This insurance is underwritten by UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ, as Underwriting Agents for Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA, who are members of the Association of British Insurers, through MPI Brokers, West House, West Street, Haslemere, Surrey GU27 2AB and this is evidence that you are insured in accordance with the authorisation granted under Master Policy No. MP05099A (do not quote this number if making a claim, only the reference below), provided you have booked to travel with Halsbury Travel Ltd., Ageas Insurance Limited is hereby bound to insure in accordance with the terms and conditions contained herein or endorsed hereon and provided your booking confirmation is attached to this document showing the names of those insured. Each person listed is separately and individually insured, for the period of travel shown on the booking confirmation.

MPI Brokers and Mind The Gap Year are trading names of Michael Pettifer Insurance Brokers Ltd.

All the above companies are authorised and regulated by the Financial Services Authority, other than the Tour Operator.

**CUSTOMER SERVICE**

Should you have any queries other than claims relating to this insurance, please call MPI Brokers on:–

**0845 180 0065**

If you wish to make a claim or have a Medical Emergency please see opposite.

**SCHEDULE OF SECTIONS AND SUMS INSURED**

<table>
<thead>
<tr>
<th>Sections</th>
<th>Per Person</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sums Insured</strong></td>
<td><strong>Excesses</strong></td>
</tr>
<tr>
<td>1 Medical Expenses</td>
<td>£5,000,000</td>
</tr>
<tr>
<td>UK Physiotherapy (Emergency phone calls)</td>
<td>£600</td>
</tr>
<tr>
<td>2 Hospital Benefit (per night)</td>
<td>£500 (£30)</td>
</tr>
<tr>
<td>3 Cancellation or Curtailment Maximum</td>
<td>Holiday cost £1,500</td>
</tr>
<tr>
<td>4 Missed Departure and Delayed Arrival</td>
<td>£600</td>
</tr>
<tr>
<td>5 Delayed Departure per 12 hours (max) or Abandonment</td>
<td>£20 (£100) Nil</td>
</tr>
<tr>
<td>6 Personal Effects</td>
<td></td>
</tr>
<tr>
<td>Single Article Limit</td>
<td>£1,500</td>
</tr>
<tr>
<td>Valuables</td>
<td>(£200)</td>
</tr>
<tr>
<td>Delayed Baggage</td>
<td>(£200)</td>
</tr>
<tr>
<td>(Loss of keys)</td>
<td>(£275)</td>
</tr>
<tr>
<td>7 Personal Money</td>
<td></td>
</tr>
<tr>
<td>Student’s</td>
<td>£50</td>
</tr>
<tr>
<td>Teacher’s or other adult’s own</td>
<td>£200</td>
</tr>
<tr>
<td>Teachers’ (in all per group for children’s pocket money)</td>
<td>£3,000</td>
</tr>
<tr>
<td>8 Personal Liability</td>
<td>£5,000,000</td>
</tr>
<tr>
<td>9 Legal Expenses</td>
<td>£50,000</td>
</tr>
<tr>
<td>10 Personal Accident</td>
<td>£30,000</td>
</tr>
<tr>
<td>11 Inconvenience Cover</td>
<td>£750</td>
</tr>
<tr>
<td>12 Loss of Passport</td>
<td>£300</td>
</tr>
</tbody>
</table>

*Nil excess for trip under 24 hours  **Property damage

The amounts shown above in brackets are ‘inner limits’ and included within the overall Sum Insured

**WATERSPORTS**

We cover all forms of water sports and water based activities on inland waters, rivers and up to 12 miles from the coast.

We cover offshore sailing (in yachts) in all waters of Western Europe. If you are planning to sail in other parts of the world please apply for terms giving a detailed itinerary of your planned passage. We do not cover Public Liability where you own or are in possession or use of motorised vehicles, yachts or motorised waterborne craft with an engine capacity in excess of 6 horsepower or has covered accommodation. We do not cover racing – but may do so on application.

**MEDICAL ASSISTANCE, REPATRIATION AND CURTAILMENT**

Please read this carefully and act on the information below, it affects the management of your claim and organising your repatriation.

In the event that:
1. you are admitted to hospital, or
2. you have been advised to return home early, or
3. your claim is likely to exceed £500

it is a condition of this insurance that you contact the Assistance Company immediately on:–

**+44 (0) 845 180 0061**

and quote ref. MPUK 64/12

*any delays may affect your claim

**What to expect from the Assistance Company**

After obtaining information from you about your insurance and your medical condition they will assess the situation which may involve contacting the treating doctor. This can take time, especially at weekends and busy periods, as they are not always immediately available.

The Assistance Company have their own doctor who is their Medical Director and is a Travel Medical Specialist. Between them and the treating doctor they will agree the appropriate course of action for you, taking into consideration the cover under the policy and your medical condition.

Please be aware there may be occasions where the Assistance Company’s doctor takes a different view from the local doctor and in order for you to respond you should take the advice given by the Assistance Company.

**Curtailment**

You may also have a claim under the curtailment section, whether or not you are in hospital (pro rata costs for the loss of the trip), and the medical need to come home early must be approved by the Assistance Company, even if less than £500.

**Private Treatment**

Please read the explanation under the heading ‘Emergency Medical Expenses’. In the unlikely event that a local doctor refers you to a private clinic or hospital approval must be sought from the Assistance Company.

A claim form must be completed with 31 days, please see ‘How to make a Claim’.

**HOW TO MAKE A CLAIM**

If you wish to make a claim under the policy please download a claim form from:-

**www.mpibrokers.com**

which should be printed, completed, countersigned by your Teacher and forwarded to the address shown on the form, or you may phone MPI Brokers on 0845 180 0065 if you do not have access to the internet and we will post a form to you.

There are separate conventions relating to loss (loss, damage or delay) caused by an Airline.

**Luggage**

If the Airline has caused a loss, damage or delay it is a condition of this insurance that you make a claim against the Airline within 21 days of the date of loss. We must be informed within 7 days (to give us time to inform the Airline).

**Delays**

There are rules that the Airline must follow in respect of delays or cancellations. It is a condition of this policy that you follow the instructions/advice given by the Airline.

**This must be done and the completed claim form sent to the loss adjuster within 31 days of the date of loss, accident or sickness, or 7 days in the event of loss by an Airline. If this is late, your claim may be declined. This must be done even if you have not paid the medical provider or rescue services.**
TRADE INSURANCE

TRAVELLING IF PREGNANT

Pregnancy is not a medical condition, so you are able to travel until you are quite late into your pregnancy. However, travel providers have their own restriction due to health and safety, so you should check with them before you book. Please make sure that your Doctor and midwife are aware of your travel plans, that there are no known complications and that you are not travelling against any medical advice. We have the right to request a Medical Certificate to confirm this.

By Air After 28 weeks most airlines will require a letter from your Doctor or Midwife confirming your Estimated Date of Delivery and stating that there are no complications.

By Sea Ferry companies have their own restrictions and may refuse pregnant women beyond 28 weeks.

By Car, Coach or Train There are no known restrictions.

TRAVELLERS’ TIPS

The following ‘quickie’ list of advice has been prepared by MPI Brokers:

1. If you are taking valuable items such as jewellery or cameras, you should ensure them under an All Risks section of your household contents insurance.
2. Do not pack valuables, money and fragile items in the baggage that you check in at the airport etc. Keep them with you at all times during your journey.
3. Do not carry more cash than you need; use travellers cheques, credit or charge cards if possible. Use safety deposit boxes whenever they are available.
4. If you need regular medication, take enough with you to last your holiday. You should also take an extra supply which should be packed separately in case you lose your first supply.
5. Check your baggage for damage each time you claim it.
6. Think before you dive, check the depths of swimming pools and the sea and only dive if you are sure the water is deep enough.
7. The sun abroad can be much more powerful than you are used to at home, particularly at high altitudes or on the water. Use high factor suncreams and wear appropriate hats or caps.
8. Make sure all passports, visas, vaccinations and health requirements are up to date, and be sure to take all necessary documents with you.
9. Always abide by the Skiers Code which is issued by the International Ski Federation.
10. Never leave your belongings unattended or with strangers, especially at airports or in vehicles. Split skis wherever possible.
11. In order to keep claims to a minimum and premiums down in the future please act as if uninsured (see General Condition 5).

EMERGENCY MEDICAL EXPENSES

Travel insurance is not a private health plan. It covers emergency treatment in state hospitals or, if not available, at a satisfactory ‘Western’ standard treatment in a private hospital, as well as doctors’ bills, medication, repatriation, and the like. This insurance contains certain exclusions and conditions about the state of health of all persons covered by this insurance and their relatives, and close business associates. Please read the emergency medical expenses and cancellation and curtailment sections of this document carefully and in particular the exclusions relating to health. If you are in any doubt whether you or any other person is eligible for full cover, please contact MPI Brokers on 0845 180 0065.

TERMS CONDITIONS AND EXCLUSIONS

PERIOD OF INSURANCE

This insurance is valid for the dates shown on your booking confirmation provided you have booked your trip between 1st January 2013 and 31st December 2013 for travel before 31st December 2014. In respect of Section 5 and the cancellation part of Section 3, cover starts from the date of booking.

In respect of Section 7 - Personal Money - cover starts at the time of collection of currency or 72 hours prior to departure, whichever is the later.

For all other Sections, and the curtailment part of Section 3, cover starts when you leave your home or place of business in the United Kingdom or other European country, whichever is the later, at the start of your trip, and finishes immediately you return to your home or place of business, whichever is the earlier, for any reason.

If your return trip is unavoidably delayed for any reason beyond your control, cover will be extended free of charge for the period of the delay up to a maximum of three months.

MATERIAL FACTS

Insurance contracts are contracts based on the principle of utmost good faith which means if at the time of taking out this insurance you failed to disclose a material fact insurers hold the right at any time to cancel your policy and return your premium in full. A material fact is one which is known to you and could not be known by us, and which may adversely affect the risk to be insured. English Courts will find a fact to be material where it would affect the judgement of a prudent underwriter whether or not to accept a risk at the terms offered.

If you wish to declare a material fact after having taken out this insurance, that existed before inception you may do so by calling 0845 180 0065 and we may consider reinstating cover at special terms. If you are unsure whether any information is material please disclose it.

EXCUSES

Under some sections of this insurance, claims will be subject to an excess. This means you will be responsible for paying the first part of a loss.

The excesses are on page 1 and apply to each insured. If you have a claim under more than one section following the same event only one excess shall apply; if the excesses are different then the highest amount shall be applied.

If you are claiming for cancellation as a family only two excesses shall be applied.

HEALTH NOTICE

This insurance contains certain exclusions and conditions about the state of health of all persons covered by this insurance and their relatives, and close business associates. Please read the emergency medical expenses and cancellation and curtailment sections of this document carefully and in particular the exclusions relating to health. If you are in any doubt whether you or any other person is eligible for full cover, please contact MPI Brokers on 0845 180 0065.

DEFINITIONS

Wherever the following words and phrases appear in italics in this document, they will always have these meanings. Where words in this document are not defined below, they shall have the meaning as set out in the latest edition of the Oxford English Dictionary.

‘Business colleague’ means any person that you work closely with whose absence necessitates the cancellation or curtailment of the trip as certified by a director or partner of the business.

‘Curtailment’ ‘Curtail’ means cutting your trip short by early return to the United Kingdom or other European country or your admission to hospital as an in-patient.

‘Family’ means two adults and up to four children, not necessarily related.

‘Partner’ means a couple who are living together who share accommodation as if married and have done so for a minimum of 6 months before purchasing this insurance.

‘Personal Effects’ means your personal belongings, including clothing worn, personal luggage owned or borrowed by you, travellers cheques, travel tickets, accommodation vouchers and Postal Orders.

‘Personal Money’ means your banknotes and coins.

‘Public Transport’ means any aeroplane, ship, train or coach on which you are booked to travel.

‘Relative’ means husband or wife, partner (same or different sex), parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law, a step-relative sharing any of these listed relationships, or fiancé(e),

‘Trip’ means any single holiday or journey as stated in the Period of Insurance.

‘Unattended motor vehicle’ means a motor vehicle which does not contain a driver or passenger.

‘United Kingdom’ means United Kingdom of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

‘Valuables’ means photographic, audio and video equipment (including an MP3 player, iPod and the like), avalanche transceivers, prescription glasses, prescription sunglasses, telescopes and binoculars, jewellery, watches, furs and items made of or containing precious or semi-precious stones or metals.

‘We’, ‘us’ and ‘our’ means UK General Insurance Ltd as Underwriting Agents for Aeges Ltd.

‘Yacht’ means any sailing vessel, which is more than 6 metres in length, or has an engine in excess of 6 horsepower, or has covered accommodation.

‘You’ and ‘your’ means each person shown on the attached certificate resident in the United Kingdom or other European country, for whom a premium has been paid. Each person is separately insured for each trip.

TERRITORIAL LIMITS

This insurance applies to the continent to which you have booked your travel.

TRAVEL WARNING

If you travel to a country or an area within a country which the Foreign and Commonwealth Office have advised against travelling to, we will not pay for loss,
TRAVEL INSURANCE

SECTION 1

EMERGENCY MEDICAL, REPATRIATION AND ASSOCIATED EXPENSES

This section applies to trips outside that part of the United Kingdom or other European country in which you are resident.

We will pay up to the amount shown on the schedule for any event, and in all, following a series of events giving rise to a claim under this insurance, which declares itself during the period of insurance, for necessary and reasonable costs incurred as a result of your actual or threatened bodily injury, illness or death during your trip in respect of:

a) all emergency medical treatment which is considered medically necessary by the local treating doctor and cannot await your return to your usual country of residence, including the cost of medication and drugs, and the cost of hospitalisation. Dental treatment shall be limited to the immediate relief of pain only.

b) the additional cost of repatriation to the United Kingdom or other European country after having consulted the local treating doctor and provided he/she has recommended repatriation for medical reasons, and the Assistance Company, on behalf of us, are also in agreement that your return home is medically necessary.

c) your search and rescue by whatever means considered necessary by the rescue services, including the cost of transport (ambulance, taxi, bus) to and from a doctor, hospital or clinic,

d) additional bed and breakfast accommodation, and travel expenses to enable you to return to your home, if you are unable to travel as originally booked,

e) (i) a travelling companion's additional bed and breakfast accommodation if medically necessary to remain with you and accompany you to your home or hospital or,

(ii) one relative or friend to travel from or within the United Kingdom or other European country if medically necessary to stay with you and accompany you during the journey to your home or hospital,

f) the cost of returning your remains to your home, or of a funeral in the country where you die, up to the equivalent cost of returning your remains to or within the United Kingdom or other European country,

g) physiotherapy or chiropractor treatment, after you have returned home provided the treatment is as a direct result of an injury sustained on your trip and subject to written confirmation by your usual doctor,

h) for medical and repatriation costs following medical complications arising out of your pregnancy, (but see b) (v) below).

We will also pay reasonable additional costs for you to return home following the death, serious injury or illness of a relative, business colleague or travel companion, provided this is necessary and you would have returned home early if not insured.

We will also pay up to the amount shown on the schedule for the cost of necessary 'emergency' phone calls following a claim under this section.

We will not pay

a) the excess shown on page 1 for each and every loss,

b) claim(s) if at the time of taking out this insurance you

(i) are aware of any circumstances which could reasonably be expected to give rise to a claim,

(ii) have had any medical or mental condition, including stress and anxiety, which has resulted in referral to a hospital or consultant in the last 6 months,

(iii) have been taking continuous medication and have had a change in medication or an increase in dosage in the last 6 months resulting from a deterioration in the condition being treated,

(iv) have any medical condition for which you are on a hospital waiting list or awaiting the results of tests or investigations,

(v) arising out of pregnancy or childbirth where you have a history of previous gynaecological complications unless:

(i) a doctor's certificate is issued to you, prior to travel, stating you are fit to travel for the intended trip and no complications are expected,

(ii) if at the start of, or during your trip, when travelling by air or sea, there is less than 34 days until the date on your confinement note. This period is extended to 62 days if you are expecting more than one child,

(vi) have been advised of a terminal condition.

However, we may agree not to apply any of the above or to accept this insurance at special terms or at an additional premium if you apply to us by telephoning 0845 180 0626 and quote reference MPL.94 6/12 for Travel.

c) any claim if you:

(i) travel against medical advice, or

(ii) become ill or you are injured or suffer a deterioration in a medical condition after advising us of your departure date and fail to obtain medical approval on your fitness to travel or are subject to ongoing treatment,

(iii) engage in physical work involving the use of industrial machinery, or any work outside more than 6 metres above the ground, or work underground,

d) any claim if you travel with the intention of receiving medical treatment, or for the cost of continuing medication, or if you fail to take medication as prescribed by your doctor.

e) for treatment or surgery:

(i) in your normal country of residence, or which is not immediately necessary and you would have returned home early if not insured.

(ii) exploratory tests, unless they are as a direct result of the condition which required referral to hospital,

(iii) for any treatment which is experimental,

(iv) if you fail to have the minimum vaccinations and inoculations and take other precautions as advised by a recognised Medical Practitioner or Travel Clinic,

f) for the cost of single or private room accommodation, unless it is medically necessary or if there is no alternative.

Conditions

It is a requirement of this insurance that:

a) you contact the Assistance Company immediately if you are admitted to hospital as an inpatient, or if you have medical treatment which appears likely to cost more than £500 (or its equivalent in local currency). If this is not possible you must notify the Assistance Company as soon as possible. Failure to do so may affect the assessment of your claim.

b) wherever possible you must use medical facilities which entitle you to the benefits of any reciprocal health agreements, such as European Health Insurance Card in Europe and Medicare in Australia.

Please refer to the Specific Exclusion, General Exclusions and General Conditions at the end of this document.

SECTION 2

HOSPITAL BENEFIT

We will pay the amount shown on the schedule for each night you spend as an inpatient in a registered hospital outside your normal country of residence.

Please refer to the wording under ‘We will not pay’ and ‘Conditions’ in Section 1, as they also apply to this Section.

Please refer to the Specific Exclusion, General Exclusions and General Conditions at the end of this document.

SECTION 3

CANCELLATION OR CURTAILMENT

We will pay up to the amount shown on the schedule following an event giving rise to a claim under this insurance which declares itself during the period of insurance for any monies you have paid, or which you are contracted to pay, up to the final invoice cost of the trip, (excluding the insurance premium), including the cost of locally purchased services, in respect of your travel and accommodation costs and other expenses, which are not recoverable elsewhere, but not exceeding the amount shown in the schedule in all:

a) if you have to cancel or curtail all or part of your trip as recommended by your usual doctor, or for curtailment, by a local doctor, because of:

(i) your death, injury or illness,

(ii) the death, injury or illness of a relative, travelling companion or a business colleague,

(iii) the death, injury or illness of a person with whom you intended to stay, or of a relative of a travelling companion,

(iv) medical complications arising out of your pregnancy, (but see e) below),

b) if you cancel or curtail all or part of your trip following:

(i) you, your parent/guardian, a travelling companion, close business colleague or person with whom you intended to stay being called to serve on a jury, as a court witness (other than as an expert witness) or being placed in compulsory quarantine,

(ii) you, your parent/guardian, a travelling companion, close business colleague or person with whom you intended to stay being unexpectedly required for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services,

(iii) you, your parent/guardian, a travelling companion, close business colleague or person with whom you intended to stay is made redundant, provided that you/they are entitled to payment under the current redundancy payments legislation and that at the time of booking your trip you had no reason to believe that you would be made redundant.
(iv) the police requiring your presence following fire, flood or burglary at your home within 7 days of your departure, or whilst you are away,
(v) theft, fire or accident to your car within 7 days of your departure. This only applies if you are using your own car for the whole trip,
(vi) your pre-booked accommodation becoming uninhabitable or inaccessible within 7 days prior to your departure or whilst you are away. Alternatively, we will pay for similar accommodation, provided this does not exceed the cost of cancellation or curtailment.
(vii) a warning issued by the Foreign and Commonwealth Office that a country or countries you had intended to travel to, or are currently in during your trip, should be avoided or they have advised against travel, provided this warning was issued after you booked insurance and your trip. Please see Condition c) below.

We will not pay
a) the excess shown on page 1 for each and every loss,
b) any claim if at the time of advising us of the date you booked to travel you:
   (i) are aware of any circumstances which could reasonably be expected to give rise to a claim,
   (ii) have had any pre-existing medical or mental condition, including stress and anxiety, which has resulted in referral to a hospital or consultant in the 6 months prior to booking your trip,
   (iii) have been taken continuous medication and have had a change in medication or increase in dosage in the 6 months prior to booking your trip resulting from a deterioration in the condition being treated,
   (iv) have any medical condition for which you are on a hospital waiting list or awaiting the results of tests or investigations,
   (v) have been advised of a terminal condition,
   (vi) are aware of any medical or mental condition, including stress and anxiety, of any relative or business colleague, whether travelling with you or not, on whose state of health your decision to cancel or curtail your trip may depend.

However, we may agree not to apply any of the above or to accept this insurance at special terms if you apply to us by telephoning 0845 180 0062.

c) any claim:
   (i) if you book or travel against medical advice, or
   (ii) for curtailment if you become ill or suffer a deterioration to a medical condition after purchasing this insurance and fail to obtain medical approval on your fitness to travel,
   d) any claim if you travel with the intention of receiving medical treatment,
e) any claim arising out of pregnancy or childbirth where you have a history of previous gynaecological complications unless:
   (i) a doctor’s certificate is issued to you, prior to travel, stating you are fit to travel for the intended trip and no complications are expected,
   (ii) if at the start of, or during your trip, when travelling by air or sea, there is less than 34 days until the date on your confinement note. This period is extended to 62 days if you are expecting more than one child,
f) for curtailment claims whilst engaged in physical work involving the use of industrial machinery, or any work outside more than 6 metres above the ground, or work under ground.

Please note:
a) that curtailment claims will be based on a pro-rata of the full holiday cost and calculated from the day you return to your normal country of residence, or you are hospitalised as an in-patient. The cost of unused excursions will be refunded in full,
b) if there is a settlement under this section following a claim, insurance under this policy shall cease.

Conditions It is a requirement of this insurance that:
a) if you become aware of any circumstances which make it necessary for you to cancel your trip, you must advise your tour operator, travel agent, travel or accommodation supplier immediately. The most we will pay will be limited to the applicable cancellation charges on the date you were advised to cancel your trip,
b) you contact the Assistance Company immediately if you wish to return to your normal country of residence, for any reason or by any method other than as originally planned. Where return home is as a result of injury or illness, medical evidence should be provided to confirm that it is medically necessary for you to curtail your trip,
c) (i) you reduce any loss by contacting your travel provider to obtain a refund if available, or
(ii) change your ticket to an alternative destination of your choice (we will pay the difference, but no more than the cost of the original ticket), or
(iii) call the loss adjusters on 0845 180 0174.

Please refer to the Specific Exclusion, General Exclusions and General Conditions at the end of this document.
b) for any loss where you have reasonably left any personal effects unattended,
c) for breakage of fragile articles unless caused by fire or by an accident to the
   aeroplane, ship or vehicle in which they are being carried,
d) for loss or theft of, or damage to:
   bicycles, motor vehicles, trailers, caravans, waterborne craft and their
   fittings, sports equipment whilst in use (other than ski boots), contact lenses, non-
   prescription sunglasses, antiques, computers, mobile telephones and electronic
   equipment (other than audio equipment including one MP3 player (iPod) and the
   like, including associated equipment to any of the above e.g. wires, cases, USB
   plugs and the like, providing you hold receipt(s) for these items),
e) for any loss or damage caused by moth or vermin, any process of cleaning,
   repairing or restoration, leakage of powder or fluid from containers carried in
   your baggage, electrical derangement, wear and tear, denting or scratching,
f) for any personal effects which are detained, seized or confiscated by customs
   or other officials.

Conditions

It is a requirement of this insurance that:

a) you at all times exercise reasonable care in the supervision of your property,
b) your baggage is lost, delayed or damaged in transit, you must notify the
   Carrier immediately and obtain a Carriers Report (which, in the case of an airline,
   is a Property Irregularity Report),
c) in the event of loss or theft of valuables, accommodation vouchers, travel tickets
   and any item valued over £100, this is reported to the police immediately, but no
   later than 48 hours after discovery, and a written report is obtained,
d) all valuables are carried on your person or in hand luggage whilst travelling (ie,
   not in luggage placed in the hold of an aircraft, ship, train or an unattended
   motor vehicle),
e) you must make every effort to recover lost or stolen property (personal effects).

Please note:

There is a limit for any one single article which applies to all personal effects
including valuables. There is an overall limit for all valuables. These limits, as well as
the overall limit, may be increased at an additional premium - please call MP1 Brokers
on 0845 180 0065.

Please also refer to the General Exclusions and General Conditions at the end of this document.

SECTION 7

PERSONAL MONEY

We will pay up to the amount shown on the schedule for any one event and in all
following a series of events giving rise to a claim under this insurance which
declares itself during the period of insurance for loss or theft of personal money
and in respect of teachers or other adults holding students’ money in trust on their
behalf. In this respect the sum insured is £3000 in all for the group provided such
money is kept in a safety deposit box or hotel safe when in resort and a separate
record of deposits and withdrawals is kept.

We will not pay

a) the excess shown on page 1 for each and every loss,
b) for loss or theft from an unattended motor vehicle nor from unaccompanied
   baggage whilst in transit,
c) for any loss where you have unreasonably left money unattended,
d) for any loss or damage caused by moth or vermin or any process of cleaning,
   repairing or restoring or leakage of powder or fluid from containers carried in
   your baggage.

Conditions

It is a requirement of this insurance that:

a) you at all times exercise reasonable care in the supervision of your money,
b) in the event of the loss or theft of personal money the loss must be reported to
   the police immediately, but no later than 48 hours after discovery, and a written
   report is obtained,
c) personal money left in your accommodation must be left in a locked safe or if not
   available must be kept out of sight.

Please also refer to the General Exclusions and General Conditions at the end of this document.

SECTION 8

PERSONAL LIABILITY

We will pay up to the amount shown on the schedule and in all, in addition to legal
costs incurred with our written consent, for your legal liability if you cause:

a) accidental bodily injury to any person, or,
b) accidental loss or damage to someone else’s property, including temporary
   holiday accommodation and its contents.

We will not pay

a) for any liability arising from bodily injury, loss or damage to property,
   (i) owned by you or a member of your family or,
We will not pay claim(s) arising out of riding a Motorcycle or Quad Bike as a driver or pillion unless:
a) you are wearing a crash helmet, and
b) the driver holds a valid driving licence to ride in the country you are visiting,
c) the engine capacity of the Motorcycle or Quad Bike is under 125cc, other than for cancellation claims.

N.B. Using a Motorcycle, Quad Bike or Ski-Doo amongst other motorised vehicles is excluded under the Personal Liability section.

SECTION 10

PERSONAL ACCIDENT

Specific definitions applying to this section
‘Accident’ means that you suffer bodily injury as a result of an accidental identifiable external cause.
‘Permanent Total Disablement’ means that twelve months after your accident you are unable to attend any business or occupation and at the end of which there is no hope of improvement.
‘Loss of Limbs’ means Physical Loss of a Hand or Foot or complete and permanent loss of use of Hand, Arm or Leg.
‘Loss of Sight’ means complete and permanent Loss of Sight in one or both eyes.

We will pay a benefit of the amount shown on the schedule if you have an accident whilst you are on your trip which within 12 months is the sole cause of your death, permanent total disablement, loss of sight or loss of a limb. For children aged 15 or under on the date of loss, the death benefit is reduced to £5000.

We will not pay any claim if you:
- a) travel against medical advice, or
- b) engage in physical work involving the use of industrial machinery, or any work outside more than 6 metres above the ground, or work under ground.

Please also refer to the Specific Exclusion, General Exclusions and General Conditions at the end of this document.

SECTION 11

INCONVENIENCE COVER

We will pay up to the amount shown on the schedule for necessary additional costs incurred for car parking, domestic animal care (including horses and ponies), house-sitters and childcare (including temporary boarding fees), if your return to the United Kingdom or other European country is delayed for reasons beyond your control.

We will also pay the additional cost of providing a driver to return your car to your home address from a United Kingdom or other European country departure point should you be unable (as certified by your doctor) to collect and drive the vehicle yourself.

Please also refer to the General Exclusions and General Conditions at the end of this document.

SECTION 12

PASSPORT AND VISA INDEMNITY

We will pay up to the amount shown on the schedule for any one event, and in all following a series of events giving rise to a claim under this insurance, which declares itself during the period of insurance for loss or theft of your passport and visa as follows:
a) travel and accommodation costs to obtain a replacement, and
b) the cost of a replacement.

Provided these costs are incurred whilst on your trip or within two months of your return.

We will not pay:
a) for any cost incurred following the loss or theft of your passport and visa from an unattended motor vehicle other than in a locked glove compartment, nor from unaccompanied baggage whilst in transit, and
b) for any costs incurred where you have unreasonably left your passport and visa unattended.

Conditions: It is a requirement of this insurance that:
a) in the event of loss or theft of your passport and visa this is reported to the police within 48 hours of discovery and a written report obtained, and
b) your passport and visa left in your accommodation must be kept in a locked safe or, if not available, must be kept out of sight.

Please also refer to the General Exclusions and General Conditions at the end of this document.

SPECIFIC EXCLUSION

Applicable to the Emergency Medical Expenses, Personal Accident, Curtailment, and Hospital Benefit sections
k) any form of racing or professional competition,
l) parapenting, other than that which is not booked or planned before you go on
your trip and then only if with a recognised school on a trial basis,
m) any loss, death, injury or sickness of yours resulting from you taking part in civil
commotions or riots of any kind,
n) any loss of any kind, except as may be specifically provided for in this insurance,
o) the breaking of or failure to comply with any law whatsoever,
p) you holding another policy of insurance covering the event giving rise to a claim
(see General Condition 5),
q) you being aware of any circumstance(s) which could reasonably have been
expected to give rise to a claim at the time of purchasing or taking out this insurance.
r) failure to comply with any Conditions within this insurance policy.
s) failure to comply with the clause headed ‘TRAVEL WARNING’ on pages 2 and 3.

NOTE:- exclusions i, j, k and l shall not apply to the cancellation part of section 3.

GENERAL CONDITIONS

1. You must contact the Assistance Company immediately if you are admitted to
hospital as an in-patient, or if you have medical treatment which is likely to cost
more than £500 (or its equivalent in local currency) If this is not possible you
must notify the Assistance Company as soon as possible. Failure to do so may
affect the assessment of your claim.

2. You must wherever possible use medical facilities which entitle you to the
benefits of any reciprocal health agreements, such as the European Health
Insurance Card (EHIC) in Europe (including Switzerland) and you must register on
arrival in Australia with Medicare.

3. All material facts must be disclosed to us. Failure to do so may affect your
rights under this Insurance. A material fact is a fact which is likely to influence us in the
acceptance of the Insurance. If you are in any doubt as to whether a fact is ‘material’ then, for your own protection, you should tell us.

4. Should you incur a loss and wish to make a claim under this policy, you must file a
claim with our representative, on an MPI Brokers claim form within 31 days of the
date of loss and 7 days in the event of loss by an airline. These are available online at our
website www.mpibrokers.com with instructions on completion. You must supply full details of all circumstances and any other information, documents and
original receipts they may reasonably require at your expense, and be able to prove your
loss if so requested.

5. You must advise us of any other insurance policy you hold which may provide cover in respect of any event for which you are claiming (see exclusion p). We may take action in your name but at our expense to recover for our benefit the
amount of any payment made under this insurance and you must act as if
uninsured and assist us to obtain or pursue a recovery from any third party
and/or other insurers (including the Pension Service for EHIC claims).

6. You must pay us back within 1 month of demand any amounts that we have paid
on your behalf which are not covered, or it transpires you were not insured under this
insurance.

7. You must take all reasonable steps to avoid or minimise any loss which might result in you making a claim under this Insurance.

8. We may at our option discharge any liability under this insurance by replacing or
repairing any article or articles lost or damaged.

9. You must comply with all the terms, provisions, conditions and endorsements of
this Insurance. Failure to do so may affect the assessment of your claim.

10. A person or company who is not a party to this policy has no right under the
Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy
but this does not affect any right or remedy of a third party which exists or is
available apart from that Act.

APPLICABLE LAW

The parties are free to choose the law applicable to this Insurance contract. Unless
specifically agreed to the contrary this insurance shall be subject to English Law.

DATA PROTECTION ACT

All personal data provided is protected under the Data Protection Act 1998.
Such data will not be passed to third parties, other than where necessary for the
completion of this insurance, to the insurance company, the Broker and their
agents. Your details will not be passed to any other company for marketing or
advertising purposes unless we specifically ask you.

If you make a claim under the policy, you will be requested to provide personal
details to us or our agents, including some which may be 'sensitive' under the Act.
You will be asked to sign a specific declaration when claiming, consenting to the
processing and use of this data as necessary by the insurance company, the Broker
and their agents, and within the controls of the Data Protection Act.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme
if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from FSCS at www.fscs.org.uk or tel 020 7892 7300.

CODE OF PRACTICE

We wish to draw your attention to some important features of your insurance including:

1. Insurance Document. You should read this carefully. It gives full details of what is
and is not covered and the conditions of the cover.

2. Conditions and Exclusions. Specific Conditions and Exclusions apply to individual
Sections of your insurance, whilst General Exclusions and Conditions will apply to
the whole of your insurance. Where we have asked for you to provide certain
documents, failure to do so may affect the process and assessment of your claim.

3. Health. This insurance contains restrictions regarding pre-existing medical
problems concerning the health of the people travelling and of other people upon
whose health the trip depends. You are advised to read this document carefully.

4. Property Claims. These claims are paid based on the value of the goods at the
time you lose them and not on a ‘new for old’ or replacement cost basis.

5. Limits. This insurance has limits on the amount we will pay under each Section.
Some Sections also include other specific limits, for example, for any one item or
for valuables in total.

6. Excesses. Under some sections of this insurance, claims will be subject to an
excess. This means you will be responsible for paying the first part of the claim.
The excesses apply separately to each person claiming.

7. Reasonable Care. You need to take all reasonable care to protect yourself and
your property, as you would if you were not insured.

8. Date Change Exclusion. Changes in dates, could see widespread failures of computer
and other systems containing computer chips, which depend on date
related information in order to work properly. This insurance excludes anything
directly or indirectly caused by the failure of any computer hardware or software
or any other electrical equipment to recognise or process any date as the true
calendar date.

9. Customer Service. We always try to provide a high level of service. However, if
you think we have not lived up to your expectations, please refer to the wording
which outlines our Complaints Procedure.

10. Fraudulent Claims. It is a criminal offence to make a fraudulent claim and this
insurance shall be null and void.

COMPLAINTS PROCEDURE

It is the intention to give you the best possible service but if you do have any
questions or concerns about this insurance or the handling of a claim you should
follow the Complaints Procedure below:

Complaints regarding:

PROVISION OF THE POLICY

Please contact The Managing Director, MPI Brokers, West House, West Street,
Haslemere, Surrey, GU27 2AB
Telephone 01428 664265 Email info@mpibrokers.com
If your complaint about the provision of your policy cannot be resolved by the end of
the next working day, your agent will pass it to: Customer Relations Department, UK
General Insurance Group Limited, Cast House, Old Mill Business Park, Gibraltar
Island Road, Leeds, LS10 1RJ Telephone 0845 218 2685 Email
customerrelations@ukgeneral.co.uk

CLAIMS

MPI Claims, Atwood House, Mansfield Business Park, Four Marks, Hampshire, GU34
5PZ. In all correspondence please state that your insurance is provided by UK
General Insurance Group Limited and quote your reference number.

FOR ALL SECTIONS

If you are still not satisfied, you have the right to refer any dispute to: The Financial
Ombudsman Service, South Quay Plaza 2, 183 Marsh Wall, London E14 9SR.
Please follow the above procedure in order. It will not help your complaint if you try to
accelerate the process.
TRAVEL INSURANCE

Gap Year
Specialist Gap Year and Backpacker Insurance

- Covers working and volunteering
- 24hr emergency medical cover
- Bereavement cover
- plus many extra services to help prepare and plan your trip

0845 180 0060
email: info@mindthegapyear.com

West House, West Street, Haslemere
Surrey GU27 2AB