

Your Monzo Individual Plan Holder Travel Insurance

Terms and Conditions



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If you need urgent medical assistance

Please call:

+44 (0) 20 8156 2610

(If you need an ambulance or other local emergency service, you should first contact the local emergency services.)

Contacting us

If you have any questions about your policy, please contact us at monzo@qover.com or call us on **0330 808 5209**.

We recommend that you save these important telephone numbers into your mobile phone.

	Phoning from the UK	Phoning from abroad
Zurich Assist 24-hour worldwide medical and emergency assistance service	020 8156 2610	+44 (0) 20 8156 2610
General enquiries Provided by Qover Monday to Friday 9am-5pm (UK time)	0330 808 5209	+44 (0) 330 808 5209

Contacting Qover or Zurich Assist to notify of an emergency or make a claim under this policy could not be easier. When you do need to make contact, you will need to provide your name, your policy number and your contact details so Qover or Zurich Assist can keep in touch. Please try to have these and other useful information to hand.

Please make sure you notify Qover or Zurich Assist within 30 days of your trip ending of any occurrence likely to give rise to a claim.

Information for the Monzo Individual Plan Holder

Policyholder

Monzo Bank Ltd, Broadwalk House, 5 Appold St, London EC2A 2AG.

Policy number

7512345.

Insurer

This policy is underwritten by Zurich Insurance Company Ltd.

Introduction

This is a travel insurance policy with Monzo Bank Ltd as the Group Policyholder.

As a Monzo Individual **plan holder** provided by Monzo Bank Ltd, **you** become an automatic beneficiary of this travel insurance policy.

You are eligible to receive the benefits of this insurance policy if **you** are a valid **plan holder** and meet the eligibility criteria at the time of an incident that may lead to a claim.

This document is a summary of the benefits that are provided to **you**, but it is not a contract of insurance. Please ensure **you** review this document, which details the covered benefits and related conditions and exclusions, carefully to ensure this cover meets **your** needs.

You must abide by the conditions set out in this document and **your** Monzo Individual plan agreement. Any claim will be settled in accordance with the terms and conditions found in this document.

This is a group insurance policy and whilst **you** may make a claim as a valid **plan holder** **you** do not have direct rights to seek changes to the terms or conditions of this insurance or direct rights against the insurer under this policy.

Only the legal policyholder, Monzo Bank Ltd, has direct rights against the insurer under the policy.

Monzo Bank Ltd will provide **you** with a notice of any changes to these terms and conditions that may affect **you**, including if **you** are no longer eligible or if the insurance cover that provides these benefits is cancelled.

Cancellation of cover

If **you** wish to cancel **your** cover as a beneficiary of this policy **you** can only do so by cancelling **your** Monzo Individual plan in accordance with **your** Monzo Individual plan terms and conditions. This will mean the other plan benefits will also be cancelled, please refer to **your** Monzo Individual plan agreement for full details of how to cancel **your** Monzo Individual plan.

You are unable to cancel the travel insurance benefit independently from **your** Monzo Individual plan.

Law applicable to this policy

This policy will be subject to the relevant law of England and Wales, Northern Ireland, Scotland, the Isle of Man or the Channel Islands depending upon **your home** address. If there is any dispute as to which law applies it will be English law. The parties agree to submit to the exclusive jurisdiction of the English courts.

Our complaints procedure

Our commitment to customer service

We are committed to providing a high level of customer service. If you feel we have not delivered this, we would welcome the opportunity to put things right for you.

Who to contact in the first instance

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with Qover, as they will generally be able to provide you with a prompt response to your satisfaction.

You can contact Qover by:

- filling in the form for new complaints at <https://monzo.qover.com/complaints>

If for any reason you are unable to use the online complaints form, you can also make a complaint to Qover by:

- letter to Mediation service of QOVER SA/NV, 8 Northumberland Avenue, London WC2N 5BY
- phone on +44 (0) 330 808 5209
- email to mediation@qover.com.

Many complaints can be resolved within a few days of receipt

If Qover can resolve your complaint to your satisfaction within the first few days of receipt, they will do so.

If Qover cannot resolve or redirect your complaint appropriately within the first few working days, your complaint will be escalated to Zurich.

Next steps if you are still unhappy

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within six months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 0800 023 4567 (free on mobile phones and landlines)

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

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from Citizens Advice (or a similar service) or seek legal advice.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Data protection statement

Zurich takes the privacy and security of your personal information seriously. We collect, use and share your personal information so that we can provide policies and services that meet your insurance needs, in accordance with applicable data protection laws.

The type of personal information we will collect includes: basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where you have requested other individuals be included in the arrangement, personal information about those individuals.

We and our selected third parties will only collect and use personal information (i) where the processing is necessary in connection with providing a quotation and/or contract of insurance; (ii) to meet our legal or regulatory obligations; (iii) where you have provided the appropriate consent; (iv) for our 'legitimate interests'.

It is in our legitimate interests to collect personal information as it provides us with the information that we need to provide our services more effectively including providing information about our products and services. We will always ensure that we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest.

A full copy of our data protection statement can be viewed via www.zurich.co.uk/dataprotection

How you can contact us

If you have any questions or queries about how we use your data, or require a paper copy of the statement, you can contact us via gbz.general.data.protection@uk.zurich.com or alternatively contact our Data Protection Officer at Zurich Insurance, Unity Place, 1 Carfax Close, Swindon, SN1 1AP.

Qover's data protection statement

Qover processes your data in accordance with national and European regulations and guidelines. You can find all information regarding the processing of your personal data in our Privacy Policy which is available on our website: <https://www.qover.com/terms-and-policies>.

If you have any questions or queries about how Qover use your data, or require a paper copy of the statement, you can contact us via privacy@qover.com.

Important notes

Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- check your personal data against counter fraud systems
- use your information to search against various publicly available and third party resources
- use industry fraud tools including undertaking credit searches and to review your claims history
- share information about you with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If you provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in your case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. You may face fines or criminal prosecution. In addition, Zurich may register your name on the Insurance Fraud Register, an industry-wide fraud database.

Claims history

We may pass information relating to claims or potential claims to any relevant database. We and other insurers may search these databases when you apply for insurance, when claims or potential claims are notified to us or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim. This helps to check information provided and prevent fraudulent claims.

Eligibility

We will provide the sections of cover as stated in the Benefit Table providing, at the time of any incident:

- **you** are a valid Monzo Individual **plan holder**
- **you** are a **UK resident**
- **you** are not travelling against medical advice and have sought medical advice if **you** have any health concerns affecting **your** ability to travel
- **you** comply with any requirements of **your public transport carrier** in its agreement to provide a service
- **your** travel meets the definition of a **trip**.

Making a Claim

In the event of an emergency, or should **you** be admitted to **hospital** as an in-patient, **you** should contact **Zurich Assist** as soon as reasonably possible by phoning +44 (0) 20 8156 2610, available 24/7, 365 days a year.

You can submit any other claims or claims queries directly to Qover by:



completing a new claim in the Make a Claim section of the Monzo mobile app



completing Qover's online claim form at <https://monzo.qover.com>

You will need to give:

- **your** first and last name
- **your** unique ID (available in the Monzo app)
- **your** policy number
- brief details of **your** claim.

Please submit **claims** within 30 days (unless otherwise stated) of **you** becoming aware that **you** may need to make a **claim**. **You** should submit a claim using one of the above processes and include any relevant supporting documentation as soon as possible.

You are able to view details of **your** claims in the Monzo app, if **you** have any queries or issues **you** can contact Qover by:



emailing for ongoing claims at monzo@qover.com



phoning on +44 (0) 330 808 5209 (Monday-Friday 09:00 – 17:00)

Please note that these claims services are supplied by specialist third parties who are contracted to **us** and not by Zurich personnel.

Claims Handling services for non-emergency assistance are provided by Qover

Qover S.A./N.V., a public limited liability company registered with Crossroads Bank for Enterprises (BCE/KBO) in Belgium with registration number 0650.939.878 and with registered address Rue du Commerce 31, 1000 Brussels. Qover is a Belgian untied insurance agent registered with the Financial Services and Markets Authority of Belgium under the code 0650.939.878. Qover's UK branch is registered in England & Wales and with UK Establishment address: 8 Northumberland Avenue, London WC2N 5BY. Authorised and regulated by the Financial Conduct Authority. Details about our authorisation can be found on the Financial Conduct Authority website (FRN 988985).

You will need to provide some documentation to support **your** claim, where possible **you** should obtain and provide the below documentation to support **your** claim. **We** may request more information or documentation than **you** initially provide if required to substantiate **your** claim. **Your** claim could be refused if **you** do not provide the required information. Please keep copies of all documents **you** submit to **us**.

For all claims

- **Your** original booking invoice(s) and travel documents showing the dates of travel and booking date.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance that may also cover the incident.
- Any documentation **you** have to substantiate **your** claim.
- For all claims relating to **illness** or **injury** a medical certificate will need to be completed by the treating **medical practitioner** treating **you**, a **close relative**, or any person with whom **you** are travelling or staying with. For any claims due to a death **we** will require a medical certificate from the **medical practitioner** treating **you**, a **close relative**, or any person with whom **you** are travelling or staying with and a copy of their death certificate.
- Original receipts or proof of ownership for stolen, lost or damaged item(s).

For Cancellation or Curtailment claims

Cancellation

- Original cancellation invoice(s) detailing all cancellation charges incurred and any refunds given.
- Evidence of **your** efforts to secure a rearranged booking, recover costs and relevant reports from the airline or transport provider (e.g. flight no-show letter if **you** missed a flight).
- To submit a claim for abandonment after 24 hours' delay **you** must obtain a written report from the carrier confirming the length and reason for the delay.
- If **your** claim relates to other covered circumstances, **we** will detail what documents **you** would need to provide in the claim forms.

Curtailment

- Original receipt or booking invoice for new flight.
- Original booking invoice for any unused pre-paid excursions confirming date and amount paid.

For Delayed Departure claims

- Written confirmation from carrier (or their handling agents) confirming length and reason for delay.
- If after 24 hours' delay on **your** initial outbound journey **you** choose to cancel, a cancellation invoice and letter from carrier confirming length and reason for delay.

For Missed Departure claims

- Proof of reason for missed departure:
 - failure of **public transport** – letter confirming length and reason of delay
 - breakdown – report from the breakdown company showing date and what was wrong with vehicle
 - motorway problem – Highways agency printout of that date or written confirmation from the police showing location, duration and reason for delay.
- Evidence of additional travel/accommodation expenses incurred as a result of missed departure.

For Baggage Delay and Extended Baggage Delay claims

- Property Irregularity Report (PIR) from the carrier or their handling agents.
- Letter from airline confirming reason and length of delay and when item(s) were returned to **you**.
- Original itemised receipts for any emergency purchases made.

For Baggage, Personal Money and Travel Documents claims

- If lost or stolen a police report confirming **you** reported the incident to the police within 24 hours of noticing the item(s) missing.
- If lost or damaged by the carrier please obtain a PIR (Property Irregularity Report) and letter from the airline confirming the item(s) lost. Please also keep all luggage tags where possible.
- If **personal money** was lost or stolen a police report confirming what happened and what was lost, and any bank statements/bureau de change receipt(s) as proof of ownership.
- A damage report and repair estimate for damaged item(s).
- Keep any damaged items beyond repair as **we** may need to inspect them.

For Travel Documents claims

- Police report or embassy report confirming **you** reported to the local authorities within 24 hours of noticing the passport missing.
- Original receipts for any additional accommodation or travel expenses incurred.

For Personal Possessions Mugging claims

- A police report with an incident number that confirms that **you** reported the **mugging** within 24 hours.
- An official statement from a witness describing the circumstances of the **mugging** dated and signed, with the full name of the witness, date of birth, address and employment, passport or driving licence.
- If **you** require any medical treatment please obtain a written medical report from the **medical practitioner**.

For Emergency Medical Expenses and Assistance claims

- In case of any **medical emergency** **you** must contact **us** on +44 (0) 20 8156 2610 as soon as possible.
- For outpatient treatment (excluding fractures) **you** should pay for the treatment. Please keep all original receipts and obtain a medical report from the **hospital** confirming the **illness** or **injury**, any treatment and admission and discharge dates if applicable.
- A medical report from the **medical practitioner** confirming the treatment and medical expenses.
- If there are any outstanding expenses please send a copy of the outstanding bill. Please also mark on it that it remains outstanding.
- If **you** incur any additional expenses after **our** prior authorisation, please provide these receipts.

For Hospital Benefit claims

- Medical report confirming the dates of admission and discharge.

For Personal Liability claims

- Detailed explanation of the circumstances surrounding the incident, including any photographs and video evidence (where applicable).
- Every writ, summons, or other correspondence received from a third party.
- Full details of any witnesses, providing written statements where possible.

For Personal Accident claims

- Detailed explanation of the circumstances surrounding the incident, including photographs and video evidence (if this applies).
- A medical certificate from the **medical practitioner** to confirm the extent of the injury and treatment given including **hospital** admission/discharge.
- A death certificate (where applicable).
- Full details of any witnesses, providing written statements where possible.

For Overseas Legal Expenses claims

- Detailed explanation of the circumstances surrounding the incident, including any photographs and video evidence (where applicable).
- Any writ, summons, or other correspondence received from a third party.
- Full details of any witnesses, providing written statements where possible.

For Winter Sports claims

Winter sports equipment

- If lost or stolen a police report confirming **you** reported the incident to the police within 24 hours of noticing the item(s) missing.
- If lost or damaged by the carrier please obtain a PIR (Property Irregularity Report) and letter from the airline confirming the item(s) lost. Please also keep all luggage tags where possible.
- A damage report and repair estimate for damaged item(s).
- Keep any damaged items beyond repair as **we** may need to inspect them.
- All hire receipts and luggage labels/tags (where applicable).

Ski Pack

- Written confirmation from the business **you** purchased the **ski pack** through and that no refund is available for the unused elements.
- **You** must obtain written confirmation from a **medical practitioner** that the **bodily injury** or **illness** stopped the use of the **ski pack**.

Piste Closure and Avalanche/Landslide Closure

- Written confirmation from the resort management confirming the closure of facilities and the dates applicable.

For Hire Car Excess claims

- Rental Agreement as provided by Rental Company.
- Copy of driving licence.
- Accident report.
- Bank statement or original receipt showing how much **you** have paid for the damages.

Benefit Table

Cover	Limit (per claim)	Excess (per claim)	Geographical Scope
Section 1 – Cancellation or Curtailment			
Cancellation, maximum	Up to £5,000	£50	Worldwide
Curtailment , maximum	Up to £5,000	£50	Worldwide
Section 2 – Delayed Departure			
Delayed Departure	£50 per 4 hours	n/a	Worldwide
Maximum total	Up to £250	n/a	Worldwide
Missed Events Cover	Up to £250	£50	Worldwide
Section 3 – Missed Departure			
Missed Departure, maximum	Up to £250	n/a	Worldwide
Section 4 – Baggage Delay and Extended Baggage Delay			
Baggage Delay, maximum after 4 hours	Up to £300	£50	Worldwide
Extended Baggage Delay, maximum after 48 hours	Up to £700	£50	Worldwide
Section 5 – Baggage, Personal Money, Travel Documents and Business Equipment			
Baggage, maximum	Up to £750	£50	Worldwide
Valuables, maximum	Up to £750	£50	Worldwide
Personal Money, maximum	Up to £250	£50	Worldwide
Travel Documents, maximum	Up to £300	£50	Worldwide
Business Equipment, maximum	Up to £500	£50	Worldwide
Section 6 – Personal Possessions Mugging			
Personal Possessions Mugging, maximum	Up to £1,000	£50	Outside the UK only
Section 7 – Emergency Medical Expenses and Assistance			
Emergency Medical Expenses and Assistance, maximum	Up to £10,000,000	£50	Outside the UK only
Infants born following Pregnancy or Childbirth Complications, maximum	Up to £75,000 (£200,000 for trips in the USA or Caribbean)	£50	Outside the UK only
Emergency Dental Treatment, maximum	Up to £500	£50	Outside the UK only
Section 8 – Hospital Benefit			
Hospital Benefit	£60 per 24 hours	n/a	Outside the UK only
Maximum total	Up to £600	n/a	
Section 9 – Personal Liability			
Personal Liability, maximum	Up to £1,000,000	n/a	Outside the UK only
Section 10 – Personal Accident			
Personal Accident, maximum	Up to £30,000	n/a	Worldwide
Section 11 – Overseas Legal Expenses			
Overseas Legal Expenses, maximum	Up to £25,000	£50	Outside the UK only

Section 12 – Hijack

Hijack, maximum	Up to £1,000	n/a	Worldwide
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Section 13 – Winter Sports

Winter sports equipment/Winter sports equipment Hire, maximum	Up to £750	£50	Outside the UK only
Ski Pack, maximum	Up to £500	£50	Outside the UK only
Piste Closure, maximum	Up to £500	£50	Outside the UK only
Avalanche/Landslide Closure, maximum	Up to £500	£50	Outside the UK only

Section 14 – Hire Car Excess

Hire Car Excess, maximum	Up to £3,000	n/a	Outside the UK only
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General Definitions

Certain words in this policy have special meanings. These words and their meanings are detailed in this section and apply wherever **we** have printed them in bold throughout.

Adverse weather conditions

Rain, wind, fog, thunder or lightning storm, flood, snow, sleet, hail, hurricane, cyclone, tornado or tropical storm which is not caused by or has not originated from a geological or catastrophic event such as but not limited to an earthquake, volcano or tsunami.

Accident/Accidental/Accidentally

An event that is sudden and unexpected, which is caused by external and visible means.

Baggage

Your personal clothing and effects, suitcases, luggage and/or similar and others belonging to **you** with the exception of **valuables, winter sports equipment, personal money, business equipment** and documents of any kind.

Benefit table

The table listing the benefit amounts.

Business equipment

Audio-visual equipment, photographic equipment, computer equipment and mobile phones that are specifically used for business purposes and **you** can evidence they are owned by **your** employer or business, or that they were purchased with a company bank account.

These items must be in **your** possession and be owned by **you** or for which you are responsible in a business capacity. Personal items used for non-business purposes are not included under this definition.

Close relative

Your partner, fiancé(e), parent(s), parent-in-law, grandparent, son, daughter, son-in-law, daughter-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, aunt, uncle, cousin, nephew, niece, stepparent, stepbrother, stepsister, stepchild(ren), foster child, legal guardian and ward.

Covered keys

The keys to **your home** and main vehicle in the **UK**.

Covered papers

Your passport, driving licence, national identity card and car registration documents.

Covered plan

A valid and activated Monzo Max Plan where the plan has been paid in accordance with the Monzo Max plan agreement at the time of any incident giving rise to a claim.

Curtailment/Curtail

Cutting short a **trip** by returning early to **your home**.

Excess

The first amount of any claim for which **you** are responsible to pay. The excess applies to each claim and is applied per section except where indicated differently. If a claim is made under more than one section which is caused by the same event at the same time, an excess per claim per section will apply.

Handbag/wallet

Your handbag, satchel, briefcase, wallet, purse or card holder wallet.

Hire Car

Any 4-wheeled passenger car, MPV or minibus with no more than 9 seats owned by a licensed rental company or agency, which **you** have agreed to hire from them according to the terms of **your** rental agreement.

Hospital

A licensed medical institution which meets the following criteria:

- it has facilities for medical diagnosis and/or for treating injured and sick people; and/or
- it is run by **medical practitioner(s)**; and/or
- it provides care supervised by state registered nurses or the local equivalent; and/or
- it is not a medical institution only specialised in training and education, a nursing or convalescent home, a hospice or place for the terminally ill, a residential care home, or a place for drug and/or alcohol rehabilitation.

Home

Your normal place of residence in the **UK**.

Illness/III

Sudden and unforeseen change in health, sickness or disease (including complications of pregnancy or complications of childbirth) contracted as certified by a **medical practitioner**.

Injury/Injured

Bodily injury sustained in an **accident** directly and independently of all other causes.

Loss of limb(s)

Loss by physical separation at or above the wrist or ankle joint or permanent total functional disablement of an entire hand, arm, foot or leg.

Loss of sight

Complete and irrecoverable loss of sight:

- in one or both eyes if registered as blind on the authority of a fully qualified ophthalmic specialist; or
- in one or both eyes if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what **you** should see at 60 feet).

Manual work

Physical work or work involving the use or operation of mechanical or non-mechanical machinery or equipment.

Medical condition

Any illness, injury, disease or condition that includes:

- any undiagnosed condition that is connected with any health issues **you** have and which are under investigation or awaiting test results, or surgery or treatment at a **hospital** or nursing home; and/or
- any condition **you** are aware of and which affects a **close relative** or **travel companion** or a person **you** are planning to stay with. This includes any anxiety state or depression, mental, nervous or emotional disorder.

Medical emergency

An **injury** or sudden and unforeseen illness suffered by **you** while **you** are on a **trip** outside the **UK** and a registered **medical practitioner** tells **you** that **you** need immediate medical treatment or medical attention.

Medical practitioner

A registered practising member of the medical profession who is not related to **you** or **your travel companion**.

Mugging

Any physical violence or threat of violence committed by a third party (a person other than a **close relative** or **travel companion**) with the intention of depriving **you** of **your** items.

Normal pregnancy or childbirth

Means pregnancy or childbirth without any **pregnancy or childbirth complications**.

Outward journey

Travelling from **your home** or business address in the **UK** to **your trip** destination(s) including international flights, sea crossings or rail journeys which are booked prior to **you** leaving the **UK** which is directly related to the outward journey.

Partner

A **plan holder's** spouse or legal **partner** (including any couple in a common law relationship living permanently at the same address).

Permanent total disablement

A disablement which means **you** cannot do any kind of job for the rest of **your** life.

Personal money

Bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, hotel vouchers, all held for private purposes.

Personal possessions

Your covered keys, covered papers, handbag/wallet, mobile/smart phone, MP3/4 player, cameras and portable communication devices.

Personal quarantine

A period of time where **you** are suspected of carrying an infection or have been exposed to an infection and as a result are confined or isolated on the orders of a medical professional or public health board in an effort to prevent disease from spreading.

Piste

A recognised and marked ski run within the resort boundaries.

Plan holder

The holder of a **covered plan**.

Pre-existing medical condition(s)

- Any past or current **medical condition** that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 2 years prior to the booking of and/or commencement of any **trip**; and
- any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover and/or prior to any trip.

Pregnancy or childbirth complications

The following complications of pregnancy or complications of childbirth as certified by a **medical practitioner**: toxemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), hyperemesis gravidarum, ante partum haemorrhage, placental abruption, placenta praevia, post-partum haemorrhage, retained placenta membrane, miscarriage, stillbirths, medically necessary emergency Caesarean sections/medically necessary termination, and any premature births or threatened early labour more than 8 weeks (or 16 weeks in the case of a multiple pregnancy) prior to the expected delivery date.

Public transport

Any mechanically propelled transport vehicle by road, rail, sea or air operated by a **public transport carrier** on which **you** are booked to travel.

Public transport carrier

Any company or operator under an individual licence to carry passengers for hire, providing a regular and/or charter passenger service.

Regional quarantine

Any period of restricted movement or isolation, including national lockdowns, within the **UK** or destination country imposed on a community or geographic location, such as a county or region, by a government or public authority.

Ski pack

Ski lift pass, ski school fees and hired winter sports equipment, all pre-paid.

Ski season

Northern Hemisphere after 1st November and before 31st March; Southern Hemisphere after 1st May and before 30th September.

Terrorism

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, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Theft

Any theft with evidence of force, violence or forcible entry.

Travel companion

A person with whom **you** are travelling or have arranged to travel with to the same destination.

Trip

A holiday or journey (including a cruise) which is a round trip, starting from when **you** leave **your home** or place of business (whichever is the later), and which ends on **your** return to **your home** or place of business (whichever is the earlier) and which doesn't exceed 45 days.

For travel in the **UK** where **your trip** destination is more than 100km from **your home** and includes at least two overnight stays in accommodation which has been booked prior to departure (includes a pre-booked tent or caravan pitch).

Trips must begin and end in the UK with both outward and inbound travel tickets purchased before the trip begins.

Trips with only one way or open tickets are not covered.

UK resident

An insured person who, at the time of an incident leading to a claim and at the time of becoming a **plan holder**:

- has their main **home** in the **UK** and has lived in the **UK** for at least 6 months or holds a valid British residency permit or visa; and
- is registered with a **UK medical practitioner**.

Unattended

Where **you** are not in full view or in a position to prevent unauthorised taking or interference with **your** vehicle, **baggage**, **valuables** or **winter sports equipment**.

United Kingdom/UK

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

Valuables

Jewellery, watches, furs, leather goods, items made of or containing gold, silver, precious metals or precious or semi-precious stones, sunglasses, spectacles, musical instruments, telescopes, binoculars, portable satellite navigation equipment and GPS devices, mobile/smart phones, photographic and camera/video equipment, and portable and/or hand held audio/visual or computer equipment (such as but not limited to: laptops, tablets, personal digital assistants (PDAs), MP3/4 players, e-readers) including their games, headphones, discs and accessories.

We/Us/Our/Ours

Zurich Insurance Company Ltd.

Winter sports

The activities listed in the Winter Sports Activities sub-section of the Sports and Activities Section.

Winter sports equipment

Skis, poles, bindings, snowboard, helmets, boots, ice skates, snowshoes (including their accessories) and essential clothing and protective items that **you** own or hire.

You/Your/Yours

An eligible **plan holder** insured under this policy as per the Eligibility section.

Zurich Assist

The service provider nominated by Zurich Insurance Company Ltd.

General Conditions

In order to have full protection of the policy, please make sure **you** comply with the conditions below otherwise **we** may reject **your** claim or reduce the claims payment depending on the circumstances.

Additional section conditions may apply. Please refer to the relevant sections of the terms and conditions for details.

Age limit

The maximum age limit for all benefits is 70 years inclusive. When you reach the age of 71, cover will continue until the next anniversary of your Monzo Individual plan but not thereafter.

Geographical limit

The cover is valid for **trips** outside the **UK**, or within the **UK** provided that **your trip** destination is more than 100km from **your home** and includes at least two overnight stays that is pre-booked for a fee.

Period of cover

Cover is applicable for any **trip** commencing on or after the start date of **your covered plan** (or other Monzo Plan with travel insurance included which this replaces). Any **trip you** are currently on when the **covered plan** (or other Monzo Plan with travel insurance included which this replaces) is activated will not be covered.

The duration of any **trip** may not exceed 45 consecutive days. Please note if **your trip** is longer than the maximum duration, benefits will not apply to any part of that **trip**.

Under Section 1 – Cancellation cover shall begin from the time **you** book the **trip** and stops at the start of **your trip**. For all other sections, the benefits start when **you** leave **your home**, or **your** place of business (whichever is the later) to commence the **trip** and terminates at the time **you** return to **your home** or place of business (whichever is the earlier) on completion of the **trip**.

Extension to the period of cover

The period of cover is automatically extended for the period of the delay in the event that **your** return to the **UK** is unavoidably delayed due to a covered event.

Fraud

If **you** or anyone acting on **your** behalf have intentionally concealed or misrepresented any information or circumstance that **you** had a responsibility to tell **us** about, or engaged in any fraudulent conduct, or made any false statement relating to this cover, **we** will:

- a) treat the cover as if it had never existed in the event of any fraud which occurred during the application process; or
- b) terminate the cover with effect from the date of any fraud and inform the policyholder, so they may take appropriate action in accordance with **your** Monzo Individual plan terms and conditions, including but not limited to cancelling your Monzo account;

and in either case, **we** will:

- i) not pay any fraudulent claim or a claim which relates to a loss suffered after any fraud
- ii) seek to recover any money from **you** for any claim **we** have already paid which is later established as invalid, including the amount of any costs or expenses **we** have incurred
- iii) inform the police, other financial services organisations and anti-fraud databases.

Sanctions

Notwithstanding any other terms of this policy **we** will be deemed not to provide cover nor will **we** make any payment or provide any service or benefit to **you** or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of **yours** would violate any applicable trade or economic sanctions law or regulation.

General Exclusions

We will not provide cover in any of the policy sections for claims directly or indirectly arising from:

1. Known events which mean any circumstances known to **you** before **your covered plan** becoming active or at the time of booking any **trip** which could reasonably have been expected to lead to a claim.
2. Losses suffered by anyone other than the **plan holder** that has a valid **covered plan** at the time of incident.
3. Claims where **you** have not provided enough evidence and/or the necessary documentation as requested in this policy or by **us**.
4. Travel to a country, area or event when the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling has advised against all travel or all but essential travel.
5. Any pre-existing medical conditions.
6. Any condition for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
7. **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport carrier** (explicitly includes mask duty or vaccination requirements).
8. **Your** engagement in or practice of:
 - manual work
 - flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft
 - the use of motorised vehicles unless an applicable current driving licence is held allowing the use of such vehicles in the **UK** and **your trip** destination. Helmet wear is mandatory for all 2- or 3-wheeled vehicles (see the Sports and Activities section)
 - professional entertaining
 - professional sports or any sport or activity or any winter sport activity unless shown as covered in the Sports and Activities Section and Winter Sports Activities sub-section. Cover for sports and activities during a **trip** is only provided on a non-regular recreational basis. Any non-listed activities will not be covered regardless if undertaken as part of an organised excursion, event or on a stand-alone basis
 - racing (other than on foot), motor rallies and motor competitions, track-driving, or any tests for speed or endurance.
9. **You**:
 - attempting or committing suicide; deliberately injuring yourself
 - using any drug not prescribed by a **medical practitioner**
 - being addicted to, abusing or being under the influence of drugs or alcohol, including any report that confirms or notes any suspicion thereof
 - deliberately putting yourself at risk of death, **injury, illness** or disability (unless **you** were trying to save human life). Roofing, climbing buildings and balcony or its railings as well as jumping from heights/buildings/rock formations explicitly excluded.
10. **Your** involvement in a fight except in self-defence.
11. **Your** own unlawful action or any criminal proceedings against **you** or any loss or damage deliberately carried out or caused by **you**.
12. Any indirect loss costs occurring after the claims event such as loss of earnings or business interruptions, inconvenience/stress and loss of enjoyment.
13. Any costs **you** would have been required or been expected to pay, if the event resulting in the claim had not happened.
14. Costs of telephone calls or faxes, internet charges unless to contact **us** during an emergency abroad.
15. **Your** operational duties as a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or an employee of a Government Department other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under Section 1 – Cancellation or Curtailment.

16. Any claim where **you** are entitled to indemnity under any other insurance, including any amounts recoverable from any other source, except in respect of any **excess** beyond the amount which would have been covered under such other insurance, or any amount recoverable from any other source, had these benefits not been affected.
17. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section 7 – Emergency Medical Expenses and Assistance, and Section 8 – Hospital Benefit unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.
18. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
19. Any fluctuations in value, loss or theft of any virtual currency including but not limited to crypto-currency.
20. Normal and habitual travel between **your home** and place of business or second residence will not be considered as a covered **trip**.
21. Any claims for any person who is not a **beneficiary**, even if the **plan holder** paid for their proportion of the **trip**.

Important Conditions and Exclusions relating to Health

Your claim payment may be refused or reduced if **you** do not comply with the following conditions.

You will not be covered:

- if **you** are travelling against the advice of a **medical practitioner** (or would be travelling against the advice of a **medical practitioner** had **you** sought their advice)
- if **you** are travelling with the intention of obtaining medical treatment or consultation abroad.

You will not be covered for any claims under Section 1 – Cancellation or Curtailment or for Section 7 – Emergency Medical Expenses and Assistance due to a medical reason:

- if **you** have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which **you** are awaiting investigations/tests/consultations or awaiting results of investigations where the underlying cause has not been established)
- if **you** are not registered with a General Practitioner in the **UK**.

We will not cover **you** for any claim that arises directly, or indirectly, from any **pre-existing medical conditions**.

A **pre-existing medical condition**, diagnosed or not, that could indirectly impact **your** claim could be:

- **your** high blood pressure or diabetes suffering a heart attack or stroke
- **your** breathing difficulties suffering a respiratory illness
- **your** osteoporosis suffering a fractured or broken bone
- **you** previously having had cancer suffering with a secondary cancer (where the primary cancer has metastasised in another area of the body).

Other Important Information

1. In the event of a **medical emergency**, or being admitted to **hospital** as an in-patient, **you** or the treating facility should contact **Zurich Assist** on + 44 (0) 20 8156 2610 as soon as possible.
2. **You** should contact **our** claims helpline on 0330 808 5209 or +44 (0) 330 808 5209 to report any loss, theft or damage.
3. **You** must contact **Zurich Assist** on +44 (0) 20 8156 2610 if **you** need to **curtail your trip**.
4. **Trips** must not exceed 45 consecutive days. This insurance will not apply to any part of the **trip** if it is longer than 45 days.
5. **Trips** must begin and end in the **UK** with both outward and inbound travel tickets purchased before the **trip** begins. **Trips** with only one way or open tickets are not covered. **Trips** within the **UK** are only covered provided that **your trip** destination is more than 100km from **your home** and includes at least two overnight stays that is pre-booked for a fee.

Dual Insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share (not applicable to Section 10 – Personal Accident).

Reciprocal Healthcare Agreements

Travel to the European Union (not including the EEA or Switzerland)

If **you** are travelling to countries within the European Union (EU), not including the EEA or Switzerland, **you** are strongly advised to obtain a Global Health Insurance Card (GHIC). **You** can apply for a GHIC either online at www.ghic.org.uk or by calling 0300 330 1350.

This will entitle **you** to benefit from the health care arrangements which exist between countries within the EU.

If **we** agree to pay for a medical expense which has been reduced because **you** have used either a Global Health Insurance Card or private health insurance, **we** will not deduct the excess under Section 7 – Emergency Medical Expenses and Assistance.

Travel to Australia or New Zealand

When **you** are travelling to Australia/New Zealand **you** must register for treatment under the national healthcare scheme. This provides free treatment at a public **hospital**, subsidised medicines and benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

Australia

You must enrol at Medicare offices in Australia if **you** will be receiving treatment. If **you** receive treatment before **you** enrol, Medicare benefits can be backdated, if **you** are eligible. To be eligible **you** must be a resident of the **United Kingdom** and will need to show **your** passport with an appropriate visa. If **you** do not enrol at Medicare offices **we** may reject **your** claim or limit the amount **we** pay to **you**. If **you** need treatment which cannot be carried out under Medicare **you** must contact **us** before seeking private treatment. If **you** do not do so, **we** may reject **your** claim or limit the amount **we** pay to **you**.

For more information **you** should contact: Health Insurance Commission, PO Box 1001, Tuggeranong, ACT 2901, Australia or visit their website at: <http://www.humanservices.gov.au>

New Zealand

- Under the reciprocal health agreement, a **UK** citizen is eligible for treatment on the same basis as a New Zealand citizen. If **you** need any medical treatment please show the facility **your** valid **UK** passport with visitor Visa
- **your** return ticket for **your** return journey to the **UK**.

You will not be eligible for treatment under this agreement if **you** are not a **UK** citizen or do not permanently reside in the **UK**.

For more information **you** should contact: Ministry of Health, PO Box 5013, Wellington, 6145, New Zealand or visit their website at: <http://www.health.govt.nz/new-zealand-health-system>.

Sports and Activities

The following tables detail the leisure activities **your** policy covers **you** for during **your trip**.

Provided always that **you** wear appropriate safety equipment and take necessary safety precautions as appropriate to the activity. Specific exclusions and conditions apply where shown.

In relation to any sports and activities, **we** will not cover:

- activities not listed
- if the main purpose of **your trip** is to take part in an activity unless it is a winter sports activity, or a tour operated safari
- as a professional in an activity
- activities not on an amateur and/or casual basis
- activities undertaken against local warning or advice
- Section 9 – Personal Liability and Section 10 – Personal Accident where the activity is marked with a * in the table below.

Please make sure that any activities **you** plan to take part in are covered.

• *Abseiling	• *Horse trekking	• *Sailing (outside 20 nautical miles of the coastline)
• *Archery	• *Hot air ballooning	• Scuba diving (*see note below)
• Badminton	• *Jet biking	• Squash
• Baseball	• *Jet skiing	• Surfing
• Basketball	• Kitesurfing	• Table tennis
• Bowling	• *Mountain bicycling on tarmac	• Tennis
• Camel riding	• Netball	• Trampolining
• *Canoeing (up to grade/class 3)	• Orienteering	• Trekking (up to 4,000 metres without use of climbing equipment)
• *Clay pigeon shooting	• *Paintball	• Volleyball
• Cricket	• Pony trekking	• *War games
• *Elephant riding	• Racquetball	• Water polo
• *Fell running	• Road cycling	• Water skiing
• *Fencing	• Roller skating	• Wind surfing
• Fishing	• Rounders	• Yachting (within 20 nautical miles of the coastline)
• Football	• Running	• *Yachting (outside 20 nautical miles of the coastline)
• *Go-karting	• Safari (organised guided tour by vehicle or supervised walking only, no hunting)	• Zorbing
• Golf	• Sailing (within 20 nautical miles of the coastline)	
• Hockey		
• *Horse riding		

* Scuba diving – scuba diving to the following depths, when **you** hold the following qualifications, and are diving under the direction of an accredited dive marshal, instructor or guide and within the guidelines of the relevant diving or training agency or organisation:

- PADI Open Water – 18 metres
- PADI Advanced Open Water – 30 metres
- BSAC Ocean Diver – 20 metres
- BSAC Sports Diver – 35 metres
- BSAC Dive Leader – 50 metres

We will only cover **you** to dive to a maximum depth of 18 metres without a qualification and **you** must be accompanied by an appropriately qualified instructor. **We** must agree with any equivalent qualification.

Winter Sports Activities

The following table details the leisure activities **your** policy covers **you** for during **your trip**.

Provided always that **you** wear appropriate safety equipment and take necessary safety precautions as appropriate to the activity. Specific exclusions and conditions apply where shown.

We will not cover:

- activities not listed
- as a professional in an activity
- activities not on an amateur and/or casual basis
- activities undertaken against local warning or advice
- Section 9 – Personal Liability and Section 10 – Personal Accident where the activity is marked with a * in the table below.

Please make sure that any activities **you** plan to take part in are covered.

- *Cross country skiing
- *Glacier skiing
- Ice skating (on recognised ice rinks)
- Monoskiing
- Skiing (on **piste**, or off **piste** with a guide)
- *Ski touring
- *Sledging and sleigh rides as a driver or passenger (not including racing or competitive elements)
- *Snowblading
- Snowboarding (on **piste**, or off **piste** with a guide)
- *Snowmobiling/Skidoo
- Snowshoeing
- *Tobogganing

Section 1 – Cancellation or Curtailment

Important conditions – Cancellation or Curtailment

We will not cover any claim that arises directly, or indirectly, from any **pre-existing medical conditions** that were known to **you** prior to **you** becoming a valid **plan holder** or prior to booking any **trip** (whichever is the later), affecting **you**, a **close** relative, a **close business associate** or a **travel companion** or any person **you** have arranged to stay with if:

- a terminal diagnosis had been received from a **medical practitioner**; or
- if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any **hospital** or clinic; or
- if during the 90 days immediately prior to **you** becoming a valid **plan holder** or prior to booking any **trip** (whichever is later) they had required surgery, inpatient treatment or **hospital** consultations.

We will only consider unused or additional costs which are unrecoverable from:

- the providers of the accommodation, their booking agents, travel agent or other compensation scheme
- the providers of the transportation, their booking agents, travel agent, compensation scheme or Air Travel Organisers' Licensing (ATOL)
- excursion, tour and activity providers
- **your** credit or debit card provider or Paypal
- **your public transport carrier**.

Cancellation Cover

What we cover

You are protected in case **you** unavoidably have to cancel or rebook **your trip** prior to departure for any of the reasons listed below which are beyond **your** control and of which **you** were unaware at the time **you** booked **your trip**.

We will reimburse unrecoverable unused travel expenses and accommodation expenses (including excursions, tours or activities at **your trip** destination pre-paid or due to be paid) as well as any necessary and reasonable additional travel expenses incurred up to the amount shown in the **benefit table** per **trip**, due to:

- a) **you**, a **close relative**, **your travel companion**, or any person with whom **you** are staying with during **your trip** is **injured**, falls unexpectedly ill, suffers a **pregnancy or childbirth complication** or dies
- b) the Foreign, Commonwealth & Development Office (FCDO) or any other comparable regulatory authority in a country where **you** travel are advising against all travel or all but essential travel to the area **you** are travelling to/in. The advice must have become effective after **you** became a valid **plan holder** or booked the **trip** (whichever was the later) but maximum within 21 days from **your** departure date. Advice changes due to a pandemic or **regional quarantine** remain excluded
- c) mandatory **personal quarantine**
- d) **you** or **your travelling companion(s)** are called for jury service or as a witness at a Court of Law (other than in an advisory or professional capacity)
- e) the emergency services requesting **you** to remain at or subsequently return **home** due to serious damage to **your home** or business (where the policyholder is the owner, manager or principal of the business) caused by a third party that is not related to **you**
- f) **you** are made redundant from a permanent employment which lasted 2 years or more.
- g) **you** or any **travelling companion** or person **you** are staying with on **your trip**, are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your/their** authorised leave cancelled for an unexpected posting or an emergency
- h) **your outward journey** booked on a scheduled **public transport** is delayed at the final departure point for more than 24 hours beyond schedule due to strike or industrial action, **adverse weather conditions** or mechanical breakdown of or a technical fault occurring in the scheduled **public transport** on which **you** are booked to travel.

We will also reimburse the unavoidable and unrecoverable costs of an equivalent car rental if the car **you** planned to use for **your trip** is stolen, or damaged and is unroadworthy, within seven days of the original departure date which leads to repairs that cannot be completed by the day of departure. Only the costs of an equivalent hire car will be covered and no cancellation costs will be paid.

Excess

The **excess** is shown in the **benefit table** and is due per **trip**.

What we will not cover

1. Anything mentioned under the General Exclusions section.
2. Any claim where **you** cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (FCDO) (or any other equivalent government body in another country) advises against travel due to a pandemic.
3. Claims where **you** delay or fail to notify the travel agent, tour operator or provider of transport/accommodation of **your trip** cancellation leading to increased costs. **Our** liability shall be restricted to charges that would have applied had failure or delay not occurred.
4. Claims for unused travel tickets to a destination where **we** have already paid for **your** alternative travel arrangements.
5. Any claim arising from **pregnancy or childbirth complications** which first arose prior to booking or **trip** payment, whichever is later.
6. Any rebooking costs that exceed the cost of **your** originally booked trip.
7. Any expenses when reasonable alternative travel arrangements have been made available within 24 hours of the scheduled departure time.
8. Any claims under this section if **you** have claimed under Section 1 – Cancellation or Curtailment, Section 2 – Delayed Departure or Section 3 – Missed Departure.
9. Any claim resulting from the delay or change to **your** booked trip because of Government action or restrictive regulations.

Curtailment Cover

You must always contact Zurich Assist before curtailing your trip.

Telephone Number: +44 (0) 20 8156 2610

What we cover

You are protected in case **you** unavoidably have to **curtail your trip** before completion for any of the reasons listed below which are beyond **your** control and of which **you** were unaware at the time **you** booked or began **your trip**, whichever is the later.

We will reimburse unrecoverable unused travel expenses and accommodation expenses (including excursions, tours or **activities** at **your trip** destination pre-paid or due to be paid) as well as any necessary and reasonable additional travel expenses incurred up to the amount shown in the **Benefit Table** per **trip**, due to:

- a) **you**, a **close relative** or **your travel companion** or any person with whom **you** are staying during **your trip** is **injured**, falls unexpectedly **ill**, suffers a **pregnancy or childbirth complication** or dies
- b) the emergency services requesting **you** to remain at or subsequently return **home** due to serious damage to **your home** or business (where the policyholder is the owner, manager or principal of the business) caused by a third party that is not related to **you**
- c) **you** or any **travelling companion** or person **you** are staying with on **your trip**, are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your/their** authorised leave cancelled for an unexpected posting or an emergency.

Important: Reimbursement will be calculated strictly from the date **you** return to **your home** in the **UK**.

Excess

The **excess** is shown in the **benefit table** and is due per **trip**.

What we will not cover

1. Anything mentioned under the General Exclusions section and Section 1 – Cancellation or Curtailment.
2. Any claim where **you** do not get pre-authorisation from **us** before returning to the **UK**. **We** will confirm the necessity to return **home** before **curtailment** due to **injury** or **illness**.
3. Any costs for transportation and/or accommodation not arranged by **us** or incurred without **our** prior approval.
4. Any claim arising from **pregnancy or childbirth complication** which first arose before departing on **your trip**.
5. Any amount for which **you** have claimed under Cancellation.

Exclusions for Cancellation or Curtailment Cover

In addition to 'what **we** will not cover' sections above, **we** will not pay:

1. Any claim relating to IVF treatment.
2. Any claim due to a **regional quarantine**.
3. Claims for **travelling companions**.
4. Any costs paid for using any airline mileage reward scheme or any card bonus point schemes, any Timeshare, Holiday Property Bond or other holiday points scheme and/or any associated maintenance fees.
5. Any **pre-existing medical conditions**.
6. Any claim due to **your** inability to travel following a lack of valid passport or any required visas of any member of the travelling party.
7. Any claim resulting from the failure of the provider of any service forming part of **your** booked **trip** to provide any part of **your** booked **trip** (apart from excursions) including error, insolvency, omission or default.
8. Any claim due to withdrawal of an aircraft or sea vessel from service on the recommendation of the Aviation Authority, a Port Authority or any similar body in any country.
9. Any costs for cancellation or **curtailment** of the **trip** due to **bodily injury** or **illness** where **you** do not provide a **medical** certificate from the **medical practitioner** treating the **injured/ill** person, stating that it was necessary for **you** to cancel and prevented **you** from travelling or return to the **UK** due to **bodily injury** or **illness**.
10. Any costs or charges for which the **public transport carrier** will compensate **you**.
11. Claims where **you** have not complied with the terms of contract of the travel agent, tour operator or provider of transport.
12. Any claim due to strike or industrial action or air traffic control delay existing or publicly declared by the date these benefits became effective or **you** booked **your trip** (whichever is the earlier).
13. Any claim caused by cancellation or **curtailment** caused by work commitment or amendment of **your** holiday entitlement by **your** employer unless **you** or any travelling companion or person **you** are staying with on **your trip** are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled for operational reasons.
14. Any claim for loss of enjoyment.

Section 2 – Delayed Departure

What we cover

You are covered in case **your outward journey** travel, onward journey travel or **your** homeward journey to the **UK** is delayed for more than 4 hours from the scheduled departure time of **your public transport** as a consequence of unforeseen:

- a) strike or industrial action; or
- b) **adverse weather conditions**; or
- c) mechanical breakdown of or a technical fault occurring in the scheduled **public transport** on which **you** are booked to travel.

To qualify for the cover, **you** must have or must have attempted to check-in and received confirmation about length, reason and compensation of the delay from the **public transport carrier**.

Delayed Departure Benefit

We will pay **you** £50 for each full 4 hours that **your** departure is delayed. The maximum **we** will pay is £250 per **trip**, including for **trips** with multiple destinations.

Missed Events Cover

In the event **you** have a valid delayed departure benefit claim, **we** will pay **you** up to the amount shown in the **benefit table** for the unrecoverable costs for pre-paid tickets for events, excursions or activities that **you** were unable to attend as a direct result of the delayed departure.

The maximum we will pay is £250 per trip for all beneficiaries travelling together, including for trips with multiple destinations.

Important: After a minimum of 24 hours' delay on **your outward journey** **you** may choose to submit a cancellation claim under Section 1 – Cancellation or Curtailment. A refund or alternative compensation must initially be sought from the travel provider.

Excess

The **excess** is shown in the **benefit table** and is due per delay irrespective of the number of **beneficiaries** travelling together.

What we will not cover

1. Anything mentioned under the General Exclusions section.
2. Any claim where **you** have not been delayed for more than 4 hours from the scheduled departure time.
3. Any costs or charges for which any **carrier** or provider must, has or will reimburse **you** and in addition, all amounts paid in compensation by the **carrier** will be deducted from **your** benefit.
4. Any attempt to check-in post closure of the check-in counter.
5. Withdrawal from service (temporary or otherwise) of **public transport** on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
6. Any claims for delayed departure under this section if **you** have claimed under Section 1 - Cancellation or Curtailment or under Section 3 – Missed Departure.
7. Privately chartered flights.
8. Claims where **you** have not complied with the terms of contract of the travel agent, tour operator or provider of transport.
9. Claims where **you** have not obtained confirmation from the **public transport carrier** (or their agents) in writing of the number of hours of delay and the reason for the delay.
10. Strike or industrial action or air traffic control delay which had commenced or for which the start date had been announced before **you** made **your** travel arrangements for **your trip** and/or **you** became a valid **plan holder**.

Section 3 – Missed Departure

What we cover

You are covered in case **you** miss **your** scheduled international departure conveyance on **your outward journey** travel from the **UK** or **your** homeward journey to the **UK** as a result of **your** late arrival at the airport, port or rail terminal due to:

- a) the failure of other scheduled **public transport**; or
- b) an **accident** to or breakdown of the vehicle in which **you** are travelling or a major event causing serious delay on the roads on which **you** are travelling; or
- c) unexpected **adverse weather conditions**.

We will reimburse **you** for reasonable and necessary additional accommodation (room only) and travel expenses in the attempt to reach **your** international travel destination on **your outward journey** travel from the **UK** or **your** homeward journey to the **UK** up to the amount shown in the **benefit table** per **trip**.

Important: Claims are strictly calculated from the time of **your** scheduled departure to the time of **your** actual departure.

Excess

No **excess** applies for this cover.

What we will not cover

1. Anything mentioned under the General Exclusions section.
2. Claims relating to trips within the **UK**.
3. Claims where **you** have not allowed sufficient time (i.e. a reasonable period of time as allowed on a recognised itinerary/route map for the journey based on the method of transport to arrive in time for check-in) for the scheduled **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.
4. Any claim or costs where the carrier or their handling agents provide alternative transport which departs within 4 hours of the original scheduled departure time.
5. All amounts paid in compensation by the carrier will be deducted from **your** benefit.
6. **You** are not allowed boarding due to **your** drug or alcohol abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport carrier**.
7. Breakdown of any vehicle in which **you** are travelling if the vehicle is owned by **you** and has not been serviced properly and maintained in accordance with the manufacturer's instructions.
8. Withdrawal from service (temporary or otherwise) of **public transport** on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
9. Any claims for missed departure or missed connection under this section if **you** have claimed under Section 1 – Cancellation or Curtailment or under Section 2 – Delayed Departure.
10. Privately chartered flights.
11. Strike or industrial action which had commenced or for which the start date had been announced before you made **your** travel arrangements for **your** trip, and/or **you** became a valid **plan holder**.
12. Claims where **you** have not provided a written report from the carrier confirming the length and reason for the delay.
13. Costs in excess of the original provider's alternative arrangements for expenses incurred where **you** take alternative transportation.
14. Claims where **you** have not obtained a written report from the police or emergency service, or a repairer's report and/or receipt within 7 days of **you** returning **home** if the vehicle **you** are travelling in breaks down or is involved in an **accident**.

Section 4 – Baggage Delay and Extended Baggage Delay

What we cover

Baggage Delay

If **your** checked-in **baggage** is temporarily lost in transit during the **outward journey** for more than 4 hours after the effective arrival time, **we** will reimburse **you** for the emergency replacement of clothing, medication and toiletries up to the amount shown in the **benefit table** per **trip**.

If the **baggage** is permanently lost, the amount paid will be deducted from the total claims amount due under Section 5 – Baggage, Personal Money and Travel Documents.

Extended Baggage Delay

We will additionally pay up to the amount shown in the **benefit table** in total if the checked-in baggage is delayed for more than 48 hours at **your** destination airport on **your outward journey**.

If the **baggage** is permanently lost, the amount paid will be deducted from the total claims amount due under Section 5 – Baggage, Personal Money and Travel Documents.

We will only pay for incurred costs in excess of any compensation paid by the carrier. The amounts shown in the **benefit table** are the maximum for each delay.

Important Claims Information

1. **You** must provide **us** with a written confirmation from the carrier, confirming the number of hours the **baggage** was delayed.
In addition, **you** must:
 - obtain a Property Irregularity Report from the carrier or their handling agents
 - give written notice of the claim within the time limitations to the carrier and retain a copy
 - keep all travel tickets and tags to be submitted to the carrier.
2. If **your** Monzo account could not be used for the essential purchases, itemised receipts for these purchases must be retained.

Excess

The **excess** is shown in the **benefit table** and is due per delay.

What we will not cover

1. Anything mentioned under the General Exclusions section.
2. Claims due to delay, confiscation or detention by customs or other authority.
3. Claims arising from **baggage** shipped as freight or under a bill of lading.
4. Purchases after **your baggage** was returned or later than 4 days after **your** arrival.
5. Reimbursement where itemised receipts are not provided unless **your** Monzo account was used for the essential purchases.
6. Claims where **you** do not obtain written confirmation from the carrier (or their handling agents), confirming the number of hours the **baggage** was delayed and when the **baggage** was returned to **you**.
7. Claims which do not relate to **your outward journey** on a **trip** outside of the **UK**.
8. Any costs or charges for which any carrier or provider must, has or will compensate **you**.

Section 5 – Baggage, Personal Money, Travel Documents and Business Equipment

What we cover

Baggage

We will pay the replacement value in case of accidental loss of, **theft** of or damage to **baggage** and **valuables** up to the amount shown in the **benefit table** per **trip**.

The maximum **we** will pay for all valuables in total is shown in the **benefit table** per **trip**.

Replacement Value

During the first year, as from the purchase date, the reimbursed amount will be equal to the purchase value of the **baggage** or **valuables**. The next year, the reimbursement amount will be calculated at 75% of the purchase price. For the following years, the purchase value is reduced by an additional 10% per year. **You** will be reimbursed a minimum 20% of the purchase value.

Personal Money

We will reimburse the accidental loss of, **theft** of, or damage to **personal money** up to the amounts shown in the **benefit table** per **trip**.

Travel Documents

We will reimburse the replacement costs as well as reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of **your** lost or stolen travel documents or **covered papers** up to the amount shown in the **benefit table**.

If lost or stolen items are recovered **you** must repay any costs **we** have paid. If the item can be repaired economically, **we** will only pay the cost of repair.

Business Equipment

We will pay the replacement value in case of accidental loss of, **theft** of or damage to **business equipment** up to the amount shown in the **benefit table** per **trip** for all **beneficiaries** travelling together.

Replacement Value

During the first year, as from the purchase date, the reimbursed amount will be equal to the purchase value of the **business equipment**. The next year, the reimbursement amount will be calculated at 75% of the purchase price. For the following years, the purchase value is reduced by an additional 10% per year. **You** will be reimbursed a minimum 20% of the purchase value.

Important Claims Information

1. If property covered under this section is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **you** must report to them, in writing, details of the incident. **You** must obtain an official report from the local police within 24 hours.
2. If property covered under this section is lost, stolen or damaged whilst in the care of an airline you must:
 - obtain a Property Irregularity Report from the airline at the airport when the incident occurs
 - give written notice of the claim to the airline within the time limitations of the carriage or the handling agents and please retain a copy
 - retain all travel tickets and tags to submit with a claim.
3. **You** must provide an original receipt or proof of ownership of the items.
4. Any amounts paid under Section 4 – Baggage Delay and Extended Baggage Delay will be deducted from the final amount to be paid under this section.

Excess

The **excess** is shown in the **benefit table** and is due per claim.

What we will not cover

1. Anything mentioned under the General Exclusions section.
2. Unexplained loss and disappearance.
3. **Valuables** or **personal money** or **travel documents** or **business equipment** left **unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box. If items are stolen from a hotel safe or safety deposit box, **we** will not pay for any claims where **you** have not reported the incident to the hotel in writing and obtained an official report from the appropriate local authority.
4. **Valuables** or **business equipment** carried in suitcases or other luggage unless they are with **you** at all times.
5. Claims arising from loss or **theft** from **your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
6. Claims relating to **personal money** when **you** cannot produce evidence of the withdrawal.
7. Damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moths, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown or liquid damage.
8. Claims arising from damage caused by leakage of powder or liquid carried within **baggage**.
9. Depreciation in value, variations in exchange rates or loss due to error or omission by **you** or a third party.
10. Claims arising from **baggage** shipped as freight or under a bill of lading.
11. Cheques, traveller's cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, if **you** have not followed the issuer's instructions.
12. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
13. Claims in relation to the following goods:
 - precious stones
 - vision aids like contact or corneal lenses, non-prescription spectacles or sunglasses without a receipt
 - hearing aids, dental or medical fittings
 - perishable goods, cosmetics, perfumes, tobacco, vaporizers or E-cigarettes or alcohol
 - antiques, drones, musical instruments, surfboards/sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind
 - damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage)
 - damage to china vases, glass (other than glass in watch faces, prescription spectacles and sunglasses, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft or **accident** to the transportation vehicle or vessel in which they are being carried
 - deeds, manuscripts, securities or currencies of any kind unless covered under Personal Money.
14. Claims which are not supported by the proof of ownership or insurance valuation (obtained prior to the loss) of the item(s) lost, stolen or damaged.
15. Incidents of loss or **theft** of **baggage** or **valuables** or **business equipment** which are not reported to the local police within 24 hours of discovery and a written report is not obtained; a Holiday Representative's Report is not sufficient.
16. Items damaged whilst **you** are on a trip when **you** do not obtain a damage/repair statement from an appropriate agent within 7 days of **your** return to the **UK**.
17. Loss or damage due to delay, confiscation or detention by customs or other authority.
18. All items used in connection with **your** business, trade, profession or occupation.
19. Any amounts already paid under Section 4 – Baggage Delay and Extended Baggage Delay.
20. Claims for lost or stolen bank or credit cards where **you** have not notified the bank as soon as reasonably possible.

Section 6 – Personal Possessions Mugging

What we cover

If **your personal possessions** are stolen during a **mugging** on a **trip**, **we** will pay the replacement value up to the amount shown in the **benefit table** (including locks associated with **covered keys**).

Replacement Value

During the first year, as from the purchase date, the reimbursed amount will be equal to the purchase value of the personal possessions. The next year, the reimbursement amount will be calculated at 75% of the purchase price. For the following years, the purchase value is reduced by an additional 10% per year. **You** will be reimbursed a minimum 20% of the purchase value other than for items over 5 years of age, which are excluded.

If stolen possessions are recovered **you** must repay any paid claim to **us**. If subsequently damaged possessions can be repaired economically, **we** will only pay the cost of repair.

Excess

The **excess** is shown in the **benefit table** and is due per claim.

What we will not cover

1. Anything mentioned under the under the General Exclusions section.
2. Claims which are not supported by the original receipt or proof of ownership of the stolen personal possessions.
3. Claims which are not reported
 - within 24 hours of an incident to the local police and which are not supported by a local police report
 - within 72 hours to **us**.
4. Loss of items not connected to **mugging**.
5. Items over 5 years of age.
6. Any item left **unattended** at any time.

Section 7 – Emergency Medical Expenses and Assistance

Important: This is not private medical insurance. Single and Private room upgrades will not be reimbursed.

What we cover

We will pay for **medical emergency** costs incurred outside the **UK** up to the amount shown in the **benefit table** provided **you** have made every practicable attempt to contact and follow all reasonable instructions of **Zurich Assist** on +44 (0) 20 8156 2610.

You must contact **Zurich Assist** as soon as reasonably possible in case **you** unexpectedly:

- fall ill or suffer a **pregnancy or childbirth complication**
- **you** are severely injured
- **you** require in-patient treatment or repatriation
- the costs of **your** treatment must exceed the limit £500.

We will pay:

- a) all reasonable and necessary expenses as a result of **your medical emergency**. This includes **medical practitioners' fees**, **hospital** expenses, medical treatment and all the costs of transporting **you** to the nearest suitable **hospital**
- b) all reasonable and necessary emergency medical expenses for all infants born following **pregnancy or childbirth complication** during a **trip**. Claims involving multiple births are considered to be one event
- c) emergency dental treatment for the immediate relief of pain and/or emergency repairs to dentures or artificial teeth solely to relieve distress in eating
- d) some cost elements require prior authorisation by the medical staff of **Zurich Assist** subject to being medically necessary
- e) any additional travelling costs to repatriate **you** to **your home** including the cost of a medical escort if necessary. Repatriation expenses will be in the identical class of travel utilised on the **outward journey** unless **we** agree otherwise
- f) all necessary and reasonable accommodation (room only) and travel expenses (economy class) incurred if:
 - i) it is medically necessary for **you** to prolong **your** stay and return to the **UK** provided **you** cannot fully or partially use/change **your** original tickets
 - ii) another person needs to accompany **you** home to the **UK**
- g) if **you** die abroad:
 - i) funeral costs in the country in which **you** die; or
 - ii) repatriation of mortal remains to the **UK**.

We may at any time:

- move **you** from one medical facility to another; and/or
- return **you** to **your home** in the **UK**; or
- move **you** to the most suitable **hospital** in the **UK**.

If **we** and the treating **medical practitioner** believe that it is medically necessary and safe to do so.

If **you** choose not to be repatriated although **Zurich Assist** advised a feasible and practical repatriation date, **we** will limit any further payment to the maximum **we** would have paid had the repatriation taken place.

Emergency Assistance

If **you** need help in a medical emergency, please call the **Zurich Assist** 24-hour emergency assistance help line on +44 (0) 20 8156 2610.

If **you** suffer any serious illness or **accident** which may lead to **your** admission to **hospital** before any plans are made for repatriation or if **you** need to **curtail your** trip due to a **medical condition** **you** must contact **Zurich Assist**. **Zurich Assist** are open 24/7 for advice and will be able to assist in arranging repatriation and settling medical expenses directly with the treating facility. Any treatment in a private facility is not covered unless pre-authorised by **us**. If it is not possible to contact **us** before any treatment happens (for any immediate emergency treatment) please call **us** as soon as possible.

Zurich Assist will ensure that medical emergency services are made available to **you** and will be based entirely on medical necessity depending on **your** state of health.

Please remember this is not a private health insurance and be aware of excessive treatment charges. If **you** need simple outpatient treatment of the sort **you** can pay for locally, **you** can make **your** claim once **you** return home (**you** must provide valid receipts or invoices). If **you** are in any doubt **you** can call **Zurich Assist** for help and advice.

Excess

The **excess** is shown in the **benefit table** and is due per claim.

What we will not cover

1. Anything mentioned under the General Exclusions section.
2. Any claim arising directly or indirectly from any **pre-existing medical condition** as well as any treatment that was pre-planned or known.
3. Any claim from **normal pregnancy** conditions, childbirth during the **trip**, or travelling when **your medical practitioner** has recorded **your** pregnancy as being at heightened risk of premature birth.
4. Claims where **you** unreasonably refuse the medical repatriation services **we** agree to provide and pay for under this policy. If **you** choose alternative medical repatriation services, **you** must notify **us** in writing in advance and it will be at **your** own risk and own cost.
5. Any costs **you** incur outside the **UK** after the date **Zurich Assist** advises **you** to return home or **we** arrange for **you** to return **home**. (**Our** liability to pay further costs after that date will be limited to what **we** would have paid if **your** repatriation had taken place).
6. Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen **illness** or **injury**.
7. Any expenses which are not usual, reasonable or customary to treat **your injury** or **illness**.
8. Any form of treatment or surgery which in the opinion of **Zurich Assist** can be reasonably delayed until **your** return to the **UK**.
9. Expenses for forgotten or insufficiently planned medication for **your trip** unless stolen or damaged.
10. Additional costs arising from single or private room accommodation.
11. Treatment or services provided by a private clinic or **hospital**, health spa, convalescent or nursing home or any rehabilitation centre unless agreed by **us**.
12. Treatment costs for cosmetic reasons after a covered accident unless agreed by **us**.
13. Any expenses incurred after **you** have returned to the **UK** unless previously agreed to by **us**.
14. Any claim arising from **your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.
15. The cost of dental treatment involving the provision of dentures, artificial teeth or the use of precious metals and not for the immediate relief of pain.
16. Any costs incurred in Australia where **you** would have been eligible and had the opportunity to enrol in the Medicare scheme and **you** have failed to do so.
17. Air-sea rescue costs.
18. The cost of flight tickets exceeding economy class for an accompanying non-medical escort in the event of medical repatriation (any increase in cost due to requested upgraded flight tickets must be at the personal expense of the person(s) travelling).
19. Costs of phone calls, other than calls to **us** notifying **us** of the problem for which **you** are able to provide a receipt or other evidence to show the cost of the call and the number phoned.

Section 8 – Hospital Benefit

What we cover

During an in-patient stay outside the **UK** caused by an insured **medical emergency**, **we** will reimburse **your** personal expenses for each continuous 24-hour period in the **hospital** (e.g. wireless, newspapers, etc.) up to the amount shown in the **benefit table**.

Excess

There is no **excess** applicable to this section.

What we will not cover

1. Anything mentioned under the General Exclusions section.
2. Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **injury** or **medical condition** which necessitated **your** admittance into **hospital**.
3. Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.

Section 9 – Personal Liability

What we cover

We will pay **you** up to the amount shown in the **benefit table** for any legal liability claim incurred by **you** while on a **trip** outside of the **UK** in respect of:

- a) **accidental injury**, death or **illness** of any person who is not in **your** employment or who is not a relative, **close relative** or member of **your** household
- b) **accidental** loss of or damage to the property of any person
- c) any claimant's costs and expenses arising out of a) or b) above which **you** or **your** representatives are legally liable to pay.

Provided always that:

- i) no admission of liability, offer, promise, or payment will be made by **you** without **our** prior written consent
- ii) **you** will provide **us** with all assistance and information required in defence of a claim under this policy
- iii) **we** or **our** appointed representatives may at **our** discretion decide to take over and conduct the defence or settlement of any claim against **you**.

Excess

There is no **excess** applicable to this section.

What we will not cover

- 1. Anything mentioned under the General Exclusions section.
- 2. **Your** criminal, malicious or deliberate acts.
- 3. Punitive or exemplary damages.
- 4. Liability arising out of the rendering or failure to render advice.
- 5. Any fines or penalties.
- 6. Pursuit of any business, trade, paid or unpaid voluntary work, profession or occupation or the supply of goods or services.
- 7. Any damages which should more specifically be claimed under any other contract of insurance in **your** name.
- 8. Any loss or expenses arising from **your** ownership, possession or use of firearms, vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes).
- 9. Liability arising out of the ownership or occupation of land or buildings other than any claim arising from accidental damage to **your** booked temporary holiday accommodation **you** are legally liable to pay (where any such claim will be reduced by £250).
- 10. Loss of or damage to property belonging to, held in trust by or in the custody or control of **you**.
- 11. Any damages resulting from the transmission of any communicable disease or virus.
- 12. Any claims arising from intellectual property or copyright damages.
- 13. Any other costs and expenses incurred without **our** prior written consent.

Section 10 – Personal Accident

What we cover

If **you** suffer an **accident** during **your trip** resulting in an **injury** which directly results in **your**:

- a) death; or
- b) **loss of sight**; or
- c) **loss of limb**; or
- d) **permanent total disablement**

within 12 months from the **accident** date, **we** will pay up to the amount shown in the **benefit table**.

If **you** suffer **loss of limb** or **loss of sight**, **we** will pay the benefit amounts below but never more than the amount shown in the **benefit table**.

If **you** suffer multiple injuries or consequences, **we** will not pay more than the amount shown in the **benefit table**.

Loss of	Benefit amount
Both hands	100% of the Benefit Limit
Both feet	
Entire sight in both eyes	
One hand and one foot	
One hand or foot and the entire sight of one eye	
One hand	50% of the Benefit Limit
One foot	
The entire sight of one eye	

Important Claims Information

1. Prior to paying a claim **we** have the right to examine **you** with a **medical practitioner** of **our** choice.
2. **Permanent total disablement** can be paid out earliest one year after the **accident**.

Excess

There is no **excess** applicable to this section.

What we will not cover

1. Anything mentioned under the General Exclusions section.
2. Any claim arising directly or indirectly from any **pre-existing medical conditions**.
3. Any disability or death that is not a direct result of an **injury** but is caused by a worsening of physical health (e.g. a stroke or a heart attack).

Section 11 – Overseas Legal Expenses

What we cover

We will pay **you** up to the sum shown in the **benefit table**, for the legal costs in civil pursuit of a claim against a third party for damages or compensation in respect of **your injury**, death or **illness** sustained while on a **trip**.

You will have the right to appoint a suitably qualified legal representative in connection with any claim or legal proceedings including the appointment of an interpreter and/or expert witnesses.

Our consent to pay legal expenses must be obtained in writing prior to costs being incurred or legal action is taken.

This consent will be given if **you** can satisfy **us** that:

- a) there are reasonable grounds for pursuing or defending the legal proceedings and it is always more likely than not (51% chance) that **you** will recover damages or obtain any other legal remedy which **we** have agreed or make a successful defence. The decision to grant consent will take into account **your** opinion or that of **your** appointed representative as well as that of **our** own advisors; and
- b) it is reasonable for legal expenses to be provided in a particular case.

Provided always that if **you** are successful in the claim, any recovered legal expenses **we** provide will be repaid to **us**.

Excess

The **excess** is shown in the **benefit table** and is due per claim.

What we will not cover

1. Anything mentioned under the General Exclusions section.
2. Claims eligible for consideration under arbitration schemes or complaints procedures any legal expenses incurred in the pursuit of any claim against a travel agent, tour operator, insurer or their agents, which are eligible for consideration under an arbitration scheme or complaints procedure.
3. Any legal expenses incurred for the defence of any civil claim or legal proceedings made or brought by a third party against **you**.
4. Any legal expenses incurred in connection with any criminal or wilful act.
5. Any fines or penalties against **you**.
6. Late notification: any claim or circumstance notified more than 90 days after the incident from which the cause of action arose.
7. Claims against a carrier, the travel or holiday agent or tour operator arranging any **trip**, **us**, the policyholder, **your** employer or **Zurich Assist**.
8. Claims against someone **you** were travelling with or any other person covered under the Monzo Individual Plan Holder Travel Insurance policy.
9. Legal action where in **our** opinion the estimated amount of compensation is less than £750.
10. Actions undertaken in more than one country.
11. Lawyers' fees incurred on the condition that **your** action is successful.
12. Claims by **you** in **your** professional capacity of any kind.
13. Any claims occurring when travelling in the **UK**.

Section 12 – Hijack

What we cover

In the event that **your** aircraft or sea vessel in which **you** are travelling as a fare-paying passenger during **your trip** is hijacked during unlawful, wrongful or illegal seizure or exercise of control, **we** will pay up to the amount shown in the **benefit table** for each full 24-hour period **you** are detained.

Excess

There is no **excess** applicable to this section.

What we will not cover

1. Anything mentioned under the General Exclusions section.
2. Any claims arising from use of airplanes or sea vessels:
 - that are privately chartered/rented/owned by **you**; or
 - that **you** pilot or sail; or
 - where **you** are a guest without paying a regular fare.

Section 13 – Winter Sports

What we cover

We will pay **you** up to the maximum amount shown in the **benefit table** for:

Winter sports equipment/Winter sports equipment rental

- The replacement value or rental costs in case of accidental loss of, **theft** of or damage to **your** own or rented **winter sports equipment**
- the contractually agreed liability in case of loss, **theft** of or damage to rented **winter sports equipment**
- the reasonable additional rental costs of **winter sports equipment**, as a result of accidental loss of, **theft** of or damage to or temporary loss in transit for more than 24 hours of **your** own **winter sports equipment**.

Ski Pack

- The unused proportion of **your ski pack** in case of **injury** or unexpected **illness**.

Piste Closure

- The cost of transport and lift pass charges for travel to and from an alternative site as a consequence of a total closure of the lift system for more than 24 hours at the pre-booked site due to insufficient snow or unexpected **adverse weather conditions**
- cash payment will be provided in case no alternative site is available.

Avalanche or Landslide Closure

- Reasonable extra accommodation and travel expenses if access to and from the pre-booked ski resort is blocked or scheduled **public transport** services are cancelled following avalanches or landslides.

Replacement value is defined as per table below or the repair costs if economical

Winter sports equipment up to 1 year old	90% of purchase price
Winter sports equipment up to 2 years old	70% of purchase price
Winter sports equipment up to 3 years old	50% of purchase price
Winter sports equipment up to 4 years old	30% of purchase price
Winter sports equipment up to 5 years old	20% of purchase price
Winter sports equipment over 5 years old	No payment

Excess

The **excess** is shown in the **benefit table** and is due per claim.

What we will not cover

1. Anything mentioned under the General Exclusions section and under Section 5 – Baggage, Personal Money and Travel Documents.
2. Any claims occurring when travelling in the **UK**.
3. Any claim arising from **pre-existing medical conditions**.
4. Any item left **unattended** at any time unless deposited in locked storage or a lockable ski or snowboard rack.
5. Claims where **you** do not provide written confirmation from a **medical practitioner** that such **bodily injury** or **illness** prevented **you** from using **your ski pack**.
6. Claims where **you** do not provide confirmation that no refund is available for the unused elements of **your ski pack**.
7. Any costs that have been reimbursed to **you** or of **you** have been provided an alternative e.g. by the ski resort, carrier, etc.
8. Claims occurring during a time which is not considered **ski season**.
9. **Trips** where **you** have not pre-booked at least one night's accommodation.
10. Claims when avalanches or landslides or **piste** closure occur after the pre-booked period of **your trip**.
11. Claims where **you** have not obtained written confirmation from the resort management of the **piste** conditions confirming the closure of facilities and the dates applicable.
12. Any claim where **you** do not provide original receipts or proof of ownership.

Section 14 – Hire Car Excess

What we cover

We will pay **you** up to the maximum amount shown in the **benefit table** for loss of or damage to a **hire car** during a **journey** in respect of the monetary amount that **you** are legally liable to pay as an excess or deductible to that part of a **hire car** insurance policy or any other insurance policy applicable for which cover in respect of loss of or damage to a **hire car** is in force.

Our payout is further sub-limited to:

- a) up to £600 for damage to the roof
- b) up to £800 for damage to the windscreen, windows or sunroof glass
- c) up to £500 for damage to the undercarriage
- d) up to £100 for damage to each tyre that needs replacing or up to £50 for each tyre that can be repaired.

Provided always that **we** will not pay more than the amount stated in the schedule in respect of all claims for such loss or damage occurring per event and during any one **trip**.

Excess

There is no **excess** applicable to this section.

What we will not cover

- 1. Anything mentioned under the General Exclusions section.
- 2. Any loss of or damage to a **hire car** arising out of wear and tear, gradual deterioration, mechanical or electrical failure not attributable to **accidental** damage.
- 3. Any loss or damage arising out of misuse of the **hire car**.
- 4. Failure to comply with any law or equivalent requirements in the jurisdiction in which the **hire car** rental agreement has been made.
- 5. Any incidents if the **hire car** is driven off a public road.
- 6. **Hire cars** or drivers not named in the rental agreement.
- 7. Any defect or damage which existed at the time that **you** commenced **your** rental agreement.
- 8. Any claim where **you** have not followed the terms of **your** rental agreement.
- 9. Any damage to the **hire car** interior.
- 10. Any damage or loss arising out of commercial use.
- 11. Any loss or damage to non-passenger vehicles or vehicles with 10 or more seats.

Zurich Insurance Company Ltd

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