



SCHEDULE

TYPE: Group Travel Insurance

INSURED: HCPT (Hosanna House and Children's Pilgrimage Trust), HCPT (1980) Ltd, Association Hosanna France and HCPT (1980), France SARL

ADDRESS: Oakfield Park
32 Bilton Road
Rugby
Warwickshire
CV22 7HQ

BUSINESS: Registered charity and organisers of pilgrimages for disabled, disadvantaged and vulnerable children and adults and fund raising events by local groups throughout the UK and in Lourdes in France

PERIOD OF INSURANCE: From: 1 November 2018
To: 31 October 2019
both days inclusive, Local Standard Time at the address of the Insured stated above.

INTEREST: As detailed in the attached wording

SUMS INSURED/LIMITS OF LIABILITY: As detailed in the attached wording

EXCESS:

Section 1 Medical, Repatriation and Other Expenses	GBP 150
Section 2 Trip Cancellation and Disruption	GBP 100
Section 4 Baggage and Personal Effects	GBP 100

GEOGRAPHICAL LIMITS: United Kingdom and/or Europe

ENDORSEMENTS

ENDORSEMENT 1

The single article limit applicable to **Section 4 Baggage and Personal Effects** is increased to GBP 3,000 in respect of wheelchairs, other special equipment and disabilities aids, audio/visual equipment, computer equipment, printers, musical instruments and the like. Where the sum insured for such articles exceeds GBP 1,000 any one article the coverage provided is to be agreed by the Underwriters in advance of the Period of Travel and an additional premium shall be charged at a rate of 0.5% on the value in excess of GBP 1,000. The total sum insured under Section 4 shall be increased by the amount in excess of GBP 1,000 per single article accordingly.

ENDORSEMENT 2

In respect of Pilgrims only, the following exclusions are deemed to be deleted:

- Exclusion 2 of **Section 1 Medical, Repatriation and Other Expenses**.
- Exclusion 2 of **Section 1 Medical, Repatriation and Other Expenses and Section 2 Trip Cancellation and Disruption**.
- The exclusion of **Section 2 Trip Cancellation and Disruption**.

ENDORSEMENT 3

The coverage provided under Section 2(a) does not apply to Children involved in the Easter Pilgrimage to Lourdes.

ENDORSEMENT 4

This Policy is extended to cover (as herein defined) various persons (including helpers/carers) from Slovakia, Romania and the West Indies participating in the Easter Pilgrimage to Lourdes, travelling via the United Kingdom. Coverage shall apply from the time such persons depart Slovakia, Romania and/or the West Indies to the United Kingdom (including whilst in the United Kingdom) until their return to Slovakia, Romania or the West Indies.

The Underwriters shall not be liable for any expense incurred:

- a) in Slovakia, Romania and the West Indies;
- b) after the Insured Person has returned to Slovakia, Romania or the West Indies or incurred after a period of twelve calendar months has elapsed following the date on which the insured bodily injury, illness or contingency first occurred or commenced during the Period of Travel whichever shall occur the sooner.

DATA PROTECTION ACT 1998

It is understood by the Assured or if no Assured then the Insured Person that any information provided to the Underwriter regarding the Assured and/or the Insured Person will be processed by the Underwriters, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling of claims, if any, which may necessitate providing such information to third parties.

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999 CLARIFICATION CLAUSE

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

UNITED KINGDOM

For the purposes of this Insurance, the term United Kingdom wherever it appears in this Policy shall mean Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

EUROPE

For the purposes of this Insurance, the term Europe wherever it appears in this Policy shall mean mainland Europe and includes Southern Ireland, the Azores, Madeira, the Canary Islands, Mediterranean Islands and Turkey.

IMMEDIATE RELATIVE

For the purposes of this Insurance, the term Immediate Relative wherever it appears in this Policy shall mean spouse, resident companion, parent, parent-in-law, brother, brother-in-law, sister, sister-in-law or child.

ACT OF TERRORISM

For the purpose of this Insurance, the term Act of Terrorism wherever it appears in this Policy shall mean an act, including but not limited to the use of force of 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 or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

SPECIFIC COVERAGE SECTIONS

Section 1 Medical, Repatriation and Other Expenses

To pay:

a) Medical and Repatriation Expenses

up to GBP 2,000,000 in all in respect of the following expenses necessarily incurred as the result of the Insured Person sustaining accidental bodily injury or becoming ill during the Period of Travel:

- (i) The Insured Person's medical, hospital and treatment expenses (including his additional travel and accommodation expenses) necessarily incurred outside the United Kingdom and the Insured Person's additional repatriation expenses; including compulsory quarantine, and emergency dental treatment for the immediate relief of pain.
- (ii) Expenses incurred for the charter of an air ambulance or for the special use of air transport (including accompanying medical attendants) if agreed by prior consultation between the Insured Person's attending physicians and the Underwriters' appointed advisors as being necessary for the transportation or repatriation of the Insured Person.
- (iii) Reasonable travel and accommodation expenses for up to two relatives or friends (not necessarily Insured Persons) who is required to travel to, remain with or escort the Insured Person if he becomes severely incapacitated.

b) Hospital Inconvenience Benefit

GBP 25 for each completed 24 hour period that the Insured Person spends as a hospital in-patient outside the United Kingdom as the result of his sustaining accidental bodily injury or becoming ill during the Period of Travel, up to a maximum of GBP 1,500 in all, payable in addition to the total indemnity provided under Subsection a).

c) Emergency Return to the United Kingdom

Emergency repatriation expenses necessarily incurred by the Insured Person consequent upon any of the following occurrences during the Period of Travel:

- (i) The death or serious illness or injury of the Insured Person's Immediate Relative, fiancé(e) or business colleague necessitating the Insured Person's presence in the United Kingdom
- (ii) The death or serious illness or injury of an accompanying Insured Person, or the repatriation of such person as provided for in paragraphs (i) and (ii).

Payable in addition to the total indemnity provided under Subsection a).

d) Funeral Expenses

Should the Insured Person die as the result of an accident or illness during the Period of Travel the Underwriters shall pay:

- (i) the cost of transporting the remains or ashes of the Insured Person to his former place of residence in the United Kingdom, including the cost of burial in the United Kingdom, or
- (ii) the cost of burial or cremation abroad

Up to a maximum of GBP 5,000 in all, payable in addition to the total indemnity provided under Subsection a).

Section 2 Trip Cancellation and Disruption

a) Cancellation, Curtailment and 'Get-you-there' Expenses

To pay the following expenses incurred by the Insured Person as the result of any of the occurrences specified in paragraphs (i) to (v) below:

- Up to GBP 2,500 in all in respect of irrecoverable loss of unused travel and accommodation expenses paid in advance or for which there is a contractual liability consequent upon the cancellation or curtailment of the pre-arranged Period of Travel or, if the Period of Travel is not cancelled or curtailed,
- Up to GBP 500 in all in respect of reasonable additional travel and accommodation expenses incurred in fulfilling the pre-booked travel and accommodation commitments, including the use of equivalent local accommodation if rendered necessary by an occurrence covered under paragraph (v),

Specified occurrences:

- (i) The Insured Person sustaining accidental bodily injury or becoming ill.
- (ii) The death, injury or illness of the Insured Person's relative, fiancé(e) or business colleague or of any person with whom the Insured Person had arranged to travel, reside or conduct business or the relative, fiancé(e) or business colleague of such person.
- (iii) The Insured Person or any person with whom he had arranged to travel, reside or conduct business being
 - (a) quarantined or called for witness or jury service.
 - (b) made redundant, provided that such redundancy qualifies for payment under the United Kingdom's Redundancy Payments Act
 - (c) called for emergency duty as a member of the armed forces, the defence or civil administration, the police force, or the fire, rescue, public utility or medical services.
 - (d) required to be present at his home or place of business in the United Kingdom following burglary or major damage caused by fire, lightning, explosion, aircraft damage, malicious damage, impact, earthquake, landslip, storm, or flood to his home or place of business in the United Kingdom.
- (iv) The cancellation or delayed departure for a period of 24 hours or more of an aircraft, sea vessel or other publicly licensed form of passenger transport in which the Insured Person had previously booked to travel, resulting from any of the following contingencies, strike, industrial action, hijack, criminal act, bomb scare, Act of Terrorism, riots, civil commotions, fire, flood, earthquake, landslide, avalanche, volcanic eruption, adverse weather conditions and accident or mechanical breakdown provided always that such contingency had not occurred commenced or been announced before the booking was made in respect of the flight voyage or journey thus affected.
- (v) Major damage caused by fire, lighting, explosion, aircraft damage, malicious damage, impact, earthquake, landslip, storm or flood rendering uninhabitable the accommodation in which the Insured Person had previously booked to reside during the Period of Travel, excluding any waterborne vessel or craft.

b) Missed Departure and Transport Diversion

To pay up to GBP 500 in all in respect of reasonable additional travel and accommodation expenses incurred by the Insured Person in fulfilling his pre-booked travel and accommodation commitments:-

- (i) if at the commencement of the Period of Travel he misses his pre-booked international travel connection from the United Kingdom through disruption of his journey to the United Kingdom departure point occurring as the direct result of:
 - (a) a fellow passenger or a crew member of the conveyance in which he is travelling sustaining accidental bodily injury or becoming ill after such journey has commenced, or
 - (b) any of the contingencies specified in Subsection 2(a)(iv), provided always that such contingency had not occurred, commenced or been announced before the international travel booking was made if the United Kingdom journey is by scheduled public transport services, or before the United Kingdom journey commenced if such journey is by non-Scheduled transport.
- (ii) If at any time during the Period of Travel an aircraft, sea vessel or other publicly licensed passenger conveyance in which he is travelling has to be diverted from its pre-arranged destination as the result of:-
 - (a) a fellow passenger or a crew member sustaining accidental bodily injury or becoming ill, or
 - (b) any of the contingencies specified in Subsection (a)(iv), provided always that such contingency has not occurred, commenced or been announced before the booking was made in respect of the flight, voyage or journey thus affected.

c) Travel Delay Inconvenience Benefit

To pay as follows if the Insured Person is delayed because of the late departure of an aircraft, sea vessel or other publicly licensed form of passenger transport in which he had previously booked to travel as a result of any of the contingencies specified in Subsection (a)(iv), provided always that such contingency had not occurred, commenced or been announced before the booking was made in respect of the flight, voyage or journey thus affected.

- (i) Outward journey at commencement of the Period of Travel GBP 20 for the first completed 12 hour period that transport is delayed and GBP 10 for each subsequent completed 12 hour period, up to a maximum of GBP 100 in all.
- (ii) All subsequent journeys during the Period of Travel Payment as in paragraph (i) above, up to a maximum of GBP 100 in all.

d) Alteration of Itinerary

Reasonable additional travel and accommodation expenses necessarily incurred by the Insured Person in the alteration of the arrangements of the Period of Travel consequent upon his being the victim of hijack, kidnap or the like terrorist or criminal act, or upon the cancellation of publicly licensed passenger transport services caused by any of the contingencies specified in Subsection 2(a)(iv), provided that these occur or commence during the Period of Travel.

Section 3 Personal Accident

To pay according to the following Schedule of Benefits if at any time during the Period of Travel the Insured Person sustained accidental bodily injury at an identifiable time and location during the Period of Travel and which solely and independently of any other cause except illness directly resulting from, or medical or surgical treatment rendered necessary by such bodily injury results in his death or disablement as specified within twenty-four calendar months from the date of such accident.

SCHEDULE OF BENEFITS

Item	Capital Sum Insured
1. Death	GBP 15,000
2. Loss of one limb or one eye	GBP 15,000
3. Loss of two limbs or both eyes or one limb and one eye	GBP 25,000
4. Permanent Total Disablement	GBP 25,000
5. Temporary Total Disablement	GBP 50 per week payable up to 52 weeks, regardless of the number of Accidents

(i) The Death benefit is limited to GBP 2,500 for Insured Persons under 16 years of age at the date of the accident.

(ii) Temporary Total Disablement is only applicable to Insured Persons aged 16 years and above at the date of the accident.

(iii) The Capital Sum Insured applicable to items 1 to 4 inclusive is limited to GBP 15,000 for Insured persons aged 71 and above at the date of the accident.

Exposure Clause

The effects of exposure resulting from a mishap during the Period of Travel to a conveyance in which the Insured Person is travelling shall be deemed to constitute accidental bodily injury, and the date of such mishap shall be deemed to be the date of the accidental causing such injury.

Disappearance Clause

If the Insured Person disappears during the Period of Travel and if, after a reasonable period of time has elapsed and all available evidence examined, there is reason to presume that the death of the Insured Person has occurred in accordance with the terms, provisions and conditions of this Section of the Insurance, the Sum Insured for Item 1 shall become payable hereunder. If at any time after such payment the Insured person shall be found to be living, the sum thus paid shall be refunded to the Underwriters.

Section 4 Baggage and Personal Effects

Baggage and Personal Effects

To indemnify, the Insured person up to GBP 1,500 in all in respect of loss of or damage to baggage and personal effects which are his property or responsibility occurring during the Period of Travel.

Claims settlements:

- (i) for articles lost or destroyed which are less than three years old and, irrespective of age, wheelchairs, other special equipment and disabilities aids, audio/visual equipment, computer equipment, printers, musical instruments and the like will be based on the cost of replacement as new provided that it is substantially the same but not better than the original item when new,.
- (ii) for articles lost or destroyed other than as stated in (i) above will be based on the cost price of comparable new articles, less an appropriate allowance for age and condition.

The Underwriters' limit of liability for single item or pair or set of items is GBP 500.

Delayed Baggage

To pay up to GBP 100 in all in respect of the cost of immediate necessities purchased or hired by the Insured Person if on arrival at his outward destination he is deprived of his travel baggage for more than 12 consecutive hours because of temporary loss or mis-direction by the carriers (providing always that any amounts thus paid, other than hire charges, shall be deducted from the total of any claim becoming payable under this Section if the said baggage proves to be permanently lost).

General Average and Salvage

To pay up to GBP 500 in all in respect of any General Average and Salvage Charges levied by Carriers under Maritime Law and/or Contract of Carriage and paid by the Insured Person to secure the release of his accompanied baggage if, whilst he is engaged on a journey by sea during the Period of Travel, a situation of peril arises and the Carriers incur expenses and liability in the interests of the common safety of their passengers and cargo as a whole.

Section 5 Money, Travel Documents and Credit Cards

To pay up to GBP 750 in all in respect of:

a) Money and Travel Documents

Loss of money, travellers' cheques, passports, driving licences, green card, petrol coupons, travel tickets and ski passes occurring during the Period of Travel, including expenses directly consequent upon such loss.

b) Fraudulent Use of Lost Credit Card

Loss resulting from the fraudulent use of any credit card, charge card or bankers' card held by the Insured Person, following loss of such card during the Period of Travel.

Cover in respect of the money and travel documents specified in paragraph (a) shall commence at the time of their collection or receipt by the Insured Person or 72 hours prior to planned commencement of the Period of Travel, whichever is the later. Cover in respect of money and travellers' cheques remaining after termination of the Period of Travel shall continue whilst in the custody of the Insured Person for up to 72 hours following such termination.

Business Documents and Records

To indemnify the Insured Person up to GBP 100 in all in respect of the cost of replacing or restoring business documents and records the property or responsibility of the Assured or the Insured Person, following loss or damage during the Period of Travel.

Section 6 Legal Expenses and Personal Liability

a) Legal Expenses

To pay up to GBP 25,000 in all in respect of legal expenses incurred by or on behalf of the Insured Person in the pursuit of claims for damages against third parties who have caused accidental bodily injury to or illness or death of the Insured Person through incidents occurring during the Period of Travel. The Underwriters shall only be liable for expenses incurred with their prior written consent, which will not be unreasonably withheld, but they reserve the right to withdraw from the proceedings at any stage and to limit their liability to the expenses incurred during the period up to but not beyond the date of such withdrawal.

b) Personal Liability

To indemnify the Insured person in respect of his legal liability for bodily injury to third parties and/or for damage to their property arising from an accident occurring during the Period of Travel up to but not exceeding GBP 1,000,000 in respect of any one accident or series of accidents and in all inclusive of associated legal expenses incurred with the Underwriters' prior written consent.

It is a condition of cover under this Subsection that neither the Assured nor the Insured Person shall admit any liability nor offer agreement to settle any claim without the prior written consent of the Underwriters.

GENERAL PROVISIONS AND CONDITIONS

All Sections

1. (a) Cover in respect of each Period of Travel shall commence at the time that the Insured Person leaves his home or place of business whichever occurs the later for the purpose of proceeding and to terminate at the time that he returns to his home or place or business whichever occurs the earlier, from door to door. The trip cancellation cover provided under Subsection 2(a) shall commence at the time that the insured travel and accommodation bookings are made or at the commencement date of the specified Period of Insurance whichever is the later.

(b) If the Period of Travel is not completed within the Period of Insurance due to circumstances beyond the Insured Person's control, the coverage provided by this Insurance will continue until such completion or up to a maximum period of thirty days, whichever is the sooner. However, in respect of the hijack/kidnap of the Insured Person the coverage provided by this Insurance shall continue until such completion or up to a maximum period of twelve months, whichever is the sooner and the geographical limits shall be extended to worldwide during this period.
2. Except where the Underwriters' prior agreement has been obtained no Period of Travel shall be deemed to exceed 15 days in duration. If a Period of Travel is not completed within this time limit due to circumstances beyond the Insured Person's control, cover hereunder will continue, without additional premium, for up to a maximum of 30 days.
3. Provided that the Underwriters' prior agreement has been obtained to renew or extend this Insurance at its expiry date the cover provided by this Policy shall continue until its termination in accordance with Conditions 1 and 2 above. If the Underwriters' prior agreement to such renewal or extension has not been obtained, the cover provided by this Policy shall continue for up to a maximum of 14 days only.
4. Cover under this Policy shall attach in respect of all Periods of Travel commencing during the Period of Insurance.
5. Any travel and accommodation booking made during the Period of Insurance but relating to a Period of Travel planned to commence after the expiry date of this Policy shall be included for cover under the trip cancellation provisions of Subsection 2(a) of this Policy during the period up to but not beyond such expiry date. (The continuation of cover thereafter will be subject to the Underwriters' prior agreement to the renewal or extension of this Policy).
6. Each Insured Person and each Period of Travel shall be deemed a separate insurance.
7. For female Insured Persons the words he, him and his appearing in this Policy shall be deemed to be replaced by she and her.
8. This Insurance shall be subject to English law and the English Courts alone shall have jurisdiction in any dispute arising hereunder.
9. Any fraud, concealment, or deliberate mis-statement by an Insured Person, if unknown to the Assured, either in the proposal on which this Insurance is based or in relation to any other matter affecting this Insurance or in connection with the making of any claim hereunder shall render this Insurance null and void in so far as it relates to the Insured Person in question but any such fraud, concealment, or deliberate mis-statement by or known to the Assured shall render the whole Insurance null and void and all claims hereunder shall be forfeited.

SPECIFIC SECTION CONDITIONS AND LIMITATIONS

Section 2 Trip Cancellation and Disruption

The Underwriters shall only be liable:-

1. under the cancellation and curtailment provisions of Subsection 2(a) to the extent of the contractual liability.
2. for claims arising from delayed departure under Subsection 2(a)(iv) and 2(c) if the Insured Person has obtained written confirmation from the carriers or their Agents stating the actual date and time of departure and the reason for the delay. For the purposes of claims payment under these Subsections the period of delay shall be taken as commencing at the departure time of the conveyance as specified in the booking confirmation supplied to the Insured Person.
3. Under Subsection 2(b)(i) if in the selection of the route, means of travel and time of departure the Insured Person has done all things reasonable and practicable to minimise the possibility of late arrival at the departure point in the United Kingdom.
4. For claims under Subsection 2(b)(i) attributable to mechanical breakdown of non-scheduled transport if the Insured Person has obtained a garage or motoring organisation report confirming the date, cause and time of such breakdown.

Section 3 Personal Accident

1. In no case shall the Underwriters' liability in respect of the Insured Person exceed in all the largest Capital Sum Insured applicable to him under any one of the items comprising the Schedule of Benefits.
2. No claim shall be payable under more than one Item in the Schedule of Benefits in respect of the consequences of the same accident.
3. Any amount payable under items 1 to 4 of the Schedule of Benefits shall be reduced by any amount previously paid under item 5 in respect of the consequences of the same accident.
4. The Underwriters shall only be liable:-
 - (i) under Item 1 of the Schedule of Benefits if death occurs within twenty-four calendar months of the date of the accident.
 - (ii) under Item 2 and 3 of the Schedule of Benefits if the Loss of limb(s) and/or eye(s) occurs within twenty-four calendar months of the date of the accident.
 - (iii) under Item 4 of the Schedule of Benefits if the period of Total Disablement giving rise to the claim for this Item commences within twenty-four calendar months or more.
5. In the event that an accident covered hereunder should result in the death of the Insured Person within twenty-four calendar months of the date of such accident and prior to the definite settlement of a claim for disablement as provided for under Items 2, 3 and 4 of the Schedule of Benefits, there shall be paid instead of such claim for disablement the Sum Insured payable for Item 1 Death.
6. In the event of a claim the Underwriters' appointed medical advisor(s) shall be allowed to examine the Insured Person as often as they may deem necessary.
7. For the purpose of this Section:
 - (i) Loss of a limb shall mean loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and shall mean total and irrecoverable loss of use of hand, arm or leg.
 - (ii) Loss of an eye shall mean total and irrecoverable loss of sight of the eye.
 - (iii) Temporary Total Disablement shall mean disablement of the Insured Person which prevents him from engaging in any part of his usual occupation.
 - (iv) Permanent Total Disablement shall mean disablement of the Insured Person which prevents him from engaging in any part of his usual occupation for a period of twelve consecutive calendar months and at the end of that time being without prospect of improvement

Section 4 Baggage & Personal Effects and Section 5 Money, Travel Documents & Credit Cards

The Insured Person shall at all times exercise reasonable care in the supervision of the Insured Property.

Section 5 Money, Travel Documents & Credit Cards

The Underwriters shall only be liable in respect of the fraudulent use of credit card, charge card or bankers' card if the Insured Person and/or the Assured has (have) complied with the terms and conditions under which the card was issued, including those relating to the safe-keeping and use of the card and the reporting to the Issuing Company or Bank of any misplacement or loss.

GENERAL EXCLUSIONS

All Sections

1. Except where the Underwriters' specific prior agreement has been obtained cover shall not attach under this Insurance in respect of any Period of Travel that is expected at the date of its booking or commencement to exceed 15 days in duration or to involve hazardous or non-conventional holiday or business activities.
2. This Insurance excludes any Period of Travel that is booked or commenced contrary to medical advice or after receipt of a life expectation prognosis of six weeks or less has been stated by the Insured Person's doctor or wholly or partly for the purpose of obtaining medical treatment or convalescent care.
3. The Underwriters shall not be liable for death, disablement, expense, loss, damage or indemnity resulting from or attributable to:-
 - (i) mountaineering or rock climbing normally requiring the use of ropes or guides; riding or driving in any kind of race; competition in major events on snow or ice; freestyle skiing; repetitive travel in ski-run helicopters; ski jumping; ice hockey; the use of bob sleighs and skeletons; any form of operational duties as a member of the armed forces (except for the cover specifically provided under Subsection 2(a)(iii) paragraph (c)); professional entertaining; or aerial activities other than air travel as a passenger.
 - (ii) the Insured Person's suicide or attempted suicide or intentional self injury or deliberate exposure to exceptional danger (except in an attempt to save human life).
 - (iii) the Insured Person's own criminal act.
4. The Underwriters shall not be liable for any claim directly or indirectly consequent upon or contributed by:-
 - (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - (b) radioactive toxic explosion or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
5. The Underwriters shall not be liable for any claim(s) in any way caused or contributed to by an Act of Terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

SPECIFIC SECTION EXCLUSIONS

Section 1 Medical, Repatriation and Other Expenses

The Underwriters shall not be liable for:-

1. the Excess Amount being the first GBP 25 of each and every claim;
2. the cost of any continuing regular medication, consulting or treatment the need for which could reasonably have been foreseen by the Insured Person at the time that the Period of Travel commenced, nor for any travel, accommodation or other expense incurred in connection therewith;
3. any expense incurred in the United Kingdom, except as otherwise provided for herein;
4. any expense incurred after the Insured Person has returned to the United Kingdom, except as otherwise provided for herein, or incurred after a period of twelve calendar months has elapsed following the date on which the insured bodily injury, illness or contingency first occurred or commenced during the Period of Travel whichever shall occur the sooner.

Section 1 Medical, Repatriation & Other Expenses and Section 2 Trip Cancellation & Disruption

The Underwriters shall not be liable:-

1. for any claim arising out of pregnancy or any condition connected with pregnancy within two months of the estimated date of delivery.
2. under Subsection 1(a) and 2(c) for claims attributable to any medical condition or set of circumstances known to the Insured Person at the time that the Insurance was effected or at the time that the Period of Travel was booked, whichever is the later, where such condition or circumstances could reasonably have been expected to give rise to cancellation or curtailment of the Period of Travel.

Section 2 Trip Cancellation and Disruption

The Underwriters shall not be liable under Subsection 2(a)(iv), 2(b) and 2(c) for claims arising out of any contingency that had occurred, commenced or been announced before this Insurance was effected.

Section 4 and 5 Joint Excess

Except in respect of the Delayed Baggage and General Average and Salvage provisions of Section 4 the Underwriters shall not be liable for the Excess Amount being the first GBP 25 of the total of losses arising out of one occurrence.

Section 4 Baggage and Personal Effects

The Underwriters shall not be liable for:-

1. damage due to wear and tear or gradual deterioration
2. loss of cash, currency, bank notes, travellers' cheques, passports, driving licences, green card, petrol coupons, tickets, ski passes, securities and documents.
3. confiscation or detention by Customs or other Authority.
4. any loss of or damage, directly or indirectly resulting from or attributable to war, invasion, civil war, armed hostilities, rebellion, revolution, insurrection, or military or usurped power, unless whilst airborne or waterborne.

Section 5 Money, Travel Documents and Credit Cards

The Underwriters shall not be liable for:-

1. any loss not reported to the Police within 48 hours of discovery.
2. money lost in exchange, or through errors or omissions in transactions or purchases.
3. loss of money contained in baggage whilst such baggage is in the custody of Carriers and outside the control of the Insured Person.
4. confiscation or detention by Customs or other Authority.
5. any loss of or damage, directly or indirectly resulting from or attributable to war, invasion, civil war, armed hostilities, rebellion, revolution, insurrection or military or usurped power, unless whilst airborne or waterborne.

Subsection 6(b) Personal Liability

The following exclusions shall apply:

1. Liability for bodily injury to the Insured Person's employees or to any member of his family or household.
2. Liability for damage to property owned by, or in the care, custody or control of, the Insured Person or any member of his family or household, except for damage to the structure or contents of any building or permanently or seasonally sited cabin, caravan or tent temporarily hired or let to the Insured Person for the sole purpose of his personal occupancy during the Period of Travel.
3. Liability arising out of the ownership, possession, custody or use of any aircraft, mechanically propelled or hose drawn vehicle (other than golf buggies), caravan, vehicular trailer, waterborne craft (other than sailboards, surfboards, canoes, rowing dinghies), firearm, animal (other than horses hired for hacking only), land, building or permanently or seasonally sited property of any kind other than as provided for in exclusion 6(b)(ii).
4. Employer's liability.
5. Contractual liability.
6. Liability arising out of or incidental to the practice of a profession or occupation or to the supply of goods or services.
7. Liability that is covered under any other insurance, except for any excess beyond the amount which would have been covered under such other insurance had this insurance not been in force.