



# MULTI-TRIP

Annually Renewable Holiday  
& Travel Insurance

Insured Persons	Date of Birth		
	State MR/MRS/MISS/MS	Day /Month/	Year
	/	/	
	/	/	
	/	/	
	/	/	
	/	/	

Insured's Address:

Postcode:

Commencement Date  
Cancellation cover starts from this date  
NOT FROM THE DATE OF ISSUE.

/ /

Renewal Date

/ /

**Extension for Delay** – The Period of Insurance is automatically extended for up to a maximum of 30 days if the cause of the delayed return is beyond Your control.

Please tick box if Personal Luggage Money & Valuables section is not required

Please tick box if all Insured Persons constitute a Family Unit

Please tick box if both Insured Persons constitute a Couple

Please confirm which Group of Activity, Pursuits and Sports is required.

Please tick box if Winter Sports cover is required.

**Total Premium (Including Insurance Premium Tax)**

Specify destination (Geographical areas 1 or 2 as detailed below)

- Europe including United Kingdom, Channel Islands, Isle of Man, the Republic of Ireland and all countries bordering the Mediterranean Sea, Madeira, Canary Islands and Azores but excluding Syria, Lebanon, Jordan and Libya.
- Worldwide.

### Medical Conditions

This policy has restrictions and exclusions relating to Your health and the state of any persons' health on which the Holiday/Journey may depend. Any medical conditions must be detailed on the proposal form and disclosed to The Company prior to policy issue. If you have any queries please contact the issuing agent from where this policy was issued.

Quote Reference No. if referred to MMA Insurance plc

**POLICY NO.:** 25C

Issued by: Agency No.:

Date of Issue: Signed:

### Activities, Pursuits and Sports – please tick the appropriate box to indicate the category you require.

**Activities, Pursuits and Sports automatically covered at no extra cost (Group 1)**

Aerobics, Archery\*, Badminton, Baseball, Billiards, Bowls, Canoe/Kayak (inland excluding white water), Clay Pigeon Shooting\*, Cricket, Cycling (non-competitive) ex BMX, Darts, Dinghy Sailing, Fell Walking/Fell Running, Fishing, Golf\*, Handball, Hiking, Jogging, Mountain Biking, Netball, Orienteering, Paintballing\*, Pony Trekking, Pool, Racketball, Rambling, Rollerblading, Rollerskating, Rounders, Rowing, Running, Safaris (organised tours only), Sailing (inland/coastal), Sail Boarding, Skateboarding, Snooker, Snorkelling, Squash, Surfing, Table Tennis, Tennis, Trekking, Volleyball, Water Polo, Windsurfing.

**Activities, Pursuits and Sports covered with a premium load of 25% (Group 2)**

Group 1 plus Abseiling, BMX Biking, Canoe/Kayak coastal waters (excluding white water), Fencing, Gymnastics, High Diving (less than 10m), Water Skiing, White Water Rafting.

**Activities, Pursuits and Sports covered with a premium load of 50% (Group 3)**

Groups 1 and 2 plus Dry Skiing, Football (excluding professional football), Hockey (field), Lacrosse, Scuba Diving to 10 metres, Weight Lifting (non-competitive).

**Activities, Pursuits and Sports covered with a premium load of 100% (Group 4)**

Groups 1, 2 and 3 plus American Football, Horse Riding (excluding hunting and jumping), Judo, Karate, Polo, Rugby (excluding professional rugby), Scuba Diving (10 metres to 30 metres).

\*Excludes Personal Liability

**Any Activity, Pursuit or Sport not listed must be referred to MMA Insurance plc.**

### Winter Sports – Definition

Skiing, off-piste Skiing (only when accompanied by a fully qualified guide), Snowboarding, off-piste Snowboarding (only when accompanied by a fully qualified guide), Ice Skating, Curling, Cross-Country Skiing on locally recognised tracks.

## READ THIS POLICY WORDING THOROUGHLY

### Definitions

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

**Close Relative** – Spouse or partner, parents, grandparents, parents-in-law, brother, sister, child, son-in-law, daughter-in-law, grandchild or fiancé(e).

**Couple** – Two adults under 65 years old living together as partners, residing at the same address and named on this policy.

**Excess** – The first part of a claim which You must pay.

**Family Unit** – Two adults under 65 years old living together as partners and all dependent children under the age of 19, residing at the same address and named on this policy.

**Holiday/Journey** – Any Holiday/Journey, business or pleasure trip within the geographical limits stated on the policy. Any Holiday/Journey within the United Kingdom must be for a minimum of two nights pre booked accommodation at a hotel, guest house or like accommodation.

Each Holiday/Journey during this period will commence at the time You leave Home or place of business whichever occurs later in the United Kingdom to commence the Holiday/Journey and shall end either on return to Your Home or place of business whichever occurs earlier on completion of the Holiday/Journey or 31 days after the date on which You left Home or place of business to commence the Holiday/Journey whichever shall occur earlier. The period of insurance is automatically extended for up to a maximum of 30 days if the cause of the delayed return is beyond Your control.

On payment of the appropriate additional premium Winter Sports cover is provided for 17 days during the Period of Insurance.

**Home** – Your normal place of residence in the United Kingdom, Channel Islands or Isle of Man.

**Insured Person/You/Your** – Each person named on the policy.

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

**Period of Insurance** – From Commencement Date on the policy to Renewal Date on the policy.

**The Company/We/Us/Our** – MMA Insurance plc for all Sections except Section 9. Section 9 - FirstAssist.

### What to do in the event of an emergency

A dedicated 24 hour worldwide emergency service is operated 365 days a year and is available to named Insured Persons in the event of MEDICAL AND OTHER EMERGENCIES occurring within the period of travel of a named Insured Person.

Please contact MMA Multi-Trip Assistance on +44 (0)1243 621588 (ensure you have your policy documentation to hand).

### How to make a claim (non emergency)

On Your return home please request a claim form by contacting – MMA Multi-trip Claims Department, CEGA, PO Box 127, Cheeseman's Lane, Hambrook, Chichester PD18 8WQ.  
Telephone: 0870 060 5511 e-mail: multi-tripclaims@mma-insurance.com

### Additional Guidelines

1. Any loss or theft of or damage to luggage whilst in the custody of a carrier (airlines etc) must be notified immediately to the carrier and a written report obtained. In the case of an airline, a Property Irregularity Report must be obtained.
2. Any loss or theft of Personal Luggage, Money or Valuables must be reported to the local police immediately upon discovery and a written report obtained. If there is a representative of the Travel Organiser in the locality they should also be informed.
3. A receipt must be obtained for any expenditure which might be the subject of a claim. If not purchased by You, evidence of ownership and value will be required in support of claims under Section 5.
4. If medical attention is required, a Medical Certificate must be obtained from the medical authority providing such treatment, detailing the nature of the illness or injury.
5. No payment will be made to You if You are travelling against medical advice or for the purpose of obtaining medical treatment.
6. If it is not possible for Us to verify cover it may be necessary for You to pay for additional costs and submit a claim on your return Home.
7. Keep all bank vouchers/travellers cheques details/currency conversion slips as they will be required in the event of a claim for loss of Money.
8. If Your Holiday/Journey is extended or curtailed due to Your injury or illness arising abroad, You are required to obtain a letter from the Medical Authority concerned confirming that the extension or curtailment is medically necessary.
9. MMA Multi-Trip Assistance must be advised immediately in the event of
  - (a) Your hospitalisation
  - or (b) Your intended repatriation for medical reasons
  - or (c) the need to curtail or extend Your Holiday/Journey

Please note that it may be necessary to contact Your GP or Medical Practitioner in the event of an emergency.

### SECTION 1 Personal Accident Limit £20,000 each Insured Person

If You sustain accidental bodily injury caused by:

1. violent external and visible means or
2. exposure resulting from an accident to an aircraft, vessel or vehicle in which You are travelling and provided such injury solely and independently of any other cause, results within twelve calendar months of the date of the accident, in death or disablement as defined below, We will pay the following benefits

(i) Death	£10,000
(ii) Loss of one or more limbs and/or sight in one or both eyes	£20,000
(iii) Permanent Total Disablement	£20,000

If You are under 19 years of age benefit (i) above is reduced to £1,000

### DEFINITIONS

Loss of limb means permanent loss by physical severance at or above the wrist or ankle.

Loss of sight means complete and irrecoverable loss of all sight.

Permanent Total Disablement means total disablement from engaging in or attending to any and every occupation for at least twelve months from the date of injury and at the end of that time being beyond hope of any improvement.

### SECTION 2 (a) Medical and Other Expenses Limit each Insured Person £10,000,000

We will reimburse You in respect of the following:

1. reasonable medical, surgical and hospital charges (including rescue services to take You to hospital) and the cost of EMERGENCY dental treatment (for the immediate relief of pain only) incurred as a result of Your injury or illness, **occurring during the Holiday/Journey.**
2. reasonable additional accommodation (bed and breakfast only) and travel costs (if You cannot use the return portion of your ticket) necessarily and unavoidably incurred by
  - (i) You where it is necessary for You to stay beyond the intended booked return date
  - (ii) a relative or friend required on medical advice to travel to, remain with or escort Youas a result of Your death, serious injury or serious illness.
3. reasonable charges for burial or cremation in the event of Your death outside the United Kingdom in the locality where death occurs and/or the cost of transport of Your body or ashes to the United Kingdom, for an amount not exceeding £5,000.
4. cost of transporting Your remains to the normal place of residence in the United Kingdom in the event of death in the United Kingdom for an amount not exceeding £500.

**The Company reserves the right to repatriate You to the United Kingdom when in the opinion of the Medical Practitioner in attendance and the Company's medical advisers You are fit to travel.**

### SECTION 2 (b) Additional Hospital Benefit Limit of Liability £600 each Insured Person

If You are admitted to a hospital outside the United Kingdom as an in-patient owing to accidental bodily injury or illness sustained outside the United Kingdom, We will pay a benefit of £15 for each complete 24 hours You are in hospital abroad, subject to a maximum of £600 for each Insured Person.

### Section 2 Exclusions

We will not pay for claims where:

1. medical conditions were in existence prior to departure unless they have been disclosed and accepted by MMA Insurance plc and a reference number has been given.
2. You are receiving or are on a waiting list for or have knowledge of the need for treatment or tests or results of tests or specialist consultations.
3. You have prior to departure received a terminal prognosis.
4. there is any psychiatric illness suffered by You and diagnosed prior to Commencement Date (not the Date of Issue).
5. treatment or aid is obtained in the United Kingdom.
6. surgical or medical treatment which in the opinion of the treating Medical Practitioner can be reasonably delayed until Your return to the United Kingdom.
7. there is an additional cost of single or private room accommodation at a hospital or nursing home, except where the treating Medical Practitioner considers it necessary for You to occupy such accommodation.
8. costs and expenses are incurred more than 12 months after the booked return date of the Holiday/Journey.

### SECTION 3 (a) Loss of Deposit or Cancellation Limit £3,000 each Insured Person

We will reimburse You in respect of irrecoverable deposits or charges paid in advance or contracted to be paid for travel and accommodation not used by You as a direct result of the Holiday/Journey being necessarily and unavoidably cancelled owing to:

1. Your death, injury, illness or pregnancy or that of Your spouse or partner.
2. the death, serious injury or serious illness of
  - (i) a Close Relative of Yours
  - or (ii) a Close Business Associate of Yours
  - or (iii) a person with whom You had booked to travel with
3. You or any person with whom You had booked to travel with being subject to jury service, attendance under subpoena as a witness at a Court of Law (other than in the line of duty), compulsory quarantine, or being made redundant (provided that You or that person is under 65 and has been employed on a continuous full time basis with the same employer for at least two years).
4. Your being prevented from travelling to the intended destination by Government restriction following an epidemic.
5. fire, theft, storm or flood occurring at Your Home, when You are requested to remain by the Fire/Police Authorities.

**all occurring after the commencement date of the insurance policy, or the trip booked, which ever is the latter and before the commencement of the Holiday/Journey.**

### Condition

Where cancellation is due to injury, illness or pregnancy, it is a condition of this policy that You must obtain a certificate from the treating Medical Practitioner, prior to the intended date of travel, confirming the need to cancel.

### SECTION 3 (b) Curtailment Limit £3,000 each Insured Person

We will reimburse Your prepaid expenses for the Holiday/Journey which You do not use, including additional reasonable travelling expenses if You have to curtail Your Holiday/Journey and return Home, as a result of:

1. Your death, serious injury or serious illness or that of any person with whom You are travelling or a Close Relative or Close Business Associate of Yours **occurring during the period of the Holiday/Journey.**
2. the hi-jack of the aircraft, vessel or vehicle in which You are travelling.
3. fire, theft, storm or flood occurring at Your Home when You are requested to return by the Fire/Police Authorities.

#### Condition

Where curtailment is due to Your serious injury or serious illness, a certificate must be obtained from the treating Medical Practitioner confirming the necessity to return to Your permanent residence in the United Kingdom, Channel Islands or Isle of Man.

#### Section 3 Exclusions

We will not pay for claims:

- where medical conditions are in existence prior to the commencement date of the policy or the date the trip was booked which ever is the latter and before commencement of the Holiday/Journey unless they have been disclosed and accepted by MMA Insurance plc and a reference number has been given.
- where the person giving rise to the claim is receiving or is on a waiting list for or has knowledge of the need for treatment or tests or results of tests or specialist consultations.
- where the person giving rise to the claim has received a terminal prognosis.
- where the person giving rise to the claim has had their pregnancy confirmed by a GP or Medical Practitioner prior to the commencement date of insurance or the date the trip booked which ever is the latter and before commencement of the Holiday/Journey.
- where the person giving rise to a claim is suffering from any psychiatric illness and diagnosed prior to the commencement date (not the date of issue).
- arising from the cost of returning to the original destination to complete the Holiday/Journey originally planned and increased expenses related to further accommodation there.
- arising from Time Share annual or maintenance charges.

#### SECTION 4 Delayed Departure Limit of Liability (a) £200 (b) £3,000 each Insured Person

If the departure of the aircraft, train or sea vessel in which You had booked to travel on the first outward leg or first return leg of the Holiday/Journey is delayed for at least 12 hours from the time specified in the official itinerary supplied to You as a result of:

- strike or industrial action
- adverse weather conditions
- mechanical breakdown of the aircraft, train or sea vessel

We will pay either:

- compensation of £30 for the first full 12 hours delay and £15 for each further full 12 hours delay up to the Limit of Liability (a) above. The delay will be calculated from the departure time of the aircraft, train or sea vessel specified in the official itinerary supplied to You
- if after 12 hours delay on the outward journey from the United Kingdom You elect to abandon the Holiday/Journey, We will pay up to Limit of Liability (b) above in respect of prepaid expenses or expenses contracted to be paid for Your benefit, which are not recoverable from any other source.

**N.B.** A claim cannot be made under both (a) and (b) or under both Sections 3 & 4.

#### Section 4 Exclusions

We will not pay for claims:

- where You fail to check in at the airport, station or port of departure specified in the official itinerary issued by the Tour Operator, Tour Organiser or carrier.
- where You fail to obtain written confirmation from the carriers (or their handling agents) of the number of hours delay and the reason for the delay.
- arising from strikes or industrial action unless the announcement and onset of the strike or industrial action occurred after the commencement of the Holiday/Journey.
- arising from public demonstration, civil unrest or any form of protest not specifically directed at an employer or group of employers.
- where You are entitled to the same or similar benefit under any scheme arranged by a Tour Operator, Tour Organiser or carrier.
- for any additional food, travel and accommodation expenses incurred due to either Your delayed departure or abandonment of Your Holiday/Journey.

#### SECTION 5 Personal Luggage Money & Valuables Limit £2,000 each Insured Person

- We will reimburse You in respect of accidental loss of or theft of or damage to:
  - Personal Luggage - which means suitcases, trunks or like receptacles and clothing and personal effects worn or carried on the person including wheelchairs and pushchairs all owned by You but excluding Personal Money and Valuables
  - Personal Money - which means cash, bank or currency notes, cheques, travellers cheques, postal or money orders, travel tickets, passports, petrol coupons or credit vouchers
  - Valuables - which means jewellery, furs, watches, articles made of or containing precious metals or stones, mobile telephones, sports or leisure equipment, musical instruments, binoculars, electronic games, audio, video, photographic or computer equipment including any ancillary equipment or accessories all owned by You.
- In the event of Personal Luggage being temporarily lost in transit to the holiday destination for longer than 12 hours, We will pay up to £100 for the purchase of essential items of clothing and personal requisites. Any payments under this heading will be deducted from claims under Section 5 1(i) in respect of the same property.

Our limit of liability in respect of:

- Personal Luggage is £1,200 (limited to £500 if You are aged under 19 years on the date of departure) subject to a limit of £250 for any one article or pair or set of articles irrespective of single or joint ownership
- Money is £500 but for loss of cash, bank or currency notes the limit is £250 whether in the custody of one or more Insured Persons irrespective of ownership
- Valuables is £300 subject to a limit of £250 for any one article or pair or set of articles irrespective of single or joint ownership

In respect of (ii) and (iii) above there is a combined limit of £100 if You are aged under 19 years on the date of departure.

#### Basis of Claim Settlement

Claims will be dealt with on an indemnity basis NOT "new for old". Indemnity basis means the purchase price as new of the article less deduction for wear and tear and depreciation, or the cost of repair whichever is the lesser. If an article is damaged beyond economical repair a claim will be dealt with as if the article has been lost.

#### Section 5 Exclusions

We will not pay for claims arising from:

- accidental loss of or theft of or damage to property left unattended other than whilst:
  - in Your locked accommodation
  - in a locked boot or locked and covered luggage compartment of a motor vehicle provided that
    - there is evidence of forcible and violent entry to such vehicle
    - no cover shall apply in respect of property left in vehicles parked overnight
    - no cover shall apply in respect of Money and Valuables at any time.
- Your failure to inform the police as soon as possible of any theft or loss of Personal Luggage, Money or Valuables and fail to obtain a written report.
- accidental loss or theft of or damage to property whilst in the custody of an airline or other carrier, unless reported immediately on discovery. In the case of an airline a Property Irregularity Report must be obtained.
- accidental loss or theft of Money and Valuables whilst in transit from baggage not on your person.
- accidental loss of or theft of or damage to:
  - stamps and documents (other than those specifically mentioned)
  - spectacles, sun glasses, contact or corneal lenses
  - breakage or chipping of glass, porcelain, ceramic or china or any consequential loss resulting from such breakage
  - business goods or samples or business money
  - land, air or water craft of any kind including cycles but excluding any models or toys
  - car parts and car accessories including keys that are specifically designed for the use in or on a motor vehicle.
- accidental loss or theft of travellers cheques, unless reported to the local branch or agent of the issuing authority as soon as possible.
- shortages of Money due to error, omission or variations in exchange rates or depreciation in value.
- normal wear and tear, depreciation, gradual deterioration or mechanical or electrical breakdown.
- accidental loss, theft or damage arising from delay or confiscation or detention by Customs or other official.
- consequential expenses incurred due to the loss, theft or damage of any item owned by You.

#### SECTION 6 Missed Departure Limit of Liability each Insured Person: Europe £400, Worldwide £800

We will reimburse You up to the appropriate Limit of Liability in respect of additional accommodation and travel expenses necessarily incurred on Your outward journey from the United Kingdom to reach the overseas destination as a result of the failure of the vehicle in which You are travelling to deliver You to the final United Kingdom departure point in time to join the Holiday/Journey due to:

- adverse weather conditions
- strike
- industrial action
- mechanical breakdown
- accident to the vehicle

provided that You shall take all reasonable steps to arrive at the point of departure by the time specified in the official itinerary supplied to You.

#### Section 6 Exclusions

We will not pay for:

- claims arising from strike or industrial action prior to the commencement of departure from Your Home or place of business whichever is later.
- the cost of repairs to the vehicle in which You are travelling.

#### SECTION 7 Passport Expenses Limit each Insured Person £500

If during the Holiday/Journey Your valid British passport is accidentally lost or stolen, We will reimburse the reasonable additional accommodation and travel expenses necessarily incurred abroad by You in obtaining a replacement up to a maximum of £500.

#### Section 7 Exclusions

We will not pay for claims arising where You fail to:

- notify the nearest British Embassy or Consulate
- obtain a written report from the British Embassy or Consulate of such loss.

#### SECTION 8 Personal Liability Limit of Indemnity £2,000,000 each Insured Person

We will reimburse You for all sums which You are personally legally liable to pay for accidents which result in:

- death of or bodily injury to any person
- loss of or damage to their property occurring during the period of the Holiday/Journey.

The total amount payable for all claims made against You arising from any one occurrence is £2,000,000. We will in addition pay any legal costs and expenses awarded against You or incurred by You with our written consent.

#### Section 8 Exclusions

We will not pay for:

- punitive and exemplary damages.
- liability in respect of:
  - death of or bodily injury to Your employees or members of Your family permanently living with You
  - loss of or damage to property which belongs to You, hired by You, or is in Your custody or control or that of a member of Your family or household or Your employee
  - Your trade, business or profession
  - the ownership or occupation of any land or building (other than occupation only, of any temporary holiday accommodation, in which case the first £100 of each and every claim is excluded)
  - the ownership, possession or use of animals (other than domestic dogs not included in Section 1 (i) of the Dangerous Dogs Act 1991 or horses used solely for hacking or trekking), vehicles, ships, boats or craft of any kind
  - any contract or agreement unless liability would have applied anyway
  - any wilful or malicious act on Your part.
- Costs and expenses incurred after the date on which We have offered to pay the Limit of Indemnity.

**SECTION 9 Legal Expenses Limit £50,000 each Insured Person**  
(arranged by FirstAssist Group Limited and underwritten by Royal & Sun Alliance Insurance Plc).

If You die or sustain bodily injury during Your trip We will pay Legal Expenses incurred by You or Your personal legal representatives in pursuit of compensation for Your death or injury. We will pay up to a maximum of £50,000 for all legal proceedings, including appeals, arising from or relating to the same original cause or event.

Legal Expenses are:

- (i) any fees (other than those charged only on the successful outcome of the legal proceedings), expenses or other disbursements, including costs and fees of expert witnesses, reasonably incurred in connection with legal proceedings
- (ii) any costs payable to You in connection with the legal proceedings following an award of costs by any court or, any cost payable following an out of court settlement to which The Company has agreed.

**Section 9 excludes claims:**

1. arising out of or relating to any excluded activities.
2. for Legal Expenses incurred either prior to the granting of support by The Company or without The Company's written consent.
3. reported to The Company more than 180 days after the commencement of the event giving rise to the claim.
4. where Your prospects of success in achieving a reasonable benefit are insufficient or where a reasonable estimate of the total irrecoverable Legal Expenses is greater than the compensation You are seeking. However, where it is fair and reasonable to do so, The Company may, at its sole discretion, offer You a cash settlement in substitution for the reimbursement of Legal Expenses.
5. cost or expenses incurred for any claim brought against FirstAssist or an insurer.
6. for Legal Expenses incurred which are based on or in any way determined by the outcome of the case or the extent of compensation recovered.

**Section 9 Special Conditions**

1. Outside the European Union The Company shall have complete control over the legal proceedings and the appointment of a solicitor or suitably qualified person.
2. You and Your representative must take every step to recover Legal Expenses. If We pay Legal Expenses up to the maximum for any one claim and You pay more Legal Expenses to end Your case, We and You will share any Legal Expenses that are recovered. We and You will each receive the same percentage as was paid.
3. Arbitration. Any dispute You may have about this Section of the policy can be taken to a mutually agreed independent arbitrator or, failing this, one who is nominated by the President of the Law Society. The cost of arbitration will be met by the losing party. If You lose or are asked to pay a share of costs they will not be covered under this policy.

**SECTIONS 10 & 11 only apply if the appropriate additional Winter Sports premium has been paid.**

**SECTION 10 Ski Pack Limit each Insured Person £250**

If as a result of Your injury or illness during the period of the Holiday/Journey You are unable to utilise the full duration of Your pre-booked and/or pre-paid Ski Pack, We will reimburse You the irrecoverable cost of the unused proportion up to a maximum of £250 for each Insured Person. A medical certificate will be required from the treating Medical Practitioner.

Definition: A Ski Pack shall consist of lift passes, hired skis and boots and ski school fees.

**SECTION 11 Ski Hire Limit each Insured Person £250**

If Your own skis are lost or damaged during the period of the Holiday/Journey We will pay the cost of hiring replacement skis for the remaining period of the Holiday/Journey subject to the following limits:

1. £15 per person per day
2. an overall maximum of £250 per person.

**EXCESS**

We shall not be liable for the following amounts in respect of each claim each Insured Person:

- Section 2(a) £30.
- Section 3 £30 (other than loss of deposits). Loss of deposits only £10.
- Section 4(b) £30.
- Section 5 Personal Luggage (other than delayed Personal Luggage) £30.
- Section 5 Money and/or Valuables £30.
- Section 5 Camping Equipment £50.
- Section 6 £30.
- Section 8 £100 in respect of damage to temporary holiday accommodation.

**For Sections 2 to 6 a maximum Family Excess of £60 will apply (when a Family Unit premium has been paid). This applies to each Section where one occurrence relates to two or more members of the same family.**

Each excess applies

- (a) after the application of any policy limitation on sum insured or indemnity
- (b) after deduction for wear and tear and depreciation if applicable.

**SPECIAL CONDITIONS**

1. No Holiday/Journey is booked or undertaken against medical advice or for the purpose of obtaining medical treatment.
2. You are not aware of any reason why the Holiday/Journey may be cancelled or curtailed.
3. This policy has restrictions and exclusions relating to Your health and the state of any persons health on which the trip may depend. Please ensure that any medical conditions have been disclosed.
4. MMA Multi-Trip Assistance must be advised immediately in the event of:
  - (a) Your hospitalisation
  - or (b) Your intended repatriation for medical reasons
  - or (c) the need to curtail or extend Your Holiday/Journey occurring during the Holiday/Journey.

## GENERAL CONDITIONS

### Claims Procedure and Requirements

- On the happening of any illness, injury, loss, theft or damage, You must at Your own expense:
  - give Us full details in writing as soon as possible after any event which could lead to a claim under this policy
  - take all reasonable precautions to prevent further illness, injury, loss, theft or damage
  - immediately inform the police of any theft or loss of Personal Luggage, Money or Valuables and obtain a written report
  - supply all reports, certificates, information, evidence and assistance as may be required by Us in support of a claim
  - send to Us any writ, summons or other legal document served on You and You must not answer any correspondence without Our written consent.We shall be entitled:
  - to negotiate, defend or settle in Your name and on Your behalf any claim made against You
  - to prosecute in Your name for Our benefit any claim against any person in respect of any amount paid or payable under this policy.You shall as often as required submit to medical examination at Our expense in connection with any claim under Sections 1, 2 or 3 and in the event of Your death, We shall have the right to a post mortem at Our own expense.
- No Property may be abandoned to Us.

### Other Insurance

- If at the time of a claim there is any other policy covering liability, loss, theft or damage insured by this policy, We shall only pay Our proportionate share.

### Reasonable Care

- You shall take all reasonable care to avoid injury, loss, theft or damage insured by this policy.

### Information Supplied

- Our liability shall be conditional upon Your observance of the terms and conditions of this policy and the truth and completeness of the statements and answers in the proposal form, claim form or other documents or information supplied by You or on Your behalf.

### Fraud

- If a claim is fraudulent in any respect, all benefit under this policy is forfeit.

### Cancellation Rights

- The policy may be cancelled:
  - by You giving written instruction to The Company at any stage of the duration of the contract.
  - by The Company:
    - sending fourteen days written notice in the event of non payment of any monthly premium
    - sending seven days written notice in all other circumstances by recorded delivery letter to the last known address of the policyholder.

You will be able to cancel Your policy within 14 days of either the inception or renewal date or, if later than this date, the date from which You receive the policy or renewal documents which includes the contractual terms and conditions. You will be entitled to a proportionate return of premium in respect of the unexpired portion of the current period of insurance less a service charge. This applies regardless of whether or not a claim has been made. The service charge will be applied only to the first year of insurance and will not be applied to successive years of insurance.

If the policy is cancelled after 14 days of either the inception or renewal date or, if later than this date, the date from which You receive the policy or renewal documents which includes the contractual terms and conditions, You will not be entitled to any return of premium.

If the premium for this policy is payable by instalments the policy will be cancelled in the event of non-payment on the due date of any part of the premium and Our liability will cease from the due date. The outstanding balance of the full annual premium will be due immediately in the event of non-payment.

### Compulsory Insurance Laws

- If We are obliged by the law of any territory to make a payment for which We would not otherwise be liable under this insurance, then You shall repay such amount to Us.

### Residence

- This policy operates only if You are ordinarily resident in the United Kingdom, Channel Islands or Isle of Man.

### Period of Holiday/Journey

- A Holiday/Journey commences at the time You leave Your Home or place of business, whichever occurs later, and terminates at the time You return to Your Home or place of business, whichever occurs earlier. In no event shall any Holiday/Journey within the Period of Insurance exceed 31 days and all Holidays/Journeys shall commence and end within the Period of Insurance.

### Interpretation

- This policy shall be construed in accordance with the laws of England and each party submits to the non exclusive jurisdiction of the English courts.

### Repatriation

- The Company reserves the right to repatriate You to the United Kingdom when in the opinion of the Medical Practitioner in attendance and The Company's medical advisers You are fit to travel.

### Uninsured Expenditure

- If We incur any expenditure which is not insured by this policy You will be required to reimburse such expenditure within one month.

## GENERAL EXCLUSIONS (applicable to all Sections)

This policy excludes:

- claims directly or indirectly arising from:
  - Your engaging in:
    - any Activities, Pursuits and Sports as listed in Groups 2, 3 & 4 unless the appropriate additional premium has been paid
    - Winter Sports exceeding the first 17 days during a 12 month period (provided the appropriate additional premium has been paid). The winter sports extension excludes off piste activities, except where specified in the Winter Sports definition

- parachuting, aerial activities, aeronautics or aviation other than as a fare paying passenger in a licensed passenger aircraft
    - motorcycling (other than mopeds and motorcycles up to 150 cc hired during the period of the Holiday/Journey and for which You hold a current UK driving licence), yachting outside coastal waters (which are defined as being within sight of land), motor competitions, climbing necessitating the use of ropes or guides, pot-holing, white water activities, riding in or on any boat designed to travel at a speed in excess of 30 knots, water ski-jumping and tricks, racing other than on foot, show jumping
  - work of any kind undertaken during the period of the Holiday/Journey other than clerical, managerial or sales duties
  - association football or rugby
- Your:
    - suicide or attempted suicide
    - being affected
      - (temporarily or otherwise) by alcohol or drug(s)
      - by any sexually transmitted disease or condition
  - wilfully self inflicted injury or wilful exposure to danger, except in an attempt to save human life
  - pregnancy if the expected date of confinement is within 8 weeks of the booked return date of the Holiday/Journey.
- loss (including any consequential loss), bodily injury, damage or liability resulting or arising from or directly or indirectly caused or contributed to by:
    - ionising radiations or contamination by radioactivity from any nuclear fuel or from waste from the combustion of nuclear fuel
    - the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
    - detention or confiscation or requisition by any Government or Public or Local Authority
    - pressure waves caused by aircraft or other aerial devices
    - war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, terrorism or military or usurped power.
  - claims arising directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations however caused.
  - claims arising where children under the age of 16 are not accompanied by an adult insured with Us with the knowledge and consent of the child's parent or legal guardian.
  - claims where you have travelled contrary to advice issued by the Foreign & Commonwealth Office ([www.fco.gov.uk](http://www.fco.gov.uk) tel: 0870 606 0290)

### EXCLUSION (applicable to sections 3 – 11 inclusive)

We will not cover You for any loss, injury, damage, illness, death or legal liability arising from, or consisting of, the following:  
The failure or fear of failure or inability of any equipment or any computer program, whether or not You own it, to recognise or to interpret correctly or process any data as its true calendar date, or to continue to function correctly beyond that date.

### COMPLAINTS PROCEDURE

It is always our intention to provide a first class standard of service. If you do have any cause for complaint please contact the Underwriting Manager or the Claims Manager at:

MMA Insurance plc, Norman Place, Reading RG1 8DA.

If you still consider the matter unresolved you can write to the Chief Executive at MMA Insurance plc or ask for your case to be reviewed by the Financial Ombudsman Service (FOS) at:

(FOS) South Quay Plaza, 183 Marsh Wall, London E14 9SR.

There are a few instances where the FOS are not able to assist and you must have allowed MMA Insurance plc the opportunity to resolve your complaint before the FOS become involved.

### FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme. You may be entitled to receive compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered by 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

### DATA PROTECTION ACT

The information you provide is collected by or on behalf of MMA Insurance plc and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling and to enable us to detect fraud or loss.

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

Insurers share information with each other to prevent fraudulent claims and for underwriting purposes and we will retain your personal details in connection with an anti-fraud claims checking system.

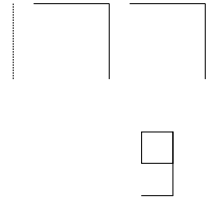
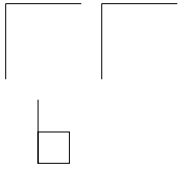
Providing information to us signifies your consent to it being used for these purposes. You must ensure that any information you supply relating to anyone else is accurate and that you have obtained their consent on our behalf to the use of their data for these purposes. If you have any queries about our use of your information please write to the Data Protection Officer, MMA Insurance plc Norman Place Reading RG1 8DA.

### THE POLICY

Signed for MMA Insurance plc.



MMA Insurance plc ("The Company") agrees to provide to the Insured Person(s) the insurance described in this policy for the Period of Insurance and Destination specified, once the Policy has been issued.

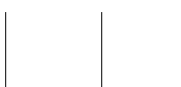


MMA Insurance plc  
Norman Place, Reading RG1 8DA  
Telephone 0118 955 2222 Fax 0118 955 2211  
[www.mma-insurance.com](http://www.mma-insurance.com)

**ABOUT MMA**

MMA Insurance plc is part of the MMA Group – a major European insurer established over 170 years ago. In 2003 group premium income was over £3 billion and gross worldwide assets were £17.5 billion.  
MMA Insurance is a member of the Association of British Insurers.  
Authorised and regulated by the Financial Services Authority.

P43H 05/05





**MULTI-TRIP**  
Annually Renewable Holiday  
& Travel Insurance

Insured Persons	Date of Birth		
	State MR/MRS/MISS/MS	Day /Month/	Year
	/	/	
	/	/	
	/	/	
	/	/	
	/	/	

Insured's Address:

Postcode:

Commencement Date  
Cancellation cover starts from this date  
NOT FROM THE DATE OF ISSUE.

/ /

Renewal Date

/ /

**Extension for Delay** – The Period of Insurance is automatically extended for up to a maximum of 30 days if the cause of the delayed return is beyond Your control.

Please tick box if Personal Luggage Money & Valuables section is not required

Please tick box if all Insured Persons constitute a Family Unit

Please tick box if both Insured Persons constitute a Couple

Please confirm which Group of Activity, Pursuits and Sports is required.

Please tick box if Winter Sports cover is required.

**Total Premium (Including Insurance Premium Tax)**

Specify destination (Geographical areas 1 or 2 as detailed below)

- Europe including United Kingdom, Channel Islands, Isle of Man, the Republic of Ireland and all countries bordering the Mediterranean Sea, Madeira, Canary Islands and Azores but excluding Syria, Lebanon, Jordan and Libya.
- Worldwide.

**Medical Conditions**

This policy has restrictions and exclusions relating to Your health and the state of any persons' health on which the Holiday/Journey may depend. Any medical conditions must be detailed on the proposal form and disclosed to The Company prior to policy issue. If you have any queries please contact the issuing agent from where this policy was issued.

Quote Reference No. if referred to MMA Insurance plc

**POLICY NO.:** 25C

Issued by: Agency No.:

Date of Issue: Signed:

**Activities, Pursuits and Sports – please tick the appropriate box to indicate the category you require.**

**Activities, Pursuits and Sports automatically covered at no extra cost (Group 1)**

Aerobics, Archery\*, Badminton, Baseball, Billiards, Bowls, Canoe/Kayak (inland excluding white water), Clay Pigeon Shooting\*, Cricket, Cycling (non-competitive) ex BMX, Darts, Dinghy Sailing, Fell Walking/Fell Running, Fishing, Golf\*, Handball, Hiking, Jogging, Mountain Biking, Netball, Orienteering, Paintballing\*, Pony Trekking, Pool, Racketball, Rambling, Rollerblading, Rollerskating, Rounders, Rowing, Running, Safaris (organised tours only), Sailing (inland/coastal), Sail Boarding, Skateboarding, Snooker, Snorkelling, Squash, Surfing, Table Tennis, Tennis, Trekking, Volleyball, Water Polo, Windsurfing.

**Activities, Pursuits and Sports covered with a premium load of 25% (Group 2)**

Group 1 plus Abseiling, BMX Biking, Canoe/Kayak coastal waters (excluding white water), Fencing, Gymnastics, High Diving (less than 10m), Water Skiing, White Water Rafting.

**Activities, Pursuits and Sports covered with a premium load of 50% (Group 3)**

Groups 1 and 2 plus Dry Skiing, Football (excluding professional football), Hockey (field), Lacrosse, Scuba Diving to 10 metres, Weight Lifting (non-competitive).

**Activities, Pursuits and Sports covered with a premium load of 100% (Group 4)**

Groups 1, 2 and 3 plus American Football, Horse Riding (excluding hunting and jumping), Judo, Karate, Polo, Rugby (excluding professional rugby), Scuba Diving (10 metres to 30 metres).

\*Excludes Personal Liability

**Any Activity, Pursuit or Sport not listed must be referred to MMA Insurance plc.**

**Winter Sports – Definition**

Skiing, off-piste Skiing (only when accompanied by a fully qualified guide), Snowboarding, off-piste Snowboarding (only when accompanied by a fully qualified guide), Ice Skating, Curling, Cross-Country Skiing on locally recognised tracks.

**Please attach a completed proposal form signed by the insured and despatch to MMA Insurance plc on the day of issue with this legible copy of the Policy**





# MULTI-TRIP

Annually Renewable Holiday & Travel Insurance

Insured Persons	Date of Birth
State MR/MRS/MISS/MS	Day /Month/ Year
	/ /
	/ /
	/ /
	/ /
	/ /
	/ /

Insured's Address:

Postcode:

Commencement Date  
Cancellation cover starts from this date  
NOT FROM THE DATE OF ISSUE.

/ /

Renewal Date

/ /

**Extension for Delay** – The Period of Insurance is automatically extended for up to a maximum of 30 days if the cause of the delayed return is beyond Your control.

Please tick box if Personal Luggage Money & Valuables section is not required

Please tick box if all Insured Persons constitute a Family Unit

Please tick box if both Insured Persons constitute a Couple

Please confirm which Group of Activity, Pursuits and Sports is required.

Please tick box if Winter Sports cover is required.

**Total Premium (Including Insurance Premium Tax)**

Specify destination (Geographical areas 1 or 2 as detailed below)

- Europe including United Kingdom, Channel Islands, Isle of Man, the Republic of Ireland and all countries bordering the Mediterranean Sea, Madeira, Canary Islands and Azores but excluding Syria, Lebanon, Jordan and Libya.
- Worldwide.

### Medical Conditions

This policy has restrictions and exclusions relating to Your health and the state of any persons' health on which the Holiday/Journey may depend. Any medical conditions must be detailed on the proposal form and disclosed to The Company prior to policy issue. If you have any queries please contact the issuing agent from where this policy was issued.

Quote Reference No. if referred to MMA Insurance plc

**POLICY NO.:** 25C

Issued by: Agency No.:

Date of Issue: Signed:

### Activities, Pursuits and Sports – please tick the appropriate box to indicate the category you require.

**Activities, Pursuits and Sports automatically covered at no extra cost (Group 1)**

Aerobics, Archery\*, Badminton, Baseball, Billiards, Bowls, Canoe/Kayak (inland excluding white water), Clay Pigeon Shooting\*, Cricket, Cycling (non-competitive) ex BMX, Darts, Dinghy Sailing, Fell Walking/Fell Running, Fishing, Golf\*, Handball, Hiking, Jogging, Mountain Biking, Netball, Orienteering, Paintballing\*, Pony Trekking, Pool, Racketball, Rambling, Rollerblading, Rollerskating, Rounders, Rowing, Running, Safaris (organised tours only), Sailing (inland/coastal), Sail Boarding, Skateboarding, Snooker, Snorkelling, Squash, Surfing, Table Tennis, Tennis, Trekking, Volleyball, Water Polo, Windsurfing.

**Activities, Pursuits and Sports covered with a premium load of 25% (Group 2)**

Group 1 plus Abseiling, BMX Biking, Canoe/Kayak coastal waters (excluding white water), Fencing, Gymnastics, High Diving (less than 10m), Water Skiing, White Water Rafting.

**Activities, Pursuits and Sports covered with a premium load of 50% (Group 3)**

Groups 1 and 2 plus Dry Skiing, Football (excluding professional football), Hockey (field), Lacrosse, Scuba Diving to 10 metres, Weight Lifting (non-competitive).

**Activities, Pursuits and Sports covered with a premium load of 100% (Group 4)**

Groups 1, 2 and 3 plus American Football, Horse Riding (excluding hunting and jumping), Judo, Karate, Polo, Rugby (excluding professional rugby), Scuba Diving (10 metres to 30 metres).

\*Excludes Personal Liability

**Any Activity, Pursuit or Sport not listed must be referred to MMA Insurance plc.**

### Winter Sports – Definition

Skiing, off-piste Skiing (only when accompanied by a fully qualified guide), Snowboarding, off-piste Snowboarding (only when accompanied by a fully qualified guide), Ice Skating, Curling, Cross-Country Skiing on locally recognised tracks.

# Please retain this copy in the Pad





# MULTI-TRIP

Annually Renewable Holiday  
& Travel Insurance

Insured Persons	Date of Birth		
	State MR/MRS/MISS/MS	Day /Month/	Year
	/	/	
	/	/	
	/	/	
	/	/	
	/	/	

Insured's Address:

Postcode:

Commencement Date  
Cancellation cover starts from this date  
NOT FROM THE DATE OF ISSUE.

/ /

Renewal Date

/ /

**Extension for Delay** – The Period of Insurance is automatically extended for up to a maximum of 30 days if the cause of the delayed return is beyond Your control.

Please tick box if Personal Luggage Money & Valuables section is not required

Please tick box if all Insured Persons constitute a Family Unit

Please tick box if both Insured Persons constitute a Couple

Please confirm which Group of Activity, Pursuits and Sports is required.

Please tick box if Winter Sports cover is required.

**Total Premium (Including Insurance Premium Tax)**

Specify destination (Geographical areas 1 or 2 as detailed below)

- Europe including United Kingdom, Channel Islands, Isle of Man, the Republic of Ireland and all countries bordering the Mediterranean Sea, Madeira, Canary Islands and Azores but excluding Syria, Lebanon, Jordan and Libya.
- Worldwide.

### Medical Conditions

This policy has restrictions and exclusions relating to Your health and the state of any persons' health on which the Holiday/Journey may depend. Any medical conditions must be detailed on the proposal form and disclosed to The Company prior to policy issue. If you have any queries please contact the issuing agent from where this policy was issued.

Quote Reference No. if referred to MMA Insurance plc

**POLICY NO.:** 25C

Issued by: Agency No.:

Date of Issue: Signed:

### Activities, Pursuits and Sports – please tick the appropriate box to indicate the category you require.

**Activities, Pursuits and Sports automatically covered at no extra cost (Group 1)**

Aerobics, Archery\*, Badminton, Baseball, Billiards, Bowls, Canoe/Kayak (inland excluding white water), Clay Pigeon Shooting\*, Cricket, Cycling (non-competitive) ex BMX, Darts, Dinghy Sailing, Fell Walking/Fell Running, Fishing, Golf\*, Handball, Hiking, Jogging, Mountain Biking, Netball, Orienteering, Paintballing\*, Pony Trekking, Pool, Racketball, Rambling, Rollerblading, Rollerskating, Rounders, Rowing, Running, Safaris (organised tours only), Sailing (inland/coastal), Sail Boarding, Skateboarding, Snooker, Snorkelling, Squash, Surfing, Table Tennis, Tennis, Trekking, Volleyball, Water Polo, Windsurfing.

**Activities, Pursuits and Sports covered with a premium load of 25% (Group 2)**

Group 1 plus Abseiling, BMX Biking, Canoe/Kayak coastal waters (excluding white water), Fencing, Gymnastics, High Diving (less than 10m), Water Skiing, White Water Rafting.

**Activities, Pursuits and Sports covered with a premium load of 50% (Group 3)**

Groups 1 and 2 plus Dry Skiing, Football (excluding professional football), Hockey (field), Lacrosse, Scuba Diving to 10 metres, Weight Lifting (non-competitive).

**Activities, Pursuits and Sports covered with a premium load of 100% (Group 4)**

Groups 1, 2 and 3 plus American Football, Horse Riding (excluding hunting and jumping), Judo, Karate, Polo, Rugby (excluding professional rugby), Scuba Diving (10 metres to 30 metres).

\*Excludes Personal Liability

**Any Activity, Pursuit or Sport not listed must be referred to MMA Insurance plc.**

### Winter Sports – Definition

Skiing, off-piste Skiing (only when accompanied by a fully qualified guide), Snowboarding, off-piste Snowboarding (only when accompanied by a fully qualified guide), Ice Skating, Curling, Cross-Country Skiing on locally recognised tracks.

## READ THIS POLICY WORDING THOROUGHLY

### Definitions

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

**Close Relative** – Spouse or partner, parents, grandparents, parents-in-law, brother, sister, child, son-in-law, daughter-in-law, grandchild or fiancé(e).

**Couple** – Two adults under 65 years old living together as partners, residing at the same address and named on this policy.

**Excess** – The first part of a claim which You must pay.

**Family Unit** – Two adults under 65 years old living together as partners and all dependent children under the age of 19, residing at the same address and named on this policy.

**Holiday/Journey** – Any Holiday/Journey, business or pleasure trip within the geographical limits stated on the policy. Any Holiday/Journey within the United Kingdom must be for a minimum of two nights pre booked accommodation at a hotel, guest house or like accommodation.

Each Holiday/Journey during this period will commence at the time You leave Home or place of business whichever occurs later in the United Kingdom to commence the Holiday/Journey and shall end either on return to Your Home or place of business whichever occurs earlier on completion of the Holiday/Journey or 31 days after the date on which You left Home or place of business to commence the Holiday/Journey whichever shall occur earlier. The period of insurance is automatically extended for up to a maximum of 30 days if the cause of the delayed return is beyond Your control.

On payment of the appropriate additional premium Winter Sports cover is provided for 17 days during the Period of Insurance.

**Home** – Your normal place of residence in the United Kingdom, Channel Islands or Isle of Man.

**Insured Person/You/Your** – Each person named on the policy.

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

**Period of Insurance** – From Commencement Date on the policy to Renewal Date on the policy.

**The Company/We/Us/Our** – MMA Insurance plc for all Sections except Section 9. Section 9 - FirstAssist.