in setting the terms and premium **we** have relied on the information given by **you**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete.

If any of the information **you** provide in relation to this **policy**, proves to be inaccurate or incomplete it could adversely affect this insurance or part of it and the validity of claims under it. In the event of inaccurate or incomplete information being provided **we** may:

- treat this insurance as if it never existed and refuse to pay claims and return the premium paid. **We** will only do this if **we** provided **you** with insurance cover which **we** would not otherwise have offered;
- amend the terms of this **policy**. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **your** carelessness;
- charge **you** more for this **policy** or reduce the amount **we** pay on a claim in the proportion the premium **you** have paid bears to the premium **we** would have charged; or
- cancel the **policy** as shown in Right to Cancel below.

**We** will write to **you** if **we**:

- intend to treat the **policy** as if it never existed; or
- need to amend the terms of this **policy**; or
- require **you** to pay more for this **policy**.

If **you** become aware that information given to **us** is inaccurate or incomplete, **you** must inform **us** immediately.

## Right to Cancel

**You** have a right to cancel this **policy** and receive a full refund of the premium paid for a period of 14 days (the cooling off period) from the date **you** receive **your** documentation, provided **you** have not undertaken a **covered trip** or made a claim against the **policy**. To exercise **your** right to cancel **you** must contact **your** intermediary or broker.

**You** can also cancel this **policy** at any time by writing to **us** but no refund of premium will be given after expiry of the 14 day cooling off period.

**We** can cancel this **policy** by giving 30 days written notice to **you** at **your** last known address and in such an event the premium for the period up to the date of the cancellation will be returned to **you** on a pro-rata basis. **We** will only do this for a valid reason.

Examples of valid reasons include but are not limited to:

- non-payment of premium;
  - a change in risk occurring which means that **we** can no longer provide **you** with insurance cover;
  - **Your** non-cooperation or failure to supply any information or documentation requested by **us**;
  - **Your** use of threatening or abusive behaviour or the use of threatening or abusive language.
- No return of premium will be made to **you** if any claim has been paid or is outstanding under this **policy**.

## Eligibility

Unless agreed in advance by **us** this insurance is only available to members of the **United Kingdom** armed forces resident in the **United Kingdom**, or those permanently posted outside the **United Kingdom** on behalf of the **United Kingdom** armed forces. Cover also includes persons associated with the **United Kingdom** armed forces, travelling under the auspices of the **United Kingdom** armed forces.

## Law Applicable to This Policy

Unless specifically agreed to the contrary in writing, this **policy** shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

## Data Protection

**We** may use information **we** hold about **you** to contact **you** about **your** insurance.

Information may be used by **us** and **our** agents and service providers for the purpose of arranging and handling **your policy**, and to make sure that claims are settled effectively.

**We** may use information for research, marketing or statistical purposes. **We** will not use **your** information or pass it on to any other person for the purposes of marketing further products or services to **you**.

**You** should obtain the permission of all **insured persons** for **us** to use information in this way. **You** can ask **us** for more information about this.

## Definitions

Wherever words or phrases appear in the **policy** in **bold type** they have the meaning shown below. Some sections of the **policy** contain additional definitions which are specific to and set out in those sections.

### Country of Posting

Any country where **you** are a resident on permanent posting as a member of the **United Kingdom** armed forces or as a family member of such person.

### Covered Trip – Single Trip

(where 'Single Trip' is indicated in the **Schedule**)

A trip that takes place entirely during the **period of insurance** and within the **geographical limits** specified in the **Schedule**. Such trip shall be deemed to commence from the time **you** leave **your** home or place of business in the **United Kingdom** or **country of posting**, whichever the later, and shall end at the time **you** return to **your** home or place of business in the **United Kingdom** or **country of posting**, whichever shall be the earlier.

*For the purposes of cover under Section D Cancellation and Curtailment, cover is deemed to be effective from the date that this **policy** has been issued.*

### Covered Trip – Annual Multi Trip

(where 'Annual Multi Trip' is indicated in the **Schedule**)

A trip of up to 31 days that takes place entirely during the **period of insurance** (or continues into the next period of insurance if **Your** contract is renewed with **us** and is in force at the time of any incident resulting from a claim) and within the **geographical limits** specified in the **Schedule**. Such trip shall be deemed to commence from the time **you** leave **your** home or place of business in the **United Kingdom** or **country of posting**, whichever the later, and shall end at the time **you** return to **your** home or place of business in the **United Kingdom** or **country of posting**, whichever shall be the earlier. Trips undertaken wholly within the **United Kingdom** or **your country of posting** will only be covered where there is a minimum of two nights pre-booked accommodation. A trip which exceeds 31 days duration shall NOT be deemed a **covered trip**.

*For the purposes of cover under Section D Cancellation and Curtailment, cover is deemed to be effective from the inception date of this **policy** or the date the **covered trip** is booked, whichever is the later.*

### Excess

The first amount of a claim to be paid by **you** as shown in the **Schedule**.

### Endorsement/Endorsements

A written alteration to the **policy**.

### Geographical Limits

As stated in the **Schedule**.

EUROPEAN COVER means the United Kingdom, the Continent of Europe west of the Ural Mountains, any other country or island with a Mediterranean coastline, the Azores, Canary Islands, Republic of Ireland, Iceland and Madeira.

WORLDWIDE COVER means anywhere in the World.

### Hijack

The unlawful seizure or wrongful exercise of control of the aircraft or other conveyance of the crew thereof in which **you** are travelling as a passenger.

### Jewellery and Valuables

Items of gold, silver or other precious metals, watches, jewellery and semi-precious or precious stones, furs, curios, works of art, cameras and other photographic equipment, television and video equipment, mobile phones, telescopes, binoculars, computer equipment, games consoles and equipment, radios, cassette and compact disc players, personal audio equipment, laptops, computer tablets, personal organisers and electronic navigation equipment.

### Period of Insurance

For the dates shown in the **Schedule**. The period of insurance in respect of each **policyholder** is automatically extended without additional premium if necessitated by delay outside his/her control.

### Policy

This Policy Wording, together with **your Schedule** and any **Endorsement(s)** applied to **Your Schedule** forms **Your** Single Trip or Annual Multi Trip policy and sets out the conditions of the contract of insurance between **You** and **Us**.

### Relative

Husband, wife, partner, parent, parent-in-law, son or daughter-in-law, son or daughter, brother or sister, grandparents and grandchildren.

### Schedule

The document which specifies details of the **policyholder** and any **Endorsements** applying to the **policy**.

### United Kingdom

England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

### We/Us/Our/Insurer

Arch Insurance Company (Europe) Limited.

### You/Your/Policyholder/Insured Person

The person or persons as specified in the **Schedule**.

## Activities Covered

Participation in the following Level 1 activities is covered at no additional premium and without the need for prior declaration.

Participation in Level 2, Level 3 and Level 4 activities is covered only if notified to **us** prior to commencement of the **covered trip** and is shown on **your Schedule** and any appropriate additional premium has been paid.

### Level 1

Abseiling, Angling, Archery, Badminton, Band Tours, Battlefield Tours, Basketball, Boating, Canoeing, Cricket, Cycling, Dog Sledding, Fencing, Football, Golf, Gymnastics, Hill Walking, Kabaddi, Kayaking, Klettersteig (grades A & B), Lacrosse, Modern Pentathlon, Mountain Biking, Netball, Orienteering, Pony Trekking, Rafting, Rock Climbing (top-rope/abseil), Rounders, Rowing, Sailing (within 12 mile limit of coastline), Squash, Scuba Diving (up to 30m), Surfing, Swimming, Table Tennis, Tennis, Ten-Pin Bowling, Trekking (up to 3,500m), Tug of War, Via Ferrata (grades 1 & 2), Volleyball, Water Polo, Water Skiing/Wakeboarding, White Water Rafting (up to grade 3), Windsurfing.

### Level 2

Caving, Hockey, Ice Skating, Judo, Klettersteig (grade C), Martial Arts, Mountaineering (grades F & PD and below 3,999m), Recreational Skiing (Alpine, Dry Slope, Glacier, Nordic, Snowboarding, Telemark, Dry Slope and Ski Touring), Rock Climbing (single pitch), Rugby League, Rugby Union, Ski Bobbing, Ski Doo, Scuba Diving (up to 40m), Tobogganing, Trekking (up to 5,500m), Triathlon, Via Ferrata (grade 3), White Water Rafting (grades 4 & 5), Weightlifting.

### Level 3

Canyoning, Equestrian, Horse Riding (excluding jumping and competing), Ice Hockey, Klettersteig (grades D & E), Mountaineering (grades F, PD, AD & D and above 4000m), Recreational Ice Sports (Bobsleigh, Cresta, Luge, Skeleton), Rock Climbing (multi -pitch), Via Ferrata (grades 4 & 5), White Water Rafting (grade 6).

### Level 4

Competitive Skiing (Alpine, Dry Slope, Glacier, Nordic, Snowboarding, Telemark and Ski Touring) and Ice Sports (Bobsleigh, Cresta, Luge, Skeleton).

Where cover includes skiing, cover is provided when being undertaken off-piste provided such activity is not undertaken alone and/or against local authoritative warning or advice.

# Part 1 – Medical & Emergency Expenses, Personal Accident, Personal Liability & Legal Defence Costs

## SECTION A – MEDICAL & EMERGENCY EXPENSES

Subject to the terms of this **policy we** will reimburse an **insured person** in respect of reasonable expenses necessarily incurred for medical, surgical, diagnostic, remedial treatment and emergency dental treatment as a result of an **insured person** falling ill, or sustaining accidental bodily injury during the **Period of Insurance** up to the limit shown in the **Schedule**. This includes, where necessary:

- i) a 24-hour Worldwide Medical Emergency Service in the event of a serious medical emergency during the **Period of Insurance** in the event **you** are involved in a serious medical emergency outside the **United Kingdom, or country of posting**.
- ii) moving the **insured person** from the scene of the incident (including helicopter evacuation).
- iii) guaranteeing payments for hospital or doctor's fees.
- iv) arranging repatriation to the **United Kingdom or country of posting**.
- v) additional accommodation and travel expenses (including those of any one person who is required on medical advice to travel to remain with or escort an **insured person** who is the subject of a claim under this section such expenses being included within the limit applying to the sick/injured **insured person**).
- vi) arranging an outward and return journey of the next of kin to a sick or injured **insured person** whilst that **insured person** is in hospital.
- vii) arranging for admission to a hospital in the **United Kingdom or country of posting** when required on the repatriation of an **insured person**.
- viii) funeral expenses overseas or transport of body or ashes in the event of death to the **United Kingdom or country of posting** incurred during the **covered trip** resulting from accident bodily injury, sickness or **hijack**.

## EXTENSION OF COVER

### (Applicable to Single Trip policies only)

Section A is extended to cover reasonable medical and emergency expenses necessarily incurred in the **country of posting** as a result of an **insured person** falling ill or sustaining accidental bodily injury during an official adventurous training or winter sports exercise within their **country of posting**,

## Exclusions Applying to Section A

We shall not be liable for expenses:

- a) arising from any pre-existing defect, infirmity or condition for which an **insured person** is receiving regular medical treatment, advice or consultation at the time of effecting this Insurance or at the commencement of the **covered trip**, whichever is the later;
- b) incurred in the United Kingdom or country of posting (other than as provided under Extension of Cover above), or as a continuation of treatment already received outside the **United Kingdom or country of posting** on a **covered trip**;
- c) incurred more than 12 calendar months after completion of the **covered trip**;
- d) incurred due to accidents resulting from the use of motorcycles over 125cc. For motorcycles up to 125cc the driver must be qualified and in possession of a full driving licence valid in the country where the vehicle is to be operated. Both driver and passenger must be wearing safety crash helmets.
- e) arising from the treatment of alcoholism, alcohol abuse, drug abuse or from taking drugs not prescribed by a registered qualified medical practitioner. Expenses arising from taking drugs prescribed for the treatment of drug abuse or drug dependency are also excluded;
- f) incurred in replenishing supplies of medication which were prescribed and supplied to an **insured person** prior to the commencement of the **covered trip**.

## WHAT TO DO IN THE CASE OF A MEDICAL EMERGENCY

In the event of an **insured person** suffering serious injury or illness which may lead to hospital treatment as an in-patient or emergency repatriation or evacuation please contact:

### CEGA ASSISTANCE

Telephone (from abroad): +44 (0) 1243 621134 or Fax (from abroad): +44 (0) 1243 773169

In the event of a serious medical emergency **you** must contact the emergency medical assistance service who will be solely responsible for all decisions on the most suitable, practical and reasonable solutions to any problem. Do not attempt to find **your** own solution and then expect **us** to reimburse **you** without prior authorisation. Failure to contact the emergency medical assistance service may invalidate **your** claim.

Experienced insurance and medical staff will deal with **your** enquiry and, where necessary, ensure:

- (a) guarantee of payment for **your** admission to an overseas hospital;
- (b) coordination with **your** treating doctor and hospital staff in regards to **your** medical care;
- (c) repatriation to **United Kingdom or country of posting** by the best method of transportation in consultation with **your** treating doctor;
- (d) arrangements for admission to a hospital or nursing home in the **United Kingdom, or country of posting** when required on **your** repatriation;
- (e) arrangements made for other members of the travelling party to travel home if required;
- (f) arrangements for the outward and return journeys of **your** next of kin to whilst **you** are in hospital;
- (g) funeral expenses overseas or transport costs for the return of **your** body or **your** ashes to **your** home address in the **United Kingdom or country of posting** should **your** death occur overseas.

## PLEASE NOTE

Any **insured person** can obtain assistance by telephoning day or night, the purposes of the Worldwide Emergency Service is to assist people with serious problems. Please use the facilities only where genuine emergency situations arise.

## Section B – PERSONAL ACCIDENT

### Benefits

We shall pay the Sum Insured stated in the **Schedule** if in the course of the **covered trip**, **you** sustain bodily injury by accidental, visible and violent means which solely and independently of any other cause within 12 calendar months of the date of the accident results in **you** suffering:

- i) Death;
- ii) **Loss of an eye** as defined (one or both eyes);
- iii) **Loss of limb** as defined (loss of one or more limbs);
- iv) **Loss of an eye** (one or both eyes) and **loss of limb** (one or more limbs);
- v) **Permanent total disablement** as defined.

### Definitions & Limitations

- a) if **you** are aged 15 years or below at the date of the accident, the death benefit is limited to GBP2,500.
- b) benefit shall not be paid in respect of any one **insured person** under more than one of items (i) to (v) above.
- c) **Permanent total disablement** shall mean disablement which entirely prevents **you** from attending to **your** usual business or occupation (or from attending to any and every business or occupation if **you** are not in gainful employment at the date of the accident) and which lasts 12 consecutive calendar months from the date of the accident and at the expiry of that period is beyond hope of improvement.
- d) **Loss of limb** shall mean permanent loss by physical separation of a hand at or above the wrist or a foot at or above the ankle and includes total and irrecoverable loss of use of hand, arm or leg.
- e) **Loss of an eye** shall mean total and irrecoverable loss of sight of the eye.

### Exclusions applying to Section B

This Section does not cover death or disablement in any way caused or contributed to, by or resulting from

- a) alcoholism, alcohol abuse, drug abuse nor from taking drugs not prescribed by a registered qualified medical practitioner, nor from taking drugs prescribed for the treatment of drug abuse or drug dependency.
- b) use of motorcycles over 125cc. For motorcycles up to 125cc the driver must be qualified and in possession of a full driving licence valid in the country where the vehicle is to be operated. Both driver and passenger must be wearing safety crash helmets.

## Section C – PERSONAL LIABILITY & DEFENCE COSTS

Subject to the terms of this **policy** we will provide cover up to the Sum Insured stated in the **Schedule** against all sums for which the **insured person** may become liable to pay in respect of:

- i) accidental bodily injury to or death, illness or disease of any person other than the **insured person** or any person engaged in the service of the **insured person**.
- ii) accidental loss of or damage to property not belonging to or in the charge or under the control of the **Insured Person** or any person engaged in the service of the **Insured Person** anywhere in the world.

In the event of the death of the **insured person** we will indemnify the personal legal representatives in respect of such liability incurred by the deceased person.

The maximum amount payable hereunder in respect of legal liability for any one accident or series of accidents constituting one occurrence shall not exceed in the aggregate the **Sum Insured** inclusive of

- a) costs and expenses incurred by the **insured person** with **our** written consent.
- b) costs and expenses recoverable from the **insured person** by any claimant.
- c) costs and expenses for legal defence to a maximum limit of GBP25,000.

### Exclusions applying to Section C

We will not be liable for any claim arising from:

- A. bodily injury to:
  - a) any member of **your** family;
  - b) any person who is under a contract of service with **you** and which arises out of and in the course of their employment with **you**;
- B. bodily injury to or damage to the property of any person(s) with whom **you** are travelling, irrespective of whether such person(s) is covered under this **policy** or not;
- C. loss or damage to property belonging to **you** or in **your** custody or control or the custody or control of **your** family or **your** servant or agent;
- D. the ownership, co-ownership, possession or use by you of any land or buildings;
- E. the ownership, co-ownership, possession, use or whilst under your control of any firearms or any mechanically propelled vehicle (other than golf buggies), aircraft, hovercraft, or watercraft (other than manually propelled watercraft);
- F. liability which **you** are responsible for because of an agreement that **you** entered into or arising out of **your** employment;
- G. the practice of a profession or **your** occupation or the supply of goods and services by **you**;
- H. loss or damage occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
- I. any claim for legal fees where in **our** opinion there is insufficient prospect of success in obtaining a reasonable benefit;
- J. bodily injury to or damage to the property of any person(s) arising through **you** operating as a guide, instructor or activity leader.

## Part 2 – Cancellation & Curtailment, Missed Departure and Delayed Departure (including Hijack)

### SECTION D – CANCELLATION & CURTAILMENT, MISSED DEPARTURE

Definition for Section D

**Curtailment** shall mean abandonment of a **covered trip** by early return to the **United Kingdom** or **country of posting**.

#### Cover

Subject to the terms of this **policy** this section will reimburse the **insured person** (or his/her legal personal representative(s)) with deposits already paid (if not recoverable) and any amounts for which the **insured person** is legally responsible if the **covered trip** is cancelled OR a proportionate amount of expenses paid or incurred and not recoverable or usable which are lost through curtailment of the **covered trip** plus necessary additional accommodation and travel expenses incurred due to any of the following circumstances

- A.
  - i) Death.
  - ii) Disablement (by accidental bodily injury or sickness).
  - iii) Compulsory quarantine.
  - iv) Death of any **relative** or close business associate.
  - v) Disablement (by accidental bodily injury or sickness) of any **relative** or close business associate.
- B. The cancellation of scheduled or chartered transport services (including connecting publicly licensed transportation) caused by accident, strike, industrial action, **hijack**, criminal act, bomb scare, riot, civil commotion, fire, flood, earthquake, landslide, avalanche, adverse weather conditions or mechanical breakdown, provided that the event giving rise to such cancellation occurs, or is only announced, after this **policy** is effected or the **covered trip** is booked, whichever the later.
- C. Jury service or witness summons.
- D. Redundancy (qualifying for statutory payment).
- E. Travel being prevented by Government restriction following an epidemic.
- F. Emergency duty as a member of the Armed Forces.
- G. The withdrawal of leave for members of the Armed Forces or employees of a Government Department provided that such cancellation or curtailment could not reasonably have been expected at the time of applying for this **policy**.
- H. Fire, storm, flood, subsidence or malicious damage rendering the home uninhabitable.
- I. Police requiring the presence of an **insured person** following burglary at home or place of business.
- J. Additional travel expenses up to a maximum of GBP1,000 incurred in the event that the Ministry of Defence withdraws the aircraft in which **You** were booked to travel less than seven days before the pre-booked departure date.

In respect of the above circumstances

1. **A to J** must relate to the **insured person** or any person with whom he/she intends to travel or is travelling.
2. **A to J** must occur after the acceptance of the application for this **policy** and the payment of the premium.
3. **A** must be certified by a qualified registered medical practitioner.

#### Missed Departure

This Section also covers reasonable additional travel and accommodation expenses up to a maximum of GBP500 incurred in meeting pre-booked overseas travel arrangements or reaching pre-booked accommodation overseas if at the start of the **covered trip you** miss **your** pre-booked international flight, rail journey or voyage from the **United Kingdom** or **country of posting** due to any of the reasons listed in Cover B of this section (above) which directly affects the progress of the conveyance in which **you** are travelling to the prearranged **United Kingdom** or **country of posting** departure point.

#### Extension to Cover

This section also covers reasonable travel and accommodation expenses up to a maximum of GBP250 incurred in the event that **you** are required to remain at **your** booked resort to assist in a Land Accident and Investigation Team enquiry.

In respect of this Extension to Cover:

- i) Where **Single Trip** is indicated in the **Schedule** the Period of Insurance is deemed not to apply;
- ii) Where **Annual Multi Trip** is indicated in the **Schedule** the 31 day trip limitation is deemed not to apply.

### Section E – DELAYED DEPARTURE (including hijack)

In the event that transport services on which the **insured person** has previously booked to travel are delayed due to the reasons listed in Section D Cover B above, **we** shall indemnify **you** as follows:

- i) In respect of the outward journey at commencement of a **covered trip**:
  - a) up to the Sum Insured stated in the **Schedule** for irrecoverable loss of travel and accommodation expenses paid or due to be paid should the **insured person** opt to cancel a **covered trip** completely following a delay of 24 hours or more, less any amounts recoverable under Section D Cover B; or
  - b) GBP20 for the first completed 12 hour period of delay and GBP40 for each subsequent 12 hour period, up to a maximum of GBP180 in all.
- ii) In respect of all subsequent journeys during a **covered trip**, GBP20 for each completed 12 hour period of delay, up to a maximum of GBP180 in all.

#### CONDITIONS & LIMITATIONS

1. **You** must obtain written confirmation from the carriers or their agents of the actual date and time of departure and the reasons for delay before a claim is considered under this Section.
2. Claims under this Section shall be calculated from the time of departure of the conveyance on which an **insured person** was booked to travel, as specified in the booking confirmation.



## **EXTENSION OF COVER**

### **Hijack of the insured person**

In the event of **your** means of transportation being subjected to a **Hijack** during a **covered trip** and **you** being detained as a result for a period in excess of 24 hours, **we** will pay the sum of GBP50 to **you** for each period of 24 hours of detention up to a maximum of 21 days.

In respect of this Extension of cover:

- i) Where single trip is indicated in the **Schedule** the **Period of Insurance** and the **geographical limits** are deemed not to apply;
- ii) Where annual multi-trip is indicated in the **Schedule** the **geographical limits** and the 31 day trip limitation are deemed not to apply.

### **Exclusions applying to Sections D & E**

**We** shall not be liable for claims resulting from:

- A. Any **covered trip** booked when **you** are aware that **you** or **your** unit may be deployed between the date the **covered trip** was booked and the last day of the trip;
- B. Any condition or set of circumstances known to **you** at the time the insurance was effected or at the time a **covered trip** was booked, whichever is the later, where such condition or set of circumstances could reasonable have been expected to give rise to cancellation or curtailment of a **covered trip**;
- C. Lack of reasonable care over means of travel, route or departure time;
- D. Disinclination to travel.

## Part 3 – Personal Baggage and Personal Money

### SECTION F – PERSONAL BAGGAGE

Subject to the terms of this **policy we** will reimburse **you** in respect of:

- A. loss of or damage to personal baggage (including personal effects) by accident or misfortune during a **covered trip**;
- B. temporary loss due to delay in delivery of baggage to the **insured person** for at least 18 hours from the time of arrival at destination (maximum payment GBP100 for emergency purchase of essential items).

Under this Section we will not pay more than:

- i. GBP1,500 for any one **insured person**;
- ii. GBP300 for any single item;
- iii. GBP1,000 for **jewellery & valuables** for any one **insured person**;
- iv. GBP250 in total for all skis and sports equipment.

#### Exclusions applying to Section F

**We** shall not be liable for claims resulting from:

- A. loss or damage caused by the process of cleaning repairing or restoring any article wear and tear the action of light or atmospheric conditions moth or any other gradually operating cause;
- B. mechanical or electrical breakdown or derangement;
- C. loss of or damage to stamps documents or contactor corneal lenses;
- D. money held other than for social or domestic use.;
- E. depreciation in value of money or shortages due to error or omission;
- F. loss of or damage to skis and sports equipment
  - i. caused whilst in use; or
  - ii. more than 5 years old or where **you** cannot prove the age; or
  - iii. loaned to you by the Military or any other third party individual, charity or organisation;
- G. theft from unattended road vehicles other than from a locked luggage boot, concealed luggage compartment or glove compartment following forcible and violent entry to a securely locked vehicle;
- H. Losses not reported to the police with 24 hours of discovery and where a police or property irregularity report (PIR) is not obtained.

### Section G – PERSONAL MONEY

Subject to the terms of this policy **we** will reimburse **you** in respect of loss of personal money occurring during a **covered trip**

Personal money shall be defined as including cash, bank, or currency notes, cheques, postal orders, travellers cheques, travel tickets, passports, driving licences, green cards and petrol coupons, used for social, domestic and charitable purposes.

Not exceeding GBP1,000 each **insured person**. Cash limit GBP250 each **insured person**.

#### Exclusions Applying to Section G

**We** shall not be liable for claims resulting from:

- A. shortages due to error or omission;
- B. depreciation in value;
- C. Personal money losses not reported to the Police within 24 hours of discovery and where a police report is not obtained;
- D. any loss of credit cards, cash or cheque cards not reported to the issuing Bank or Authority as soon as the bankers or authority's office hours allow;
- E. losses insured by any other policy or policies except in respect of any excess beyond the amount which would have been payable under such other policy or policies if this **policy** had not existed;
- F. losses from unattended vehicles.

## Part 4 – Group Owned/Loan Store Kit & Equipment

### Section H – Group Owned/Loan Store Kit & Equipment

Subject to the terms of this **policy we** will pay up to the Sum Insured shown in the **Schedule** for loss or damage to property belonging to **your** unit, unless insured elsewhere, or property for which you are responsible for loss or damage that belongs to loan stores such as DSDA Loan Store, Bicester.

For those trips where an **insured person** is undertaking winter sports, this Section includes:

- (i) Skis & associated kit;
- (ii) Snowboards & associated kit;
- (iii) Biathlon rifles & ancillary items.

#### Exclusions Applying to Section H

**We** shall not be liable for claims resulting from:

- A. The amount of the Excess shown in **your Schedule**;
- B. Losses which are not reported to the Police or appropriate authorities within 24 hours of discovery or as soon as is reasonable practicable, and where a Police or Property Irregularity Report (PIR) is not obtained;
- C. Confiscation, requisition, detention, destruction or damage by customs authorities or such officials;
- D. Loss or damage to sports and scuba diving equipment (not including biathlon rifles and ancillary items):
  - a. whilst in use, or;
  - b. due to mechanical breakdown or anything that happens gradually;
- E. Loss or damage to biathlon rifles and ancillary items due to mechanical breakdown or anything that happens gradually;
- F. Abandonment, unless the abandonment is a result of an attempt to save human life.

In respect of the above, where shown in the **your Schedule** as being included, the following limits of cover shall apply;

- Biathlon Rifles and ancillary items shall be covered up to a maximum of:
  - o GBP2,500 per rifle;
  - o GBP500 per rifle for ancillary items;
  - o GBP25,000 in respect of all rifles and ancillary items.
- Skis, snowboards and associated kit shall be covered only up to a maximum of:
  - o GBP1,000 for any one **insured person**;
  - o GBP600 any one set of skis;
  - o GBP25,000 in respect of all skis, snowboards & associated kit.

## Part 5 – Group Money/Cash In Lieu Of Rations (CILOR)

### Section I – Group Money/Cash In Lieu of Rations (CILOR)

In this Section, **group money** means cash and cash-equivalent payment cards provided by the unit for the use of **insured persons** as cash in lieu of rations. Cover is only provided by this Section to the extent **you** are held responsible for the **group money** and any loss or damage to **group money** cannot be recovered from any other source.

This Section will pay **you** up to the Sum Insured for:

- i. loss of group money, which an insured person is responsible for in connection with the covered trip;
- ii. loss or damage to:
  - a. any case, bag or waistcoat used for carrying **group money** following theft or attempted theft, up to a limit of £250;
  - b. clothing and personal belongings owned by an **insured person**, up to a limit of £500 per **insured person** following robbery or attempted robbery.

Conditions applying to Section I

- i. Unless **group money** is in a locked safe it must be in the personal custody of an able-bodied adult, and
- ii. no such adult will hold more than GBP5,000 (or GBP equivalent) of **group money**, and

Cover under Section I is extended for up to two days either side of the **Period of Insurance** for **group money** when held at an **insured person's** home.

#### Exclusions Applying to Section I

**We** shall not be liable for claims

- A. for losses which are not reported to the Police within 24hrs of discovery, and where a police report is not obtained;
- B. for confiscation, requisition, detention, destruction or damage by customs authorities or such officials;
- C. for losses from luggage that is in the custody of an airline or other common carrier;
- D. for losses from unattended vehicles;
- E. for losses due to dishonesty of an **insured person**, trick, act of deception, exchange rate movement or unexplained loss;
- F. for losses not discovered within 7 working days of the loss;
- G. where there has been breach on any of conditions i or, ii above.

## General Exclusions applicable to all sections

### We shall not be liable for:

- A. loss, damage, death, disablement or expenses directly or indirectly occasioned, by happening through or any consequence of war or invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power;
- B. acts of terrorism;  
For the purpose of this exclusion an act of terrorism means an act including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological or similar purposes, or reasons including the intention to influence any government and/or to put the public or any section of the public in fear;
- C. any claim directly or indirectly caused by or resulting from the failure or anticipated failure of any computer data processing equipment or media microchip integrated circuit or similar device or any computer software or firmware (whether the property of the **policyholder** or not) to correctly recognise or respond to any date whether occurring before during or after the year 2000;
- D. any claim if at the time of effecting this **policy** or commencing a **covered trip** you:
  - a. are receiving inpatient treatment or awaiting such treatment in a hospital or nursing home; or
  - b. are travelling with the intention of obtaining medical treatment or against the advice of a regulated medical practitioner;
- E. any claim if **you** have received a terminal prognosis, other than for cancellation of a **covered trip** under Section D, provided that:
  - a. the **covered trip** has not commenced but had already been booked, and also
  - b. this **policy** had already been effected for the **covered trip**at the time the terminal prognosis was received;
- F. i) bodily injury sustained while under the influence of; or  
ii) disablement due wholly or partly to the effects of;  
intoxicating liquor or drugs other than drugs taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner but not for the treatment of drug addiction;
- G. bodily injury sustained while taking part in racing by horse, motor or motorcycle, motor rallies and competitions, aviation (except those activities mentioned under Activities Covered or when travelling solely as a passenger), motorcycling over 125cc (whether as driver or passenger), professional sports, professional entertaining;
- H. wilfully self-inflicted injury, suicide or attempted suicide;
- I. wilfully self-inflicted illness or venereal disease;
- J. the excess shown in the **Schedule**;
- K. Medical expenses recoverable under a reciprocal health arrangement and the cost of medical treatment in the **United Kingdom** or country of posting;
- L. loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from:
  - i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
  - ii) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- M. loss destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
- N. anxiety, depression, psychiatric, mental or nervous disorders, deliberate exposure to exceptional danger (except in the attempt to save human life), or **your** own criminal act.

## General Conditions

- A. This policy does not cover any event happening or caused elsewhere than within the **geographical limits** stated in the **Schedule**.
- B. The **insured person** shall take all reasonable steps
  - i) to prevent loss or damage;
  - ii) for recovery of property lost.
- C. This Policy Wording, **Schedule** and any **Endorsement(s)** applicable shall be read as one contract.
- D. **We** may at our own expense take proceedings in the name of the **insured person** to recover compensation or secure an indemnity from any third party in respect of any loss damage or expense covered by this **policy** and any amount so recovered or secured shall belong to **Us**.
- E. **Contribution**  
If there is any other insurance covering the same contingencies and to the extent that the loss is not excluded by this **policy**, **We** shall not be liable to pay or contribute more than **our** rateable proportion.
- F. **Arbitration**  
If any difference shall arise as to the amount to be paid under this **policy** (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with statutory provisions. Where any difference is to be referred to arbitration the making of an award shall be a condition precedent to any right of action against **us**.
- G. **Sanction Limitation and Exclusion Clause**  
**We** shall not provide any benefit under this policy to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any prohibition or restriction imposed under United Nations resolutions or the trade or economic sanction, law or regulations of the European Union, United Kingdom or United States of America.
- H. **Contracts (Rights of Third Parties) Act 1999**  
A person who is not party to this **policy** has no right under the Contracts (Right 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 that exists or is available apart from the Act.

## Claims Notification

All claims and correspondence relating to this Insurance should be addressed to:

CEGA Claims Service,  
PO Box 127,  
Chichester,  
West Sussex,  
PO18 8WQ.  
Tel: 01243 621417.  
Fax: 01243 621035.

Written notice must be given to **us** as soon as possible of any occurrence likely to result in a claim and in any event within thirty (30) days of completion of the relevant **covered trip**.

## Claim Conditions

### 1. Submission of Claim

Written notice of a claim shall be given to CEGA Claims Service without unnecessary delay after the loss, damage, injury, sickness or other occurrence with full particulars quoting the **policy** number and enclosing (where appropriate) a medical certificate.

### 2. Evidence

All certificates information and evidence to support a claim shall be provided at the expense of the **insured person** (or his/her legal personal representative(s)) and shall be in a form as required by the **us**. The **insured person** shall as often as required submit to medical examination at **our** expense.

### Fraudulent Claim

Subject to the provisions of applicable legislation:

1. If **you** or anyone on **your** behalf makes a fraudulent claim under this **policy**, **we**:
  - a) are not liable to pay the claim; and
  - b) may recover from **you** any sums **we** have paid to **you** in respect of the claim; and
  - c) may by notice to **you** treat the **policy** as having been terminated with effect from the time of the fraudulent act.
2. If **We** exercise our right under condition 1.c) above:
  - a) **We** shall not be liable to **You** in respect of a 'relevant event' occurring after the time of the fraudulent act. A 'relevant event' is whatever gives rise to a liability under the **policy** (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
  - b) **We** need not return any of the premiums paid.

The exercise of any of the rights under section 3 above in respect of one or more **insured person(s)** shall not affect the cover provided under the **policy** for any other **insured person**.

## Our Service to You

If **you** have any questions or concerns about any aspect of the handling of **your** insurance **you** should, in the first instance, contact your intermediary or broker.

If **you** have a complaint about **our** service or regarding a claim, please contact:

Arch Insurance Company (Europe) Limited,  
5th Floor, Plantation Place South,  
60 Great Tower Street,  
London,  
EC3R 5AZ.  
Tel: 0207 621 4500.  
Fax: 0207 621 4501.

If **you** remain dissatisfied, **you** may refer the matter at any time to the Financial Ombudsman Service, which is an independent body that arbitrates on complaints. They can be contacted at:

Financial Ombudsman Service,  
Exchange Tower,  
London,  
E14 9SR.  
Tel: 0800 023 4567 (for landline users) 0300 123 9123 (for mobile users).  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

In all communications the policy number appearing in the **schedule** should be quoted. Referral to the Financial Ombudsman Service will not affect **your** statutory rights.

## Financial Services Compensation Scheme

Arch Insurance Company (Europe) Limited are members of the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if they are unable to meet their obligations to **you** under this contract.

If **you** are entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of the contract.

Further information about the scheme is available from:

Financial Services Compensation Scheme,  
10th Floor, Beaufort House,  
15 St. Botolph Street,  
London,  
EC3A 7QU.  
Tel: 0800 647 1100 or 0207 741 4100  
[www.fscs.org.uk](http://www.fscs.org.uk)

Insignia Insurance Services  
Cross Key House  
22 Queen Street Salisbury  
Wiltshire  
SP1 1EY

**T:** +44 (0) 1722597980  
**E:** [admin@insigniainsurance.co.uk](mailto:admin@insigniainsurance.co.uk)  
**W:** [www.insigniainsurance.co.uk](http://www.insigniainsurance.co.uk)

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