

MIND THE GAP YEAR INSURANCE



Specially arranged
for
Mind the Gap Year
by
MPI Brokers



We strongly recommend that you read this document and in particular the Code of Practice on page 8 and take this document with you on your trip

In respect of Sections 1 - 12 and 14 - 18, this insurance is underwritten by Optimum Underwriting Ltd., Bales Court, Barrington Road, Dorking, Surrey RH4 3EJ as Underwriting Agents of Groupama Insurance Company Ltd (registered no. 995253), 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you are insured in accordance with the authorisation granted under Master Policy No. MPOPT/08/01/165 (**N.B. please do not quote this number if making a claim, quote 'Mind The Gap Year'**). In consideration of the premium shown on the attached certificate, Groupama Insurance Company Ltd is hereby bound to insure in accordance with the terms and conditions contained herein or endorsed hereon to this document, each person listed is separately and individually insured for the period shown on the certificate.

In respect of Section 13, this insurance is provided by International Passenger Protection Ltd, IPP House, 22-26 Station Road, West Wickham, Kent BR4 OBR, United Kingdom and underwritten by a consortium of Association of British Insurers member companies and Lloyd's Syndicates.

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.

CUSTOMER SERVICE

Should you have any queries relating to this insurance, please call Mind The Gap Year on:-

0845 180 0060

SCHEDULE OF SECTIONS AND SUMS INSURED

Sections	Economy	Standard
1 Emergency Medical Expenses (UK Physiotherapy/Chiropractor)	£1,000,000 Nil	£5,000,000 (£600)
2 Personal Accident Repayment of student loans	£10,000 Nil	£20,000 £5,000
3 Hospital Benefit (per night) Personal Assault (mugging)	Nil Nil	£500 (£30) £150 (£15)
4 Cancellation or Curtailment	Nil	£3,000
5 Missed Departure and Delayed Arrival	Nil	£2,000
6 Personal Effects (Single Article Limit) (Valuables) (Delayed Baggage)	Nil	£1,500 (£250) (£500) (£100)
7 Personal Money	Nil	£200
8 Passport and Visa Indemnity	Nil	£500
9 Hijack (per day)	Nil	£500 (£30)
10 Legal Expenses	£5,000	£20,000
11 Personal Liability	£1,000,000	£2,000,000
12 Bereavement Costs	Nil	£1,500
13 Travel Provider Failure	£1,000	£3,000
14 Travel Delay per 12 hours (max)	Nil	£25 (£300)
Wintersports Extension		
15 Wintersports Equipment (Own Equipment Limit) (Hired Equipment) (Delayed Baggage)	Nil	£800 (£600) (£300) (£200)
16 Ski Pack	Nil	500
17 Piste Closure (per day)	Nil	£250 (25)
Also		
18 Objective Gap Safety Training	£150	£150

ENDORSEMENT

It is noted and agreed that this insurance is applicable for both wintersports and non-wintersports activities within the terms and conditions of the policy.

Sections 15, 16 and 17 shall only apply if you have paid the appropriate additional premium. In this instance, General Exclusion k is replaced by:

k) ski, snowboard or ski-bob racing in International or National events or heats or officially organised practice or training for these events, or use of skeletons (Cresta) or bob-sleighs (unless the appropriate additional premium has been paid), ski-jumping, hang gliding, free-style skiing, ice-hockey or any other form of racing.

WORKING COVER EXPLAINED

This policy covers most forms of work, whether paid or voluntary, other than under Sections 1, 2 and 4, if you work offshore (other than watersports), work outside higher than 6 metres above the ground, work underground, or use chainsaws.

Under Section 11, Personal Liability, there is no cover whilst working, as this should be covered by an employer. Please see the relevant exclusions under Sections 1, 2, 4 and 11.

SPORTING AND 'RISKY' ACTIVITIES

We are fully aware that young people travelling on a 'gap year' may undertake the occasional 'risky' activity. For the sake of clarity we have shown below what is and is not covered by this policy.

The following activities are not covered:

Wintersports or trekking above 6000 metres (unless you have paid the appropriate additional premium), scuba diving (unless accompanied by a qualified diving instructor, maximum depth 30 metres) mountaineering with ropes, potholing, hang gliding, parapenting, or travelling in an aircraft other than as a fare paying passenger.

All other activities, therefore, by implication are included in this insurance provided they are incidental, and they have not been pre-planned and booked before your departure from United Kingdom, (if an activity/sport has been pre-planned please call Mind The Gap Year on 0845 180 0060).

The following is an example of included activities, provided they are incidental. For those marked with an * there is no cover under the Public Liability section. Sailing has some cover under the Personal Liability section, see section 11.

Bungee-jumping, abseiling, cycling, baseball, football, cricket, hockey, quad biking* (as part of your employment), horse riding, rugby, trekking, ballooning, parachuting, canoeing, surfing, jet-skiing*, windsurfing, water-skiing, sailing*, white water rafting.

HOW TO MAKE A CLAIM

If you are admitted to hospital, or your medical and additional costs are likely to exceed £500, it is a condition of this insurance that you contact the Assistance Company immediately. Their telephone number is:-

+44 (0)845 180 0067

please quote Mind The Gap Year.

If you wish to make a claim under this or any other section please download a claim form from:-

www.mindthegapyear.com

which should be printed, completed and forwarded to the address shown on the form, or you may phone us on 0845 180 0065 to obtain a claim form.

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. If this is late, your claim may be declined.

INTERPRETATION SERVICE

With your Mind The Gap Year policy you have access to an interpretation service

For more details, visit our website: www.mindthegapyear.com
To access this service please call
+44(0)845 180 0170

You will only be charged the cost of a call to the United Kingdom

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, etc.

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 Mind The Gap Year on 0845 180 0057.

TRAVELLERS' TIPS

The following 'quickie' list of advice has been prepared by Objective Gap Safety and Mind the Gap Year:

DO

- 1 Think before you dive. Check the depth of swimming pools and the sea and only dive if you are sure the water is deep enough.
- 2 Avoid hot sun. If your shadow is shorter than you, the sun is too strong. It is particularly strong at high altitudes and on the water. Use high factor sun cream and wear appropriate hats or caps.
- 3 Make sure all passports, visas, vaccinations and health requirements are up to date and be sure to take all necessary documentation with you, including an EHIC if travelling in Europe and register with Medicare on arrival in Australia.
- 4 Help keep claims to a minimum and act as if uninsured (see General Condition 5 on page 8).
- 5 Research your plans, in particular the culture, legal and environmental issues of your destinations. For more information go to red24 and the World Health Organisation on the Mind The Gap Year website.
- 6 Minimise what you take. Extra kilos equals more stress.
- 7 Eat in busy restaurants.
- 8 Lower your profile. Blonde girls travelling in South East Asia might consider dying their hair.
- 9 Sit at the front of the bus near the driver.
- 10 Carry a first-aid pack.

DON'T

- 1 Upset or offend the locals.
- 2 Fall for money scams.
- 3 Carry anything across international borders for anyone else.
- 4 Break the law.
- 5 Let yourself get run-down or dehydrated - drink lots of water.
- 6 Shower with your mouth open.
- 7 Fight off muggers, comply with their demands.
- 8 Ever offer a bribe.
- 9 Pack valuables, money or fragile items in checked-in baggage. Keep them with you at all times during your journey.
- 10 Carry more cash than you need: use travellers' cheques, credit or charge cards where possible. Use safety deposit boxes where they are available.

TERMS CONDITIONS AND EXCLUSIONS

PERIOD OF INSURANCE

This insurance is valid for the period shown on your certificate.

Where the certificate shows 'Estimated departure date' this is simply a guide to trigger reminders and for the Pre-planner to operate. It does not constitute a commencement of cover.

The issue date is the date this insurance was taken out and you must inform us of the effective dates within 12 months.

The effective dates are:-

- 1 Date travel booked.

- 2 Date of departure.

The cancellation part of Section 4 starts on the 'date travel booked' or the issue date which ever is the later, as shown on your certificate.

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.

All other cover and the Curtailment part of Section 4 starts when you leave your home or place of business in the United Kingdom, whichever is the later at the start of your trip. If you return home for a bereavement, cover will stop on arrival at your home and will restart on departure.

Under the Economy Package, if you return home for any reason other than bereavement, cover will cease immediately and you will need to purchase a new policy should you wish to continue your trip.

Under the Standard Package, you may return to the United Kingdom up to three times in addition to a bereavement (per Section 12) without forfeiting this insurance. Cover will temporarily cease on arrival and will restart on your departure. Should you return to the United Kingdom more than three times, cover will cease immediately and you will need to purchase a new policy if you wish to continue your trip. Please note that return trips must be taken within the period of insurance.

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 judgment 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 0060 and we may consider reinstating cover at special terms. If you are unsure whether any information is material please disclose it.

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 a claim.

The following excesses apply unless an additional premium has been paid (Standard Package only) and is shown on the certificate.

Economy Package

£100 for each and every loss under the Emergency Medical Expenses section.

£50 for each and every loss under the Cancellation and Curtailment section.

Standard Package

£100 for each and every loss under the Emergency Medical Expenses section.

£50 for each and every loss under the Cancellation and Curtailment, Personal Effects, Personal Money and Wintersports Equipment sections.

Personal Liability

Under this section, both Packages carry an excess of £250 for each and every loss for damage to temporary holiday accommodation.

Multi Section Claims

In the event of a claim falling under more than one section, following the same event, only one excess shall apply, that being the highest amount.

DEFINITIONS

Wherever the following words and phrases appear in the wording in italics, they shall always have these meanings.

'**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 your admission to hospital as an in-patient.

'**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 personal belongings, including clothing worn, personal luggage owned or borrowed by you, travellers cheques, travel tickets, accommodation vouchers and Postal Orders.

'**Personal Money**' means 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).

'Ski Equipment' means skis, snowboards, ski sticks, boots and bindings

'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, Channel Islands or 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 Optimum Underwriting Ltd as Underwriting Agents for Groupama Insurance Company Ltd or, in respect of the Legal Expenses section, arranged and managed by Lexceteras Ltd. in respect of sections 1 - 12 and 14 - 18, and in respect of Section 13 the insurers for that section.

'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, Channel Islands or the Isle of Man, for whom a premium has been paid. Each person is separately insured for each trip.

TERRITORIAL LIMITS

If your certificate shows the area as:-

- 1 'Europe' you are insured to travel to and within Europe west of the Ural mountains, countries bordering the Mediterranean, Madeira and the Canary Islands.
- 2 'Worldwide' you are insured to travel worldwide.
- 3 'Australia/New Zealand' you are insured to travel to and from and within these countries and for up to 7 days worldwide on your original outward and final return journeys.

TRAVEL WARNING

If you travel to a country or an area within a country which red24 has advised against travelling to in their daily email reports, we will not pay for loss, damage or injury under this policy.

We will however pay any costs of cancellation under Section 4.

SECTION 1

EMERGENCY MEDICAL, REPATRIATION AND ASSOCIATED EXPENSES

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 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 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 it is medically necessary for them 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 if it is medically necessary for them to travel to and 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,
- 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.

We will also pay for medical and repatriation costs following unexpected medical complications if you are pregnant provided you are booked to return at least 4

weeks before the expected delivery date as shown on the confinement note, provided a doctor's certificate is issued to you prior to travel, stating that you are fit to travel for the intended trip and that no complications are expected.

We will not pay

- a) the excess shown on page 2 for each and every loss.
- b) claim(s) if at the time of taking out this insurance and at the time of advising us of your departure date 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 12 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,
 - (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 0057.

- 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) work off-shore other than watersports, work outside higher than 6 metres above the ground, work underground, or use chainsaws,
- 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 the United Kingdom or which is not immediately necessary and can wait until you return home, or carried out or continuing to be carried out after the expiry of this Insurance,
 - (ii) for 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 as advised by the World Health Organisation,
- 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 in-patient, 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

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.

STUDENT LOAN

We will also pay up to the amount shown on the schedule to repay a loan made to you by a bank, financial institution or local authority for the purposes of attending an officially recognised higher education course provided you have a valid claim under the other part(s) of this section.

We will not pay claims if you work off-shore, work outside higher than 6 metres above the ground, work underground, or use chainsaws.

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

SECTION 3

HOSPITAL BENEFIT

We will pay the amount shown on the schedule for each night you spend as an in-patient in a registered hospital outside the *United Kingdom*.

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

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

SECTION 4

CANCELLATION AND 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*, but not exceeding the amount shown in the schedule in all, (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:

- a) if you have to cancel or *curtail 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 *relative* of a travelling companion or of a person with whom you intended to stay,
 - (iv) medical complications if you are pregnant provided you are booked to return at least 4 weeks before the expected delivery date as shown on the confinement note, provided a doctor's certificate is issued to you prior to travel, stating that you are fit to travel for the intended *trip* and that no complications are expected,
- b) if you cancel or *curtail your trip* following:
 - (i) you being called to serve on a jury, as a court witness (but not as an expert witness or where your employment would normally require you to attend court) or being placed in compulsory quarantine,
 - (ii) you being unexpectedly required for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services,
 - (iii) your redundancy, or the redundancy of your parent(s) or guardian(s) provided that they or you 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 red24 that a country or countries you had intended to travel to should be avoided or they have advised against travel, provided this warning was issued after you booked insurance. Please see condition c) opposite.

We will not pay

- a) the excess shown on page 2 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 taking 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 0057.

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,
 - f) for *curtailment* arising if you work off-shore, work outside higher than 6 metres above the ground, work underground, or use chainsaws.

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 the *United Kingdom* or you are hospitalised as an in-patient. The cost of unused excursions will be refunded in full,
- b) once a claim has been made for the cancellation part of this section, all liability under this insurance shall end.

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 in writing within 48 hours. The most we will pay will be limited to the applicable cancellation charges at that time,
- b) you contact the Assistance Company immediately if you wish to return home to or within the *United Kingdom* 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 0624.

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

SECTION 5

MISSED DEPARTURE AND DELAYED ARRIVAL

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 necessary additional accommodation and travel expenses that you incur to reach your overseas destination or return to the *United Kingdom* if you arrive at your departure point too late to commence or continue your *trip* which was booked in the *United Kingdom*.

We will also pay for any reasonable travel and additional accommodation expenses (including meals except alcoholic drinks) in the event of delayed arrival at your final destination for any reason beyond your control.

We will not pay

- a) for a claim following an incident over which you had control, other than a road traffic accident involving a vehicle you were driving,
- b) for a claim caused by a strike if it had started or been announced before you bought this insurance or booked a *trip*,

Conditions

It is a requirement of this insurance that you:

- a) obtain a written report from the carrier confirming the delay and the cause,
- b) obtain a written report if the vehicle in which you are travelling breaks down or is involved in an accident.

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

SECTION 6

PERSONAL EFFECTS

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, or damage to, your *personal effects* and *valuables*, after making proper allowance for wear, tear and depreciation.

We will also pay for loss or theft of *travellers cheques, postal orders, travel tickets and accommodation vouchers*, driving licence (not ski pass – see section 15) including any reasonable additional costs in obtaining replacements.

We will also pay up to the amount shown on the schedule towards the cost of buying essential *personal effects* if *your baggage* is delayed or lost on the outward journey for more than 12 hours. If *your baggage* is permanently lost, any amount payable will be deducted from the total claim.

We will not pay

- a) the excess shown on page 2 for each and every loss except for baggage delay,
- b) for any loss where *you* have unreasonably 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 or any process of cleaning, repairing or restoring or leakage of powder or fluid from containers carried in *your baggage*,
- 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:

- i) *you* at all times exercise reasonable care in the supervision of *your property*,
- ii) *you* obtain a Property Irregularity Report from the airline if *your baggage* is lost, delayed or damaged in transit before *you* leave the airport,
- iii) in the event of loss or theft of *valuables, accommodation vouchers, travel tickets* and any item valued over £100, the loss is reported to the police immediately, but no later than 24 hours after discovery, and a written report is obtained.
- iv) 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*).

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*.

We will not pay

- a) the excess shown on page 2 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:

- i) in the event of the loss or theft of *personal money* the loss must be reported to the police immediately, but no later than 24 hours after discovery, and a written report is obtained,
- ii) *personal money* left in *your accommodation* must be left in a locked safe or if not available must be out of sight.

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

SECTION 8

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:

- i) travel and accommodation costs to obtain a replacement, and
- ii) 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,

- b) for any costs incurred where *you* have unreasonably left *your passport and visa* unattended.

Conditions It is a requirement of this insurance that:

- i) in the event of the loss or theft of *your passport and visa* the loss must be reported to the police within 24 hours of discovery and a written report obtained,
- ii) *your passport and visa* left in *your accommodation* must be left in a locked safe or if not available must be out of sight.

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

SECTION 9

HIJACK

We will pay up to the amount shown on the schedule for each 24 hours in the event that the aircraft or sea vessel in which *you* are travelling as a fare paying passenger is hijacked.

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

SECTION 10

This section is managed by Lexceteras Limited.

LEGAL EXPENSES

We will pay up to the amount shown on the schedule for *your legal costs* and expenses incurred to claim for compensation or damages if *you* are injured or die during the period of *your trip*.

We will also pay up to £5,000 for legal expenses including court fees incurred by *you*, following *your arrest* if it later transpires that this was wrong. (This means where *you* have been arrested for an alleged criminal act for which it later transpires *you* should not have been arrested.)

We will also pay the costs of presenting information and evidence required to establish the prospects of *your case* being successful, provided *your claim* is subsequently admitted. If *your claim* is not admitted these costs will be *your responsibility*.

We will not pay

- a) costs incurred in the pursuit of any claim against Lexceteras Limited, Michael Pettifer Insurance Brokers Ltd., Mind the Gap Year Ltd, the issuing agent, the Claims Company, the Assistance Company or *us*,
- b) legal expenses incurred either prior to the granting of support by *us* or without written consent,
- c) any claim reported to *us* more than 180 days after the commencement of the incident giving rise to the claim,
- d) any claim where we think that the costs and expenses will be greater than any award or if we think an action is unlikely to succeed,
- e) any legal costs awarded as a personal penalty against *you* or *your legal advisor*,
- f) costs for legal proceedings if *your affairs* are in the hands of any insolvency practitioner.

Conditions It is a requirement of this insurance that:

- a) we shall have control over the legal proceedings and the selection, appointment and control of a solicitor. If *you* are dissatisfied with *our* chosen solicitor, we may agree to accept a solicitor of *your choice* provided we are satisfied that the solicitor *you* have chosen is competent to handle *your claim*. If we cannot agree on a suitable solicitor with *you*, we will ask the Law Society or Bar Council (or similar organisation abroad) to choose a solicitor.
- b) *You* must:
 - i) repay the costs we have incurred if *you* or *your legal advisor* receive any costs,
 - ii) notify *us* immediately *you* or *your legal advisor* receive an offer to settle *your claim* or if a payment into court is made,
 - iii) send *us* all bills for legal costs rendered by the legal adviser immediately they are received,
 - iv) take all reasonable steps to keep any costs as low as possible,
 - v) act in accordance with the pre-action procedures and court rules currently in force and maintain reasonable conduct in proportion to the claim being made,
 - vi) consider all reasonable approaches to settle the dispute without court proceedings including the use of Alternative Resolution Facilities such as mediation,
 - vii) repay all legal costs we have paid or incurred during a claim if *you* withdraw from a claim without *our* agreement,
 - viii) not withdraw instructions from *your legal adviser* without *our* prior consent,
 - ix) not conduct *your claim* in a manner different from that advised by the legal adviser,
- c) any claim made in the United States of America or Canada will follow the contingency fees system operating in North America.

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

SECTION 11

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:

- accidental bodily injury to any person or,
- accidental loss or damage to someone else's property, including temporary holiday accommodation and its contents.

We will not pay

- for any liability arising from bodily injury, loss or damage to property,
 - owned by you or a member of your family or,
 - in your care, custody or control, other than temporary holiday accommodation and its contents, not owned by you or a member of your family,
- the first £250 of each claim in respect of damage to temporary holiday accommodation and its contents,
- for any liability for bodily injury, loss or damage,
 - to your employees or members of your family or household or to their property,
 - arising out of or in connection with your trade, profession or business, or assumed under contract, other than for temporary holiday accommodation, unless you would have been liable anyway,
 - arising out of the ownership, possession, use or occupation of land or buildings, other than temporary holiday accommodation,
 - arising out of the ownership, possession, or use of: motorised vehicles, yachts or motorised waterborne craft with an engine capacity in excess of 6 horsepower, airborne craft of any description, animals or firearms and weapons,
 - arising out of your criminal, malicious or deliberate acts.

If any incident occurs which is likely to result in a claim, you must immediately notify us in writing (see page 8). Any correspondence and documentation you receive must immediately be sent, unanswered, to the loss adjuster. You must not discuss or negotiate your claim with any third party without the written consent of the loss adjuster. Failure to comply with any of the above may affect the assessment of your claim.

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

SECTION 12

BEREAVEMENT TRAVEL COSTS

We will pay up to the amount shown on the schedule and in all following an event giving rise to a claim under this insurance which declares itself during the period of insurance for reasonable additional travel costs to return home and you continue your trip, if whilst abroad, a relative dies or it is recommended by a relative's doctor that your presence is urgently required, provided the sickness or death of a relative is sudden and unexpected and provided you then continue your trip within the Period of Insurance.

Condition It is a requirement of this insurance that:

- you contact Mind The Gap Year Travel on 0845 180 0623 who can advise on and organise your travel arrangements,
- you keep costs to a reasonable level,
- you (or parents) pay the cost of travel and make a claim within 31 days of the loss.

SECTION 13

TRAVEL PROVIDER FAILURE

DEFINITIONS

Where the following words and phrases appear in this section in italics they shall have the following meaning:

'Travel Provider' a supplier(s) of a component part(s) of a *travel contract*.

'Travel Contract' a contract with the actual supplier(s) of component parts of your trip as listed opposite.

'Insolvency'

- a petition has been presented to a court for the compulsory winding up of the *travel provider*,
- the *travel provider* convenes a meeting of its creditors informally or otherwise for the purpose of considering an arrangement with such Creditors pursuant to the provisions of Section 588 of the Companies Act 1985 (insolvency Act 1986) or any statutory modification of re-enactment thereof,
- a receiver is appointed over any of the property or assets of the *travel provider*,
- the *travel provider* stop payment of its debts or is unable to pay its debts within

the meaning of Section 518 of the Companies Act 1985 or ceases to carry on its business as a result of being unable to pay its debts as they fall due.

'Net Ascertained Financial Loss' - what you can claim for

- loss of deposit(s) or money paid in advance and/or additional cost(s) incurred as a result of the cancellation or *curtailment* of any one component part or series of parts of the travel arrangements made by you in the *United Kingdom* with the *travel provider*
- additional costs reasonably incurred following *curtailment* of the *trip* to enable you to:
 - continue the *trip*, but limited to the same or similar standard of travel as enjoyed prior to the *curtailment* of the *trip*, or
 - return travel and accommodation costs to the *United Kingdom*, but limited to the same or similar standard of travel or accommodation as enjoyed prior to the *curtailment* of the *trip*.

We will pay up to the amount shown on the schedule to indemnify you in respect of your net ascertained financial loss sustained, arising from the cancellation or *curtailment* of any one component part or series of parts of travel arrangements arising solely from the insolvency of a *travel provider(s)* on which the performance of any one component part or series depends, and does not form part of an inclusive holiday.

Condition It is a condition of this insurance that if you make any statement or claim knowing this to be false or fraudulent this part of the certificate shall become null and void and any claim hereunder forfeited.

We will not pay claims

- for a loss which at the time of loss is insured or guaranteed elsewhere and for which a third party is liable or which can be recovered by other legal means
- for any loss sustained by you where insurance was affected after the date of insolvency of the travel provider
- insolvency of any travel agent, tour organiser, booking agent or consolidator with whom you have booked travel or accommodation
- for a loss which at the time of taking out this insurance or when booking travel you are or were aware of any circumstances which could reasonably be expected to give rise to a claim.

TRAVEL PROVIDERS

These include:

Scheduled Airlines	Hotels
Car Ferries	Railway Journeys including the Eurostar
Coach journeys	Cruises not bonded
Car Hire	Caravan sites / campsites / mobile homes
Camper rental	Safaris
Excursions	Theme Parks such as Disneyland Paris
Eurotunnel	Villa's abroad and cottages in the <i>United Kingdom</i>

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

SECTION 14

TRAVEL DELAY

We will pay the amount shown on the schedule for each complete 12 hour period of delay if your prebooked public transport is delayed due to strike, riot, civil commotion, accident, mechanical breakdown, bad weather or avalanche.

We will not pay

- for a loss under this section and Section 5 caused by the same event,
- for a loss caused by a strike if it had started or been announced before you bought this Insurance,
- if you fail to check-in on time,
- if transport services are withdrawn as the result of a recommendation or instruction from the Civil Aviation Authority, Port Authority or similar body.

Condition It is a requirement of this insurance that you must be in attendance at the air or sea port or railway station and obtain a written report from the carrier confirming the period of delay and its reason.

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

SECTION 15

WINTERSPORTS EQUIPMENT AND OTHER EXPENSES

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, theft, specific accidental breakage or damage to or of:-

a) *your* skis, snowboards, sticks and bindings, up to the maximum of the amount shown on the schedule, based on the following formula:-

Age of Equipment	up to (years)	1	2	3	4	5	over 5
Proportion of new purchase price of the same or similar equipment		85%	65%	45%	30%	20%	5%

b) *ski equipment* hired by *you* and for which *you* are legally responsible, up to the amount shown on the schedule.

We will also pay for the cost of hiring *ski equipment* if *yours* is delayed in transit or following an insured loss under this section.

We will not pay

a) the excess shown on page 2 for each and every loss except for delay of *your ski equipment*.

b) for loss or damage

(i) caused by any process of cleaning, repairing or restoring or

(ii) to *ski equipment* in transit unless reported to the carrier and a written acknowledgement is obtained.

c) theft of *ski equipment* or *ski equipment* not reported to the police in 24 hours.

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

SECTION 16

SKI PASS

We will pay up to the amount shown on the schedule and in all following an event giving rise to a claim under this insurance which declares itself during the period of insurance for the value of any unused ski pass, ski hire, or tuition or guiding fees in the event of loss or theft of *your* ski pass or *you* being unable to ski following an accident or illness, as confirmed in writing by a local doctor.

We will not pay

for loss or theft of a ski pass not reported to the police, lift company or tour operator representative within 24 hours of discovery and a written report obtained.

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

SECTION 17

PISTE CLOSURE

Valid for the period 1st June to 15th October in the Southern Hemisphere.

Valid for the period 15th December to 15th April in the Northern Hemisphere.

We will pay

a) up to the amount shown on the schedule per day to enable *you* to travel to an alternative resort and any additional cost of ski passes or,

b) the full amount shown on the schedule per day if *you* are unable to travel to another resort,

due to lack of snow, strike, power failure, or adverse weather, if *you* are unable to ski in *your* pre-booked resort for a complete day or more provided that no strike or power failure had started or been announced before *you* bought this insurance or booked a *trip*.

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

SECTION 18

OBJECT GAP SAFETY TRAINING COURSE - CANCELLATION

We will pay the cost of cancellation of *your* Objective Gap Safety Training course if *you* are unable to attend due to *your* sickness or injury which is sudden and unexpected.

Where *you* have used *your* family and friends gift voucher money, this will be credited to *your* Mind The Gap Year gift voucher account.

SPECIFIC EXCLUSION

Applicable to the Emergency Medical Expenses, Personal Accident, Cancellation & Curtailment and Hospital Benefit sections

We will not pay claim(s) arising out of riding a Motorcycle or Quad Bike as a driver or pillion unless:

i) *you* are wearing a crash helmet, and

ii) the driver holds a valid driving licence to ride in the country *you* are visiting,

iii) the engine capacity of the Motorcycle or Quad Bike is under 125cc, other than for cancellation claims or when part of *your* employment.

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

GENERAL EXCLUSIONS

Applicable to all sections

We will not pay claims arising out of:

a) loss, damage, cost or expense directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

b) loss, damage, cost or expense directly or indirectly occasioned by an act of terrorism, which shall mean an act, including but not limited to the use of force or violence and/or threat by any person or group(s) of person(s) whether they are acting alone or on behalf of or in conjunction with any organisation(s) or government(s) committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear.

The Exclusions a) and b) shall not apply to the Emergency Medical Expenses, Hospital Benefit and Personal Accident sections, provided *you* have not participated in, or conspired in, such activities, and provided it does not involve the use, or release, or any threat to do so of any nuclear weapon, or any chemical or biological agents.

However, provided that in the event of benefit being payable, the maximum payable in respect of any one claim, or series of claims, arising from a single act of terrorism (as defined above), occurring within a continuous 72 hour period, is £2,500,000 in total.

The Exclusions a) and b) apply regardless of any other cause or event or sequence of events or action taken in controlling, preventing or suppressing any event described. If any portion of these Exclusions is found to be invalid or unenforceable the remainder will remain in force.

Also, we will not pay for any loss, damage, i.e. cost or expense of any nature that results from, or is in connection with anything mentioned in General Exclusions a) and b) above regardless of any other cause or event, or sequence of events, or any action taken in controlling, preventing, or suppressing anything mentioned in a) or b) above.

You are responsible for proving why General Exclusions a) and b) in whole or in part should not be applied. If any part of these two Exclusions is found to be invalid, or unenforceable, the remainder of them will remain in force.

c) loss or destruction of/or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss, or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from:

(i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,

(ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof,

d) loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds,

e) failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date. This does not apply to the Emergency Medical Expenses, Hospital Benefit and Personal Accident sections,

f) *you* travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft and for no other purpose,

g) *your* suicide or attempted suicide or *your* deliberate exposure to unnecessary danger (except in an attempt to save human life),

h) *your* sexually transmitted diseases, *you* being under the influence of alcohol (this exclusion shall only apply where it can be proven that the event giving rise to a claim was directly caused by *you* being under the influence of excess alcohol) or drugs or from Human Immune deficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) and/or any HIV or AIDS related illness,

i) scuba diving if *you* book or plan this before *you* go on *your trip*. This exclusion may be waived if *you* pay the appropriate additional premium. However, under no circumstances will we pay for a claim if *you* are:

(i) inexperienced and not accompanied by a properly qualified instructor or,

(ii) diving to a greater depth than 30 metres or,

(iii) diving alone,

j) mountaineering usually requiring the use of guides and ropes, or potholing or heli-skiing if pre-booked other than pre-booked heli-skiing day *trips*,

k) wintersports and racing of any kind,

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 consequential 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 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 page 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, Claims International Ltd on an MPI Brokers claim form. These are available on 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 by 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. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from FSCS.

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. Cooling-off Period. This insurance contains a 14 day 'cooling off period' during which time you can return it and obtain a refund if you have a justifiable reason for being dissatisfied with the cover, provided you have not commenced travel, nor had a loss which is likely to result in a claim, nor need any of the other Mind The Gap Year services. If you have paid in part or whole using the 'gift vouchers' this part shall be returned to you gift voucher account. There will be a service charge for this of £25.00.
11. Fraudulent Claims. It is a criminal offence to make a fraudulent claim.

CANCELLATION AND AMENDMENT

If you wish to cancel this insurance, this may be considered. Please see clause 10 above.

If you wish to extend cover for any reason, the premium will be the difference between the period taken out and the 'new' period, plus 15%.

If you wish to reduce your cover, e.g. from Worldwide to Europe or 12 months to 9 months, the premium will be set at the new rate plus 15%.

COMPLAINTS PROCEDURE

Any complaint you may have regarding our service or this insurance, must, in the first instance, be addressed to:

The Managing Director, MPI Brokers, West House, West Street, Haslemere, Surrey, GU27 2AB Telephone: 01428 664265

If you are not satisfied with the answer to your complaint, you may write to:

The Managing Director, Optimum Underwriting Limited,
PO Box 337, Dorking, Surrey RH4 3YN

or, for Legal Expenses,

The Managing Director, Lexceteras Limited,
Minerva House, Holbeach Technology Park, Park Road, Lincolnshire PE12 7PT.

or, for Travel Provider Failure,

The Managing Director, International Passenger Protection Limited,
IPP House, 22-26 Station Road, West Wickham, Kent BR4 0BR

FOR ALL SECTIONS

If you are still not satisfied with the answer to your complaint, you may write to:

The Chief Executive, Groupama Insurance Company Limited,
24-26 Minories, London EC3N 1DD

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.